ANTECEDENTS AND OUTCOMES OF SOCIAL INFLUENCES: THE CASE OF BRITISH MUSLIMS IN THE UK

by

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To my beloved parents who have waited this for so long
Abdul Shukor Husin & Ramah Abdul Manan
&
To my beautiful sisters who always bring sunshine in my life
Syahirah, Syaimak & Syadwa

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ABSTRACT

This study contributes to the growing body of literature of the consumer behaviour of ethnic minorities in the UK. The current study investigates the role of social influences in explaining consumer behaviour of a specific ethnic minority group in the UK (i.e. British Muslims) in a specific product context (i.e. clothing). Specifically, this study examines the relationship of susceptibility to interpersonal influence as an intervening variable between the selected clothing benefits sought variables (i.e. uniqueness, conformity, self congruity, and modesty) and status consumption in the context of clothing. This study also investigates moderating roles of individual differences (i.e. religiosity, acculturation and ethnic identity) on these relationships.

This study focuses on clothing choices among relatively young British Muslims aged between 18 and 30 years old. This study had two phases of data collection: firstly, a qualitative phase which involved a focus group and interview methods; and secondly, a quantitative phase, which was implemented via a survey questionnaire. Data for the present study was collected through web based and drop off questionnaires. Two hundred and twenty-two completed questionnaires were received and analysed using Structural Equation Modelling (SEM).

The findings reveal that susceptibility to interpersonal influence is significantly predicted by clothing benefits sought, which are: uniqueness, conformity, self congruity and modesty. The findings also show that susceptibility to interpersonal influence predicts status consumption. The moderating effects of individual differences (i.e. religiosity, acculturation and ethnic identity) results suggest that an individual's level of religiosity and acculturation moderate the relationship between selected clothing benefits sought variables (i.e. uniqueness, conformity, self congruity and modesty) and susceptibility to interpersonal influence, and also moderate the relationship between susceptibility to interpersonal influence and status consumption. However, an individual's strength of ethnic identity does not moderate these relationships.

Overall, the findings of the study generate numerous implications for theorists and practitioners, such implications being qualified by the limitations of the research.

Keywords: British Muslim, Ethnic Minority, Clothing Benefits Sought, Susceptibility to Interpersonal Influence, Status Consumption, Religiosity, Acculturation, Ethnic Identity, Structural Equation Modelling.

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Chapter One
Introduction and Research Background

1.1 Introduction

This research project aims to investigate the role of social influences in explaining consumer behaviour of a specific ethnic minority group in the UK (i.e. British Muslims) in a specific product context (i.e. clothing). Many have called for an understanding of ethnic minority subcultures and the associated cultural dimension for marketing (e.g. Burton, 2000, Penaloza and Gilly, 1999, Costa and Bamossy, 1995). This research project aims to contribute towards a growing body of literature focusing on exploring the consumer behaviour of ethnic minorities in the UK (e.g. Jamal, 2003, Lindridge, 2010, Sekhon and Szmigin, 2005).

This chapter introduces the reader to the context of this research. The chapter is divided into nine sections. Section 1.2 provides an overview of the context of this research. Following this, Section 1.3 presents the motivation and rationale of research for conducting this study. Then, Sections 1.4 and 1.5 describe the research questions of the study and research objectives, respectively. In Sections 1.6 and 1.7, the study's research methodology is explained and the contributions of the study are considered. Section 1.8 presents the structure of this thesis and, finally, Section 1.9 concludes the chapter.

1.2 Research Context

1.2.1 Social Influence and Consumer Behaviour

The central focus of this research is the notion of social influence, which is defined as change in an individual's thoughts, feelings, attitudes, or behaviours that results from interaction with another individual or group (Rashotte, 2007). In the consumer behaviour literature, the relevance of social influence in consumer behaviour is well established (e.g. Bearden and Etzel, 1982, Mangleburg et al., 2004, Burnkrant and Cousineau, 1975). The conclusion from this previous research demonstrates that consumer behaviours, such as brand preferences (Stafford, 1966), purchase decisions (Bearden and Etzel, 1982), shopping behaviour (Mangleburg et al., 2004), product

evaluations (Burnkrant and Cousineau, 1975) and investment decisions (Hoffmann and Broekhuizen, 2009), are subjected to influences from various people including family members, friends, or even celebrities that an individual aspires to belong to.

Maslow's hierarchy of needs is a theoretical framework which is relevant to explaining the effects of social influence on consumer behaviour. This theory argues that individuals have a need for love, affection, belonging, and affection (Schiffman and Kanuk, 2007); hence, individuals tend to associate themselves with a particular group and may change their purchasing behaviour under the influence of this group. Furthermore, Festinger's (1954) theory of social comparison is also relevant to this research project because it argues that there is a drive within individuals to look to outside images in order to evaluate their own opinions and abilities. In addition, Jones and Gerard (1967), cited in Moschis (1976), proposed that the motivation for social comparison leads the individual to be more likely to compare themselves with an individual or group who are at about the same level on given attributes than to compare themselves with an individual who is either greatly superior to or greatly inferior to oneself. The Theory of Reasoned Action (TORA) is another relevant framework in explaining the effects of social influences. The TORA specifies that an individual's behavioural intentions (i.e. with regard to the purchase of product or service) may be influenced not only by one's own attitude about a product but also on their motivation to comply with the wishes of others (Ajzen and Fishbein, 1980).

Social influence in the consumer context is often referred to as reference group influence. A reference group is defined as a person or a group of people that can significantly influence one's behaviour (Bearden and Etzel, 1982). Reference groups may also include groups to which a person actually belongs, to which he aspires to belong to, or dissociative groups to which he aspires not to belong (Stafford, 1966). Reference groups serve as frames of reference for individuals in their purchase or consumption decisions (Schiffman and Kanuk, 2007). Through reference groups a person is exposed to new behaviour, and lifestyle which influences the person's attitudes and create pressures to conform that may affect the person's buying behaviour. Group membership involves the individuals in the acceptance of a degree of conformity,

and the group itself evolves norms of behaviour which specify the ideal actions to which members should conform (Evans et al., 2009).

People differ in their responses to social influence. Some individuals are naturally more inclined to social influence than others. The extent to which social information affects consumers' decisions depends on their susceptibility to interpersonal influence. Susceptibility to interpersonal influence is defined as the need to identify or enhance one's image with those of significant others through the acquisition and use of products and brands, the willingness to conform to the expectations of others regarding purchase decisions, and the tendency to learn about products and brands by observing others and seeking information from others (Bearden et al., 1989). Susceptibility to interpersonal influence has been conceptualised into two dimensions: normative influence (which relates to how much people change to meet the expectations of others) and informational influence (which relates to how much people look to others for information) (e.g. Bearden et al., 1989, D'Rozario, 2001, Bearden et al., 1990).

Previous studies of existing consumer susceptibility to interpersonal influence have focused on products such as cars (Bearden and Rose, 1990), mobile phones (Yang et al., 2007), investments (Hoffmann and Broekhuizen, 2009) and drinks (i.e. beers) (Kropp et al., 1999, Kropp et al., 2005). With a few exceptions (Mangleburg et al., 2004, Batra et al., 2001), little research exists which explores the relevance of consumer susceptibility to interpersonal influence when shopping for clothing (which represents a socially conspicuous product category) (Bearden and Etzel, 1982). Hence, this research focuses on clothing as a useful context for investigating the relevance of susceptibility to interpersonal influence in consumer behaviour. This is mainly because as human beings we belong to some groups and we may express our affiliation through many methods, including the clothing we wear (Forney and Rabolt, 1986, Eicher and Sumberg, 1995). Clothing is useful in providing information to others (Kefgen and Touchie-Specht, 1986) and it can make a statement about an individual's personal and social identities (Chattalas and Harper, 2007) to others. As such, consumers' clothing choices are more likely to be influenced by other people (Leigh and Gabel, 1992, Bearden and Etzel, 1982).

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Prior research also suggests that consumer susceptibility to interpersonal influence is determined by several factors, such as: tendency to conform (Clark and Goldsmith, 2005), attention to social comparison (Bearden et al., 1990), values (Kropp et al., 2005, Batra et al., 2001) and cultural orientation (Mourali et al., 2005). However, none of these studies have addressed clothing benefits sought as an antecedent of consumer susceptibility to interpersonal influence. Clothing benefits sought reflects the outcomes that clothing attributes may provide (Park and Sullivan, 2009, Kinley, 2010) that satisfy consumer needs (Foxall et al., 1998, Sheth et al., 1991). Consumers may adopt or purchase certain clothing for its symbolic meaning (Levy, 1959) as a means of conveying certain attributes of the self to others given that clothing is high in visual display and indicates something about the user (Holman, 1980). As such, the variety of benefits that a consumer seeks from clothing, which may reflect the wearer's identity, may explain an individual's tendency to be susceptible to interpersonal influence. Therefore, this study fills the gap in the existing literature by identifying four selected clothing benefits sought; uniqueness, conformity, self congruity and modesty, as determinants of consumer susceptibility to interpersonal influence in the context of shopping for clothing.

In addition, the impact of consumer susceptibility to interpersonal influence on different groups of consumers has also been explored in the previous studies, such as students and housewives (Park and Lessig, 1977), teenagers (Mangleburg et al., 2004) and children (Bachmann et al., 1993). Furthermore, most of the previous research is North American in origin and application. To date, little research has been conducted in a specific subcultural context in which interpersonal influences make sense for consumers. Worldwide immigration patterns of recent decades have led to the creation of large ethnic minority subcultures in a number of Western countries (Cui, 1997, Jamal, 2003). In the UK, the ethnic minority community is diverse and the key ethnic minority groups (e.g. Indians, Pakistanis and etc.) originate from collectivist cultures, such as India and Pakistan (Jamal, 2003, see also Hofstede, 1981). People brought up and raised in a collectivist cultural environment are likely to be more affected by significant others (Hofstede, 1981, Mourali et al., 2005) when making clothing choices. Therefore, this research explores the role played by consumer susceptibility to

interpersonal influence on buying behaviour of clothes among one of the fastest growing ethnic subculture in the UK, which is British Muslims. The next section discusses the significance of studying ethnic subculture consumers in the UK.

1.2.2 The Significance of Studying Ethnic Subculture Consumers in the UK

This current research project investigates the role of social influences in explaining consumer behaviour of a specific ethnic minority group in the UK. The prior research argues that members of specific subcultures possess beliefs, values, and customs that set them apart from others in the same society (Schiffman and Kanuk, 2007). Therefore, understanding the consumer behaviour of subculture members is important so that their specific needs, motivations, perceptions and attitudes can be effectively addressed by marketers.

In the UK the study of ethnic subcultures has not attracted significant amounts of attention in either theory or practice and it still tends to be dominated by research undertaken in the USA (Burton, 2002). The reasons cited for the lack of studies involving ethnic minorities in the UK include: it is not financially feasible to direct marketing resources on the ethnic minorities which account for a small percentage of the British population; a pervading ideology surrounding some ethnic groups (i.e. Britain's Afro Caribbean and Pakistani population have been described as one of the foremost examples of the underclass in Europe); and, the ethnic minorities can be treated as part of the indigenous population (Burton, 2000). More recently, another problem could be that increasing xenophobia and a moral panic which is mainly created by frequent and negative representations of ethno-religious minorities in the UK by media and politicians, particularly since the 9/11 and the 7/7 London bombings, has been disruptive to the study of these groups (Sirkeci, 2009). In addition, a further reason for the lack of attention given to the ethnic market could be the absence of ethnic minority managers in senior marketing positions (Burton, 2002).

Despite the lack of attention given to the study of ethnic subculture in the UK, there is sufficient evidence to highlight the importance of investigating the consumer behaviour

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of ethnic minorities in the UK and, consequently, to justify conducting ethnically based marketing strategies (Burton, 2002). The significance of studying ethnic subculture consumers in the UK as a market segment might perhaps due to the fact that there is a change in the demographic profile of ethnic subcultures population in Britain. According to UK National Statistics (2001), ethnic subcultures represent the fastest growing population in the UK. The size of the ethnic minority population was 4.6 million in 2001, or 7.9% of the total population of the UK (UK National Statistics, 2001). The majority of those minorities are South Asian (Indians, Pakistanis and Bangladeshis), Chinese, Black Caribbean and other (UK National Statistics, 2001). Although this group represents less than 10% of the total population of the UK, the ethnic minority population grew by 53% between 1991 and 2001, and from 3 million in 1991 to 4.6 million in 2001 (UK National Statistics, 2001), they are expected to make up 20% of UK population by 2051 (Tran, 2010).

Members of ethnic minority groups are generally much younger than the rest of the population. In 2001, half of the white population was under 38 years old while half of the ethnic minority population was under 27 years old (Carvel, 2001). Hence, the younger age profile reflected by the ethnic minority as compared to the mainstream population means that they can also be attractive for some goods and service markets (Burton, 2002) and may be indicative of the next 'marketing battleground' (Nwankwo and Lindridge, 1998).

Moreover, most of Britain's ethnic minority populations are concentrated in the large urban centres (UK National Statistics, 2001). For instance, nearly half (45%) of the total ethnic minority population lived in the London region, where they comprised 29% of all residents (UK National Statistics, 2001). After London, the second largest proportion of the ethnic minority population lived in the West Midlands (with 13% of the ethnic minority population), followed by the South East (8%), the North West (8%), and Yorkshire and the Humber (7%) (UK National Statistics, 2001). This situation makes it relatively easy for the marketers to reach large numbers of these consumers because they are concentrated in certain areas.

Apart from the growing number of ethnic minority consumers in comparison to the mainstream population, ethnic minority groups have significant disposable incomes and recent figures have indicated that by 2011 that total will be as much as £300 billion (Weber Shandwick, 2007). For instance, Black and Asian consumers are estimated to earn up to £156 billion after tax income, with young men being the bigger consumers and spending £32 billion every year (Weber Shandwick, 2007). Consequently, the increase and rapid growth in the ethnic minority population, and subsequent buying power of this group, has made them attractive marketing opportunities.

In terms of the consumption pattern of the ethnic minorities in the UK, it was reported that in certain sectors ethnic minority consumers tend to spend more per head than the national average. For example, Black and Asian consumers spend 44% more on clothing per month than white consumers (Weber Shandwick, 2007). Major purchases are subject to strong family based decision making and they show a strong status orientation and conspicuous consumption, which makes certain brands disproportionately important compared with the mainstream (Fletcher, 2003). Therefore, the strong influence from the family on an ethnic minority consumer's decision making demonstrates the importance of studying the role of social influences on the ethnic minority consumer behaviours.

Nwankwo and Lindridge (1998) claimed that the ethnic minority population in Britain is sizeable and represents a viable and untapped market segment. Companies are missing out on great opportunities if they do not tap into the ethnic market (Considine, 2003, Jamal, 2003). Nevertheless, ethnic marketing has been underdeveloped, if not neglected in many European countries, including the UK (Sirkeci, 2009), and little effort is made by British businesses in targeting the specific minority niches (Curtis, 2001). For example, at least three quarters of Asian (77%) and Black (78%) people and half (51%) of Chinese people in the UK are worried that marketing by mainstream brands has little or no relevance to them (Weber Shandwick, 2007). Consequently, it is essential for marketers and academics to give attention to the ethnic consumer market given the untapped potential that the ethnic group in the UK represents.

1.2.3 Studies Involving the Ethnic Minority Consumers in the UK

A review of the previous literature suggests that studies involving ethnic minorities in the UK are considerably less when compared to the USA. However, more recently a number of researchers have started to show an interest in studying the ethnic minority consumer behaviour in the UK (e.g. White and Kokotsaki, 2004, Lindridge and Dibb, 2003, Jamal, 1998). This growing interest is perhaps due to the fact that the ethnic minorities offer significant marketing potential (e.g. Burton, 2000, Nwankwo and Lindridge, 1998, Sirkeci, 2009, Chaudhry and Crick, 2004, Burton, 2002) and the current research contributes to this growing body of scholarly work.

Table 1.1 presents a summary of key findings reported from existing research involving ethnic minority consumers. For instance, some studies have investigated the consumption patterns (White and Kokotsaki, 2004, Klemm and Kelsey, 2002, Omar et al., 2004) and responses to advertising (Sudbury and Wilberforce, 2006) of ethnic minority consumers. Another area of study included the attempt to target the ethnic minorities (Nwankwo and Lindridge, 1998, Sirkeci, 2009, Burton, 2002, Chaudhry and Crick, 2004) while several studies have examined the impact of ethnicity of minority consumers, strength or ethnic identification affiliation on decision making and consumption (Lindridge and Hogg, 2006, Sekhon, 2007, Jamal, 1998, Sekhon and Szmigin, 2005). In general, the conclusion from these studies has revealed that an ethnic minority culture has a significant impact on various consumer behaviours, implying the importance of studying ethnic minority consumer behaviour in the UK.

Table 1.1: Studies on Ethnic Minority Consumer Behaviour in the UK

No.	Author (Year)	Study objectives	Sample (Research Methods)	Key Findings
1.	Lindridge (2010)	• To investigate the relationship between acculturation, consumption, and religion.	British Indians (Hindu, Sikh and Islam) (Interview)	Hindu participants' religion having little influence on their consumption, whilst Sikh participants consumed products that affirmed an ethnic rather than religious identity. In contrast, Muslim participants consumed products that they felt rejected their Indian cultural identity and affirmed their British and Muslim identities.
2.	Sirkeci (2009)	• To present an analysis of the ethnic breakdown of the population in England and Wales and show the potential of ethnic market segments.	Not applicable	This study demonstrates that the ethnic minority market in England and Wales has rich opportunities to offer.
3.	Krug (2008)	• To advance the ethnic minorities consumer behaviour by studying brand loyalty and its antecedents in the UK.	British Pakistani (Survey questionnaire)	Brand loyalty is affected by several antecedents including generation, acculturation, ethnic identity, independent/ interdependent self, susceptibility to interpersonal influence, self congruity, brand trust, and brand attitude.
4.	Makgosa (2007)	• To investigate differences in conflict resolution in joint purchase decisions across ethnic groups (British Whites, Indians and African Blacks).	British White, British Indian, and British African Black (Mail surveys)	The majority of British White husbands and wives use bargaining more than Indians and African Blacks. Additionally, compared with the British White husbands, both Indian and African Black husbands tend to combine bargaining, assertiveness and playing on an emotion or all the conflict resolution strategies, whereas British White and African Black wives use all the four strategies more than Indian wives.
5.	Sekhon (2007)	• To investigate the role of ethnicity and intergenerational influences on the consumption patterns of Asian Indians living in the UK.	Asian Indians (Interview)	Consumption is directly affected by intergenerational influences. These influences can be linked to the strong Indian cultural value system that is a part of the participants' daily lives.
6.	Emslie et al. (2007)	• To understand ethnic consumers and their impact on the market place.	Not applicable	Marketers need to understand better how to target different minority ethnic groups, what they have in common with the mainstream and where the differences lie.
7.	Lindridge and Hogg (2006)	• To examine the interrelationships between culture,	British Indian (Interview)	The daughters' stories identified the polarisation of parental positions over a number of key issues,

No.	Author (Year)	Study objectives	Sample (Research Methods)	Key Findings
		gender and consumption within the context of diasporic Indian families living in Britain.		notably language, media and consumption (e.g. food, alcohol, and clothing); showed the importance of understanding gender as performance across the family / societal boundaries; and demonstrated the centrality of communities and networks in supporting and restraining different interpretations of culture, consumption and gender by mothers and fathers.
8.	Sudbury and Wilberforce (2006)	▪ To explore the perceptions of Black people in UK television advertisements.	Black Caribbean / African/ Others (Interview and focus group)	Black people are actually over represented in UK television advertisements, although this is not the case for all sectors. However, the role type given to black spokespersons was found to be limited.
9.	Lindridge (2005)	▪ To explore religiosity's effect on culture and consumption by comparing Indians living in Britain, with Asian Indians and British Whites.	British Indians, Asian Indians and British Whites (Survey questionnaire)	Declining levels of religiosity produced mixed results for Indians living in Britain, when compared to Asian Indians, indicating that: attendance at a religious institution is not akin to viewing religion as an important aspect of daily life, a diversity of religiosity determined consumer behaviours across the Indian sample groups, and religion is an acculturation agent.
10.	Sekhon and Szmigin (2005)	▪ To study the ethnicity and acculturation of second generation Asian Indians from the Punjabi community.	Asian Indians (Interview)	These findings suggest that levels of integration of second generation immigrants are not based just on acculturation but also needs to take account of ethnicity and how it is influenced by varying situations.
11.	Chaudhry and Crick (2004)	▪ To provide an insight into how a major bank has addressed the needs of particular ethnic communities in the UK.	Not applicable	This paper has provided a case study of HSBC's attempts to recognise cultural diversity in its banking operations and forge linkages with a cross section of ethnic communities in the UK, particularly the Asian community.
12.	White and Kokotsaki (2004)	▪ To explore the consumption of Indian foods among groups of English and Indian people living in the UK.	British White and British Indian (Focus group)	The personal values 'social life', 'health', 'adventure', 'enjoyment' and 'savings' were found to be the most important for English respondents whereas 'enjoyment', 'good life', 'health', 'religion' and 'culture' were the most desirable value ends for Indians.
13.	Jamal (2003)	▪ To investigate the acculturation of consumption experiences of one	British Pakistani and British White (Ethnographic	Marketing facilitates this culture swapping and contributes towards the tolerance and acceptance of lifestyle among consumers.

No.	Author (Year)	Study objectives	Sample (Research Methods)	Key Findings
		ethnic minority and a mainstream consumer group in Bradford.	study with interviews and focus groups)	However, traditional racial or ethnic segmentation could become problematic due to the fact that consumers no longer conform either individually or as a group to any one specific or category.
14.	Lindrigde and Dibb (2003)	▪ To investigate whether culture should be used as a market segmentation variable by assessing cultural values towards the family and their manifestation through buying behaviour.	British Indian and British Caucasian (Survey questionnaire)	Although a significant difference was found between British Indians and Caucasians in the use of brown goods (television sets, music system), the amount of similarity between the two sample groups suggests culture should not be used as a segmentation variable.
15.	Burton (2002)	▪ To highlight the potential of the ethnic market by assessing demographics, social and economic factors and existing consumption patterns.	Conceptual paper	This paper demonstrated that the ethnic minority market in Britain offers significant marketing potential.
16.	Klemm and Kelsey (2002)	▪ To investigate the holiday tastes and choices of a group of people of South Asian origin in Bradford, England. ▪ To investigate the attitudes of travel agencies and tour operators to non white ethnic customers	Asian (Focus group, survey and interview)	▪ People from the Asian community in Bradford were interested in western style holidays but that UK travel businesses were not using appropriate channels and promotional methods to reach this community. ▪ This study found a highly segregated industry in the Yorkshire region and indicated a number of barriers that divide the industry on ethnic lines.
17.	Chudry and Pallister (2002)	▪ To measure the attitudes of Pakistani community in the UK towards direct mail.	British Pakistani and British White (Focus group, interviews and questionnaire)	Attitudes towards direct mail differ considerably between the indigenous and the Pakistani communities. Marketers are advised not only to consider ethnic groups as a viable segmentation opportunity but also as the evidence of this research shows Pakistanis wish to be targeted according to their ethnicity.
18.	Jamal and Chapman (2000)	▪ To explore ethnic minority feelings in a Western society and how it affect day to day consumption choices of consumers belonging to the ethnic minorities.	British Pakistani and British White (Ethnographic study)	Ethnic minority consumers experience multiple states of being which inform their interactions with their own ethnic group as well as the host society. Furthermore, there is no single everlasting outcome of acculturation.
19.	Burton (2000)	▪ To examine reasons for the lack of attention given on ethnicity and	Not applicable	The concepts of ethnicity and identity are poorly developed within the marketing literature,

No.	Author (Year)	Study objectives	Sample (Research Methods)	Key Findings
		identity in the British marketing literature.		both in terms of theory and practice.
20.	Jamal (1998)	▪ To explore food consumption experiences of an ethnic minority group in Bradford, UK.	British Pakistani (Participant observations and in depth interviews)	The first generation of British Pakistanis perceives their own food to be traditional, tasty but oily and problematic. The English foods are perceived by the same generation as foreign, bland, but healthy. The young generation of British Pakistanis is increasingly consuming mainstream English foods while also consuming traditional Pakistani food.
21.	Nwankwo and Lindridge (1998)	▪ To explore the state of ethnic marketing in Britain.	Not applicable	This paper provides a literature overview of the crucial issues likely to become the important determinants of success in developing ethnic marketing programs.
22.	Burton (1996)	▪ To consider the extent of occupational and personal pension scheme membership within various ethnic groups in the UK and to assess the awareness within financial institutions of the Asian pensions market and to evaluate strategies which financial institutions are using to attract these consumers.	White, Black, Pakistani, Bangladeshi and others (Data from General Household Survey [GHS] and interview)	Financial institutions appear to be unaware of considerable variations in occupational and personal pension scheme membership between different ethnic groups and have made few attempts to explore the financial needs of diverse ethnic groups.

Source: This Study

A number of gaps can be identified in the existing literature (see Table 1.1) which are relevant to the current study. Firstly, although a few exceptions can be found (Sekhon, 2007, Sekhon and Szmigin, 2005), the prior research has largely focused on exploring consumer behaviour of first generation immigrants (e.g. Makgosa, 2007) or comparing between the first and later generations of ethnic minority consumers (e.g. White and Kokotsaki, 2004, Jamal, 1998). However, a key issue remains whether the findings from research involving older generation of immigrants can equally apply to second, third or younger generations, and whether special attention should be given to the later generations or should they be treated the same as the indigenous group (Burton, 2002).

Therefore this research focuses on exploring the impact of social influences in the context of shopping for clothing among relatively young (aged between 18 and 30 years old) ethnic minority consumers. This is significant given that relatively young ethnic minority consumers face almost an identity crisis because their existence in Britain is strongly influenced by their culture of origin values which they experience daily against a Western cultural force (Sekhon, 2007). The pressure of negotiating between parental and community demands for respectability on the one hand, and the exceptions of the majority culture on the other hand, can be intense (Sekhon and Szmigin, 2005) among relatively young ethnic minority consumers. However, prior research involving relatively young ethnic minority consumers remains limited. This research aims to fill this gap in the existing literature.

Secondly, prior research has placed a strong emphasis on the effect of ethnic identity (i.e. the extent to which aspects related to the culture of origin are maintained) and acculturation (i.e. the acquisition of aspects of the host or mainstream culture) (Laroche et al., 1998), neglecting other important constructs (such as religion) which might influence the behaviour of ethnic minority consumers (Lindridge, 2010). Burton (2002) noted that the relationship between religion, ethnicity, and consumer behaviour has not been adequately addressed in marketing research. Religion poses an important consideration to the market segmentation of ethnic groups (Emslie et al., 2007). To many ethnic consumers, religion is a central part of their life, dictating many aspects of consumption from product types, decision making, to time and places of shopping (Cui, 1997).

In particular, religiosity (which reflects the degree to which a person adheres to his or her religious values, beliefs, and practices and uses them in daily living) (Worthington Jr. et al., 2003) has been shown to have played a significant role in determining a variety of consumer behaviours such as shopping orientation, food consumption, store choice and advertising effectiveness (e.g. Mokhlis, 2006a, Michell and Al-Mossawi, 1995, Mokhlis, 2006b, Bonne et al., 2007). Therefore, it is necessary that ethnicity should be considered with religion and ethno-religious because it will provide finer and more meaningful categories for marketers (Sirkeci, 2009). Hence, the present study fills the gap in the existing literature by investigating the consumer behaviour of British

Muslims, who have not attracted much attention even though they have been recognised as the fastest growing ethnic minority in the UK population (UK National Statistics, 2001). This study also aims to investigate the moderating roles of religious commitment in addition to acculturation and ethnic identity on the ethnic minority consumer behaviour.

Thirdly, prior research finds that ethnic minority consumers, especially among Asian immigrants, tend to purchase goods that symbolise status (Fletcher, 2003, Sekhon, 2007). For instance, in the context of British Muslim consumers, Jamal (2003) reported various instances of competitive pride in material possessions to the extent of conspicuous consumption (Veblen, 1994) as a reflection of achieving social status via consumption. This is further supported by Sekhon (2007) who found that the pursuit of status and conspicuous consumption amongst second generation immigrants is important because it reflects the first generation's status in the Indian community. However, no prior research has specifically investigated the extent to which ethnic minority consumers, such as the British Muslims, engage in status consumption when shopping for clothing. This study aims to fill this gap by investigating the impact of social influences on relatively young British Muslims status consumption given that younger consumers are driven by the need to possess and display status brands (O'Cass and Frost, 2002a).

Fourthly, the majority of the previous studies have used qualitative methods (Lindridge and Hogg, 2006, Sekhon, 2007, Sudbury and Wilberforce, 2006, Jamal, 1998) providing a richer description of consumer behaviour. However, the number of studies investigating the role of social influences among ethnic minorities using quantitative methods remains limited. This study aims to contribute by incorporating a combination of both qualitative and quantitative methods with a view to providing a comprehensive understanding of antecedents and outcomes of social influences in the clothing context.

Finally, while previous research has examined the consumer behaviour of ethnic minority in terms of purchase decisions, attitude, and consumption pattern (e.g. Sekhon, 2007, Makgosa, 2007, Chudry and Pallister, 2002), the role of social influences in explaining ethnic minority consumer behaviour remains limited. Understanding the role

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of social influence in the context of ethnic minority is important because the social environment in which relatively young ethnic minority consumers live inevitably contains many contradictions since it is made up of a mixture of Western and Eastern values. This is based on Penaloza's (1994) work who argued that ethnic minority consumers tend to face dual sets of agents of acculturation. On the one hand, relatively young British Muslim consumers may face a pressure to conform to the values and traditions of their culture of origin (mainly collectivist in orientation). On the other hand, through interaction with mainstream friends, media and other cultural institutions, they may also face pressure to conform to the values and traditions of the mainstream society. Jamal (2003) reported that relatively young British Muslim consumers tend to navigate in between different cultural identities and it could be that relatively young British Muslim tend to resolve any potential tensions when negotiating their identities via clothing choices. Therefore, this research aims to fill this gap by investigating the antecedents and outcomes of social influences on relatively young British Muslim consumers in the context of clothing choice. The next section describes the British Muslim population and their features in more detail.

1.2.4 British Muslims in the UK

a)   Demographic profile of Muslims in the UK

In 2001, the total UK population was estimated at 57.1 million of which the number of Muslims in the UK was 1.6 million, which equates 2.8% of the total population (UK National Statistics, 2001). Muslims make up the second largest population in the UK after Christians (see Figure 1.1 for the breakdown of religion by ethnic group in UK). Until 1981 the majority of Britain's Muslims came from South Asia, in particular Pakistan, Bangladesh and India, or were descendants of immigrants from that area; however, this has changed in the last decade with an increase due to the arrival of refugees and asylum seekers from countries such as Afghanistan, Iraq and Somalia (Lewis, 2007). According to the UK National Statistics (2001), three quarter of Muslims (74%) were from an Asian ethnic background, predominantly Pakistani (43%), Bangladeshi (16%), Indian (8%) and other Asian (6%).

Figure 1.1: Religion by Ethnic Group in the UK (2001)
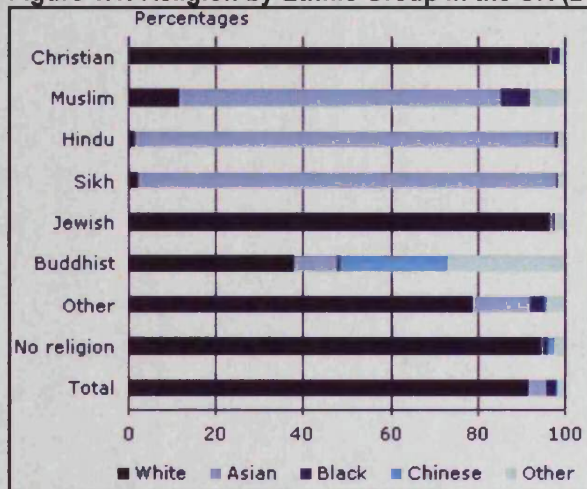
Source: UK National Statistics (2001)

It was also reported by Lewis (2007) that in the last fifty years the Muslim population has growing quickly, from 21,000 to 1.6 million, and this is likely to double by 2021 to around 3 million. The tremendous increase is not surprising because Islam is claimed to be the fastest growing religion in Europe, with an annual European growth rate of around 6.5% (Mintel International Group Limited, 2002).

The UK National Statistics (2001) also indicates that 1,536,015 Muslims lived in England and Wales where they form 3% of the population; in Scotland they represent 0.84% of the population (42,557) while the Northern Ireland census indicates 1,943 Muslims. The majority of Britain's Muslims live in the city, with around two fifths of Muslims (38%) who live in London, 14% in the West Midlands, 13% in the North West, and 12% in Yorkshire and the Humber.

In terms of gender, Muslims were the only religious group in Britain where the men outnumber the women – 52% compared with 48% (UK National Statistics, 2001). Muslims also have the youngest age profile of the entire religious group in UK. About a third of Muslims (34%) were under 16 years of age, 37% of the population were between 16 and 34 years of age in 2001 and only 6% of the Muslims population aged over 60, compared with 21% for the population as a whole (see Figure 1.2 for Muslim population composition in the UK compared with other religion). Muslim households in the UK are larger than the households of any other religion. In 2001, households

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headed by a Muslim were largest, with an average size of 3.8 people. A third of Muslim households (34%) contained more than five people. In terms of spending power, it was reported that Muslims population represented a combined spending power of £20.5 billion in 2001 (Salzman, 2007).

Figure 1.2: Religion by Age in the UK (2001)
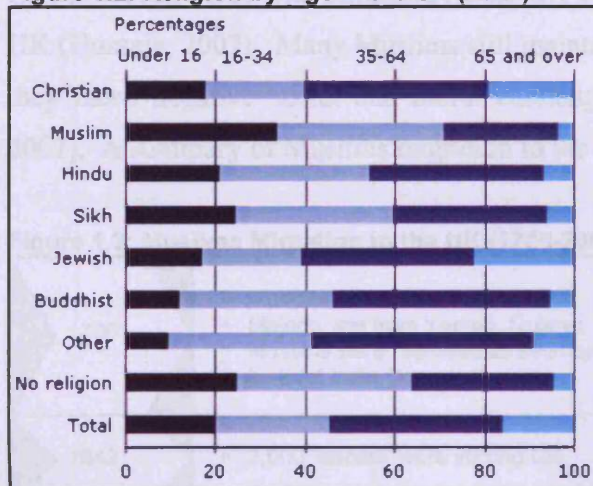
Source: UK National Statistics (2001)

b)   Muslims migration to the UK

Muslim migration to the UK has been reported in several sources (e.g. Lewis, 2007, Ansari, 2004, Hussain, 2007). The first large group of Muslims arrived in Britain about 300 years ago (Hussain, 2007). They were seamen from Yemen, Gujarat, Assam and Bengal who were recruited by the East India Company. A number of them created small settlements in port town and cities in Britain. Later in the 1920's, many South Asian seamen were recruited and some of these remained in the UK after World War II. The mass migration of Muslims to Britain took place during the 1950s to the 1970s, and mainly consisted of Muslims from South Asia. It was also during the 1970s that large communities from Turkey, the Middle East and North Africa migrated. Substantial Somali, Iranian, Arab and Bosnian communities have since established themselves in the UK.

The new migrants took manual labour positions during Britain's industrial boom. Individuals from Pakistan, Bangladesh and India came to the industrial cities of the

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Midlands, Strathclyde, and the textile towns of Yorkshire and Lancashire. Later, they dispersed to the more prosperous cities of London and the South East (Hussain, 2007).

Many Muslims held the 'myth-of-return' to their home countries, with the intention of going back to Pakistan, India or Bangladesh once sufficient funds were raised in the UK; however, those who remained in the UK eventually brought their families over to UK (Hussain, 2007). Many Muslims still maintained their Muslim identity even though they faced negative social and moral challenges in the new host country (Hussain, 2007). A summary of Muslims migration to the UK is illustrated in Figure 1.3.

Figure 1.3: Muslims Migration to the UK (1700-2000)

Year	Details	
1700	• Muslims arrived in the UK. • Majority are from Yemen, Gujarat, Assam and Bengal. • Muslims were recruited as seamen (known as 'lascar') by East India Company.	Muslim Migration to the UK
1842	• 3,000 'lascars' were visiting UK.	
1950s	• Many South Asian seamen were recruited and remained in the UK after World War II.	
1950s and 1970s	• Massive migration of Muslims to UK and mainly consisted of Muslims from South Asia.	
1970s	• Massive migration of Muslims to UK from Turkey, the Middle East and North Africa.	
After 1970s	• Migration of Muslims to UK from Somalia, Iran and Bosnia.	

Source: Lewis (2007), Hussain (2007), BBC UK (2008), Ansari (2004)

c)   Why study British Muslim consumers?

Other than the rapid growth of the British Muslim population in the UK (UK National Statistics, 2001), which is potentially attractive to the marketers, this research intends to study British Muslim consumer behaviour for several reasons. Firstly, several previous studies have shown that religion has had a very important impact on Muslim population in the UK. For instance, when the ethnic minorities were asked about the importance of religion in their lives, the majority of the Pakistani and Bangladeshi consumers described themselves as Muslims (UK National Statistics, 2001), thereby indicating that

religion had a very important impact on the way they lived their lives (Raj, 2000). This finding ties in with work by Jacobson (1997) who noted that among young British Pakistanis, religion can be more important than ethnicity in defining their identity. The finding implies that religion can be influential in determining consumption and consumer behaviour of Muslims (Burton, 2002).

If religion is considered more important than ethnic minority background, then this could have some important implications for the current study involving clothing which represents a socially conspicuous product category. It could be that many young British Muslims treat religion as something in relation to which they should orient their behaviour in all spheres of their lives and which, therefore, demanding higher levels of self consciousness and an explicit commitment towards the religious ethos. In contrast, the ethnicity may generally be perceived as more peripheral aspect of their sense of identity. Although ethnicity may undoubtedly shape many experiences of British Muslim consumers and their responses to those experiences, it may not be seen as the basis of an all encompassing frame of reference which explains or establishes their place in the world (Jacobson, 1997). Since British Muslim's clothing is a visible form of public consumption, and has been the subject of much debate and discussion in recent years (Ruby, 2006, Tarlo, 2010), reinforcing and ring fencing religious identity may make more sense to many British Muslims than simply associating with ethnic origin.

Secondly, it was decided in this study to focus only on relatively young British Muslim consumers (aged between 18 and 30 years old) because several previous reports have revealed that they have completely different views, attitudes, and behaviour from their parents and grandparents, who migrated into UK from overseas (Guardian, 2004, Hussain, 2007). According to Hussain (2007), the younger generation of Muslims is now entering the mainstream of British culture whilst still maintaining their Muslim identity. They are becoming clearer about their religious identity, having gained a more sharpened understanding of what Islam is about and how to apply it in their lives (Hussain, 2007), which can also include the way they behave in the market. Hence, the behaviour and attitude of relatively young British Muslims differs substantially enough from that of immigrants of the older generation of British Muslims to warrant their

separate treatment. Furthermore, special attention should be given to the younger segments of British Muslim society since marketers are always interested in instilling brand loyalties in their target customers, particularly when they are relatively young (Evans et al., 2009).

Thirdly, to date there has not been much research been done on the Muslim population in the UK although the results from one survey have indicated that Muslim population exhibits a more positive attitude toward brands than the general population in the UK (Salzman, 2007). The results of this previous study also show that the respondents are hardly aware of any campaign for a mainstream brand that shows a Muslim in the ads and they felt that a lot of advertising is actually offensive to Muslims (Salzman, 2007). Thus, the present study aims to fill the gap in the existing literature by investigating British Muslim consumer behaviour.

Finally, in this study the consumer behaviour of British Muslims in relation to clothing is researched for several reasons. British Muslim's clothing is a visible form of public consumption and prior research suggests that clothing choices are the result of an intersection of different factors including ethnic heritages, socio economic class, parental or familial attitudes, religious beliefs, political affiliations and personal orientations (Dwyer, 1999). Islam prescribes specific rules for clothing and, in particular, it emphasises modesty. Islamic dress can be viewed as a symbol of identity by many British Muslims. Therefore, this study aims to investigate the role of social influences in explaining the behaviour of British Muslim consumers in the context of clothing. This can be particularly significant for British Muslims, for whom no prior research exists, by exploring the role of social influences on their clothing choices.

In addition, clothing provides a rich context for the study of how consumption is used in self construction and reconstruction in everyday life (Ger and Ostergaard, 1998). This is particularly important for relatively young British Muslims living in the UK because they are caught and move between two cultures: one aligned with their country of origin and the other with the UK (Jamal, 2003). In that in between state, maintenance, expression and visibility of one's ethnic identity may or may not be desirable. In addition, because this study deals with relatively young British Muslim consumers,

products in the fashion industry (i.e. clothing) can have a potentially high level of appeal to this age group (Nwankwo and Lindridge, 1998) because they generally place more emphasis on their appearance than older people and are more involved in fashion clothing (O'Cass, 2004). Hence, clothing seems to be the most suitable product category to be studied in the context of this research.

1.3 Motivation and Rationale of Research

Islam is not a belief system or a 'religion' in the commonly understood sense of the word. Rather, it is what in Arabic is called a *'deen'*, which is a total frame of reference, a complete system and way of life which embraces the entirety of the human being's existence (Haneef, 1996). One of the important Islamic teachings requires the follower to dress modestly. This thesis is inspired by a curiosity to understand Muslim consumer behaviour in the context of clothing when living in a Western country. Given that an individual's decision making is frequently subjected to other people's influence, this researcher believes that Muslims living in Western societies are exposed to different types of social influence in maintaining the religious values. Thus, the researcher is keen to understand the role of interpersonal influences as an intervening variable between selected antecedents of clothing benefits sought; uniqueness, conformity, self congruity, and modesty, and status consumption in the context of shopping for clothing among relatively young British Muslim consumers. In addition, since the majority of Muslims in the UK are immigrants, the researcher is also interested to understand how cultural backgrounds play a role in British Muslim consumers' decision making.

1.4 Research Questions

For the purpose of this study, the following research questions are developed:

1. How can we model and explain the role of social influences on relatively young British Muslim consumers' clothing choices?

2.   What are the key drivers and outcomes of social influences impacting on relatively young British Muslim consumers' clothing choices?

3.   What is the role of religion, ethnic identity and acculturation in explaining relatively young British Muslim consumers' clothing choices?

4.   What are the implications for marketers aiming to target relatively young British Muslim consumers?

1.5 Research Objectives

In order to answer the above research questions, the following research objectives are developed:

1.   To identify and empirically test a conceptual model of antecedents and outcomes of social influences on relatively young British Muslim consumers' clothing choices;

2.   To investigate the specific role of uniqueness, conformity, self congruity and modesty in explaining relatively young British Muslim consumers' susceptibility to interpersonal influences;

3.   To examine the specific role of susceptibility to interpersonal influences in predicting status consumption among relatively young British Muslim consumers;

4.   To examine the moderating effects of religiosity, ethnic identity and acculturation on relatively young British Muslim consumers' tendencies to get influenced by others and engaging in status consumption; and,

5.   To discuss the implications for theory development and practice concerning relatively young British Muslim consumers.

1.6 Research Methodology

This study has employed a deductive approach in its research strategy whereby a conceptual framework was developed and hypotheses were tested through the epistemological and ontological assumption of the positivist paradigm. The study involved two phases of data collection: a qualitative phase which involved focus group and interview methods, and a quantitative phase which was implemented via a survey questionnaire. Focus groups and interviews were conducted with the aim of exploring British Muslim's clothing consumption, to have an understanding on several concepts (e.g. religiosity), and to develop items for the survey questionnaire development.

The data for the present study was collected through a web based and drop off questionnaire. Two hundred and twenty-two completed questionnaires were received and analysed using Structural Equation Modelling (SEM). This statistical analysis was chosen because it estimates interrelated dependence relationships in a single model, it has the ability to represent unobserved concepts in these relationships, and it is able to correct for measurement error in the estimation process (Hair et al., 2010, Kline, 1998, Byrne, 2010). In addition, SEM allows the researcher to validate the measurement model before making any attempt to evaluate the structural model. SEM provides a better way of empirically examining a theoretical model by involving both the measurement model and the structural model in one analysis.

1.7 Contributions of Present Research

This research intends to make a contribution to both the theory and practice of marketing by providing a thorough analysis of the role of social influences in explaining consumer behaviour of a specific ethnic minority group in the UK (i.e. British Muslims) in a specific product context (i.e. clothing). In particular, the present study will:

1. Provide evidence that clothing benefits sought; uniqueness, conformity, self congruity and modesty, strongly influence relatively young British Muslim consumers' susceptibility to interpersonal influences in the context of clothing.

This leads to a better understanding of why relatively young British Muslims differ in their response to interpersonal influence, providing practical knowledge for retail managers if they wish to target ethnic groups such as the one studied in this research.

2. Contribute by supporting the effect of susceptibility to interpersonal influence on relatively young British Muslim consumers' status consumption. This offers further understanding of why relatively young British Muslim consumers are engaged in status consumption.

3. Establish that highly religious and less religious relatively young British Muslim consumers differ in their tendencies to get influenced by others and engaging in status consumption. This explains the important role of religion in ethnic minority consumer behaviour which is an under researched area in consumer behaviour.

4. Provide supports that highly acculturated and less acculturated relatively young British Muslim consumers differ in their tendencies to get influenced by others and engaging in status consumption. This explains the important role of acculturation in ethnic minority consumer behaviour.

5. Provide marketing implications concerning the targeting of relatively young British Muslim consumers.

1.8 Structure of the Thesis

This thesis consists of ten chapters (see Figure 1.4). Brief information on each chapter follows:

Chapter One - introduces the research background and discusses the importance of investigating the current research. It also presents research questions and main objectives that this study aims to achieve.

Chapter Two - presents a discussion on clothing benefits sought. The chapter provides discussion on the four main clothing benefits sought which are identified in this study, which are: uniqueness, conformity, self congruity and modesty.

Chapter Three – reviews the topic of social influence, susceptibility to interpersonal influence and status consumption.

Chapter Four - highlights the role of moderating variables of individual differences (i.e. religiosity, ethnic identity and acculturation) in consumer behaviour.

Chapter Five - presents the conceptual model which is derived from research objectives mentioned in Chapter One and the construction of specific hypothesised relationships among the variables.

Chapter Six - outlines a detailed, step by step procedural examination of the methodology employed in obtaining the required information for this empirical research. This chapter is organised into six major topics of methodology, which are: research paradigm, research design, research strategy, data collection method, reliability, and validity of the measures and data analysis.

The analysis of data is divided into two chapters: **Chapter Seven** - presents the descriptive statistics of the data and provides a general picture of the survey participants and their response to the survey questions. **Chapter Eight** - reports the findings for the hypothesised relationships using SEM.

Chapter Nine - provides a discussion of the key research findings from Chapter Seven and Chapter Eight.

Chapter Ten - explains the research implications for research and practice. This chapter also highlights the limitations of this study. In addition, the contributions of the present study are discussed together with some guidance for future research.

Figure 1.4: Structure of the Thesis

Chapter One	Introduction and Research Background
	↓
Chapter Two	Clothing Benefits Sought
	↓
Chapter Three	Social Influence, Susceptibility to Interpersonal Influence and Status Consumption
	↓
Chapter Four	Moderating Roles of Individual Differences
	↓
Chapter Five	Conceptual Framework and Research Hypotheses
	↓
Chapter Six	Research Methodology
	↓
Chapter Seven	Descriptive Analysis
	↓
Chapter Eight	Structural Equation Modelling
	↓
Chapter Nine	Research Discussion
	↓
Chapter Ten	Contributions, Implications, Limitations and Directions for Future Research

Source: This Study

1.9 Summary

This introductory chapter has presented a general overview of this research. It has covered the topics of: the social influence in consumer behaviour, the significance of study on ethnic subculture consumers in the UK, it has reviewed studies involving ethnic minorities in the UK, and it has given an overview of the British Muslim population in the UK as a whole. The research questions, research objectives, research methodology and contribution of the research were then discussed. Finally, this chapter concluded with a presentation of the thesis structure.

The next three chapters present a review of the literature on clothing benefits sought, social influence, susceptibility to interpersonal influence and status consumption, and role of moderating variables of individual differences (i.e. religiosity, ethnic identity and acculturation) in consumer behaviour.

Chapter Two
Clothing Benefits Sought

2.1 Introduction

The research aimed to investigate key drivers of social influences in the context of shopping for clothing. An extensive review of the literature revealed clothing benefits sought to be key motivating factors influencing the purchase of clothing. The chapter therefore reviews and discusses literature relevant to clothing benefits sought. Section 2.2 draws upon the motivation and consumer behaviour literature in addressing the question of what makes people purchase clothing. This is followed with a discussion on symbolic interactionism in Section 2.3. Sections 2.4, 2.5, 2.6 and 2.7 present detailed discussion of more specific clothing benefits sought identified in this study, which are: uniqueness, conformity, self congruity and modesty, respectively. Finally, Section 2.8 provides a summary of this chapter.

2.2 What Makes People Purchase Clothing?

A review of the literature suggests that consumers may purchase clothing for different reasons including clothing attributes (or evaluative) criteria as consumers' reasons for purchasing clothing (e.g. Chang et al., 1996, Eckman et al., 1990, Chae et al., 2006, Wang and Heitmeyer, 2006). On the one hand, consumers may place importance on concrete attributes that represent tangible, physical characteristics of clothing (such as fabric type, fibre content, size and price) (Zhang et al., 2002, Kwan et al., 2004, Karpova et al., 2007, Kamenidou et al., 2007). On the other hand, clothing might be purchased for its abstract attributes that represent more subjective, intangible characteristics (such as style, fashion, quality and comfort of clothing) (Lee and Burns, 1993, Chae et al., 2006, Shim et al., 1989, Karpova et al., 2007). The findings from these studies (e.g. Zhang et al., 2002, Eckman et al., 1990, Kamenidou et al., 2007) demonstrate that the consumer's decision to purchase clothing is based on the attributes or characteristics of clothing which may be preferred or sought by consumers (Shim and Bickle, 1994).

Others argue that products (and clothing in this case) should be viewed as 'bundles of benefits', or a combination of attractions that all give something of value to the customer (Hooley et al., 1998, Peter and Olson, 2005). This stream of research contends that consumers are less interested in the technical features of a product or service than in what benefits they get from buying, using, or consuming the products (Hooley et al., 1998). Benefits are whatever products provide consumers and represent the reason they want them (Foxall et al., 1998). Benefits are the desirable consequences which consumers seek when buying and using products or brands (Peter and Olson, 2005), or those outcomes that product attributes may provide (Park and Sullivan, 2009, Kinley, 2010). Shim and Bickle (1994) argued for the importance of examining the benefits that consumer's seek from clothing because they might have different reasons for preferring certain attributes over others. For example, a consumer could indicate the importance of a brand name in purchasing clothing. However, this approach fails to provide information concerning 'why' the brand name is important to the consumer. Some believe that brand name is important because the brand links to group affiliation while others believe it is because of the prestige they confer on their owners (e.g. Piacentini and Mailer, 2004, Shim and Bickle, 1994).

Consumers seek different benefits to satisfy many needs and wants simultaneously, these include: physiological, social, symbolic, hedonic, cognitive and experiential needs (Foxall et al., 1998). In a similar vein, Bhat and Reddy (1998) support the idea and propose two types of benefits: self image benefits (i.e. this product will make me look or feel great, intelligent or rich) and functional benefits (i.e. this product will save me time or money, do a better job, or provide a more enjoyable experience). In another study, Sheth et al. (1991) distinguish five consumption values: functional value, conditional value, social value, emotional value, and epistemic value. Despite the inconsistencies in terminology (i.e. value and benefit), their natures appear to be very similar and both explain why consumers make the choices that they do. The various benefits sought by consumers in their clothing purchasing suggests that the benefits that the firm believes the product offers may not be the same as the ones which the consumers believe they get (Hooley et al., 1998).

Clothing is high in visual display and indicates something about the user (Holman, 1980). As a result, consumers may purchase clothing not only to keep them dry and warm but also because they are able to express their personality, social status, or affiliation and it fulfils their psychological and emotional needs (such as the need for change or newness). In relation to this, the topic of symbolic interactionism will be presented in the following section in order to understand how clothing acts as symbols of their owners.

2.3 Symbolic Interactionism

Clothing has been called a silent language (Kefgen and Touchie-Specht, 1986). As a silent language it has a silent vocabulary which takes the form of symbols (e.g. signs, cues or icons) that are used by individuals as tools for social interaction (Kefgen and Touchie-Specht, 1986). Goffman (1951) described such symbols as 'sign vehicles' or 'cues' that select the status to be assigned to individuals and defines the way others treat them. Therefore, people use clothing in order to convey the self in such a way that the desired impression is achieved.

Many theories have been suggested to explain clothing behaviour in general. One of the most fruitful to the study of clothing symbolism, and to our understanding of the communicative aspects of clothing, is symbolic interactionism theory. Symbolic interactionism, which is also called 'interactionism', is a major theoretical perspective in sociology. This perspective maintains that people exist in a symbolic environment, and the meaning attached to any situation or object is determined by the interpretation of these symbols (Solomon and Rabolt, 2009). In a simple form, people act based on the symbolic meanings they find within a given situation.

In relation to clothing, this theory explains how styles and modes of dress become meaningful through the three core principles of symbolic interactionism: a) human beings act toward things on the basis of the meaning they have; b) the meaning attributed to those things arises out of social interaction with others; and, c) these

meanings are modified through an interpretive process (Blumer, 1969). This means that a piece of clothing has no meaning in or of itself. Meaning arises only in the process of interaction between people. For example, the meaning of clothing is not determined until several people define the meaning, interpret them, and then act based on those interpretations. Therefore, clothing can be an expression of personal qualities of individuals (e.g. that they are conservative, adventurous or sporty); however, the meaning of clothing with respect to the wearer's personal qualities must be socially shared in order for them to function as symbols (Dittmar, 1992, Leigh and Gabel, 1992). Similarly, people are exposed to new fashion or styles worn by famous celebrities through magazines or the television. Famous celebrities who wear fashions assist to give that style meaning as 'cool' or 'stylish'. Thus, it is people interacting who derive meanings of new styles on the market as fashionable and categorise some forms of clothing as cool, trendy, or weird.

Along with symbols, meaning, and interaction, symbolic interactionists view self as a process such that individuals are not born with a sense of self but develop self concepts through social interaction (Blumer, 1969). An individual's self concept is shaped by the reactions of significant others and by the individuals' perceptions of their reactions. As illustrated in Figure 2.1, taking clothing as an example, an individual tries out a new style of clothing and receives reaction from others. Then, the individual reflects on the reaction to understand their meanings. Based on these meanings, the individual may decide to continue wearing the new style of clothing or try out other styles of clothing.

Figure 2.1: Simplistic Version of Symbolic Interaction
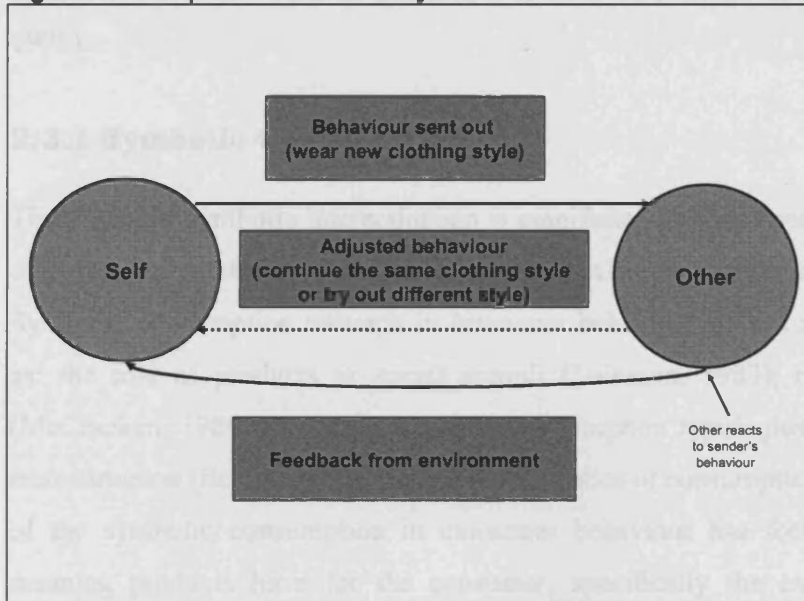
Source: This study

Consumer behaviour is meaningful and it makes sense in a given collective system, such as culture which is defined as a system of shared meanings by McCracken (1986). Culture is also learned (i.e. not something that a person is born with), collective (shared with others), dynamic; it changes as new ideas come along and as the environment changes (Evans et al., 2009). Culture is transmittable (i.e. passed down from one generation to the next) and transmutable (i.e. changed or altered in the process) (Horn and Gurel, 1981). McCracken (1990) argues that a culture is the lens through which all phenomena are seen. It is also a blueprint of human activity which determines how the world is fashioned by human efforts. In short, culture constitutes the world by supplying it with meaning (McCracken, 1990).

According to McCracken (1990), meaning can be characterised by either cultural categories or cultural principles. Cultural categories represent the basic distinctions with which a culture divides up the phenomenal world and they are substantiated through material objects (such as clothing, food, housing or technology). Cultural principles are the ideas with which category creation is performed (for example clothing differences to distinguish men and women or between high classes and low). Clothing is, then, a means by which cultural categories and principles are encoded and made manifest. Because it serves in these capacities, clothing is also a valuable means of

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communication for ritual in general, and rites of passage in particular (McCracken 1990).

2.3.1 Symbolic Consumption

The theory of symbolic interactionism is manifested in consumer behaviour in the form of symbolic purchasing behaviour, which is also known as symbolic consumption. Symbolic consumption research in consumer behaviour covers a range of topics, such as: the role of products as social stimuli (Solomon, 1983), movement of meaning (McCracken, 1986, McCracken, 1990), consumption typologies (Holt, 1995), identity reconstruction (Schouten, 1991), and the semiotics of consumption (Mick, 1986). Much of the symbolic consumption in consumer behaviour has focused on the symbolic meaning products have for the consumer, specifically the owner or user, because products have been conceived as vessels of meaning that signify similarly across all consumers (Holt, 1995). This idea does not suggest that the functionality of the product is not important, but, rather, that the roles which the products play in a consumer's mind are far more meaningful than the functions that they are intended to performed (Piamphongsant, 2006).

Studies involving symbolic consumption see products as symbols and consumers as interpreters and creators of meaning. For example, Hirschman (1986) investigates how products have obtained symbolic meanings. In her study Hirschman (1986) proposes that a creative system (i.e. creator of the product) first give a product its meaning. Then, a managerial system, which consists of a specialist in the manufacture and distribution management of the products, attempts to give the product a meaning that the public will presumably react favourably to, and third, a communication system, which functions to provide information about products to consumers, gives products their own meanings (i.e. through promotions). Finally, the consumers may also be active contributors to symbolic meaning, although the meanings are not necessarily in congruence with the meanings which these three systems have attempted to give the product. Consumers can create meaning based on personal, idiosyncratic criteria, or through shared meanings that come out of an interpersonal group of which they are a part. For instance, a consumer may associate a dress as 'unique' or 'expensive', which are not

portrayed in the advertisement. These associations constitute their personal contribution to the meaning of the product.

The purchase of certain products can have symbolic meanings for different social or cultural groups (McCracken, 1990). This means that the purchase of a particular product may hold entirely different meanings depending on whether the observer is considered to be inside or outside of a particular social group. As proposed by Leigh and Gabel (1992), the symbolic meaning of products is ultimately defined by society. The authors noted that a shared symbolic meaning by society at large is not necessary for symbolic definition to occur. Shared symbolic meaning within a relevant reference group is sufficient for meaningful symbolic definition among group members (Leigh and Gabel, 1992). This view is supported by Elliott (1993) who argues that in order for a product to function as a symbol it must have commonality of meaning among consumers, such that those in the reference group who must have in common a shared conception of the product's meaning. In essence, many products hold symbolic meaning in many contexts, and sometimes this meaning is critical in certain social situations and certain groups.

McCracken (1986) proposes a framework for understanding how meaning becomes attached to products. McCracken (1986) suggested that the meaning of consumer goods is 'constantly in transit' as it flows from the culturally constituted worlds, through the goods, and ends up with the individual consumer. He further argues that the principles of a culture are exhibited through its goods and that culture is where meaning ultimately comes from. For instance, the USA has been classified as an individualistic society which values independence and freedom from others. A study conducted by Schouten and McAlexander (1995) shows that riders of Harley Davidson typically felt that the Harley Davidson symbol represents personal freedom, patriotism, and American heritage. Thus, the cultural principle (i.e. individualistic) is evident in the investigation of the meaning of goods in the USA. McCracken (1986) argues that this cultural meaning becomes transferred to products through advertising and the fashion system. Meaning is then transferred from the products to the consumers through an exchange ritual, a possession ritual, grooming rituals, and divestment rituals.

Clothing, especially fashionable apparel, often represents an important symbolic consumption area for consumers (Goldsmith et al., 1999, Leigh and Gabel, 1992). The symbolic meanings attached to clothing can play an important role in what we wear, when we wear it, and with whom we socialise. Clothing choices can reflect symbolic aspects as against utilitarian benefits because consumers are frequently judged by others based upon their use of certain clothing styles (Piamphongsant, 2006, Piacentini and Mailer, 2004). For instance, in a qualitative study conducted by Piacentini and Mailer (2004), the authors found that clothes act as signals that the wearer is similar to other people who wear similar clothes.

Other studies demonstrated that clothes could be used to gain approval and acceptance from peers (Cox and Dittmar, 1995), as a direct expression of one's self concept (Goldsmith et al., 1999, Goldsmith et al., 1996), personality, occupational status, and affiliation with a group (Horn and Gurel, 1981). Similarly, Shim and Bickle (1994) reported that self improvement, sex appeal, social status/prestige, figure flaw compensation, and fashion image were considered as the clothing benefits factors sought. Kinley (2010) identified four main benefits sought by consumers, including: fashion forwardness, sexy, reputation, and individualist. Such findings confirm the view that clothing is used by consumers as more than simply protection for the body (Horn and Gurel, 1981, Lurie, 2000). They also corroborate Levy's (1959) view on buying products, which is that *'people buy things not only for what they can do, but also for what they mean'*. Clearly, a consumer adopts or purchases certain clothing for its symbolic meaning as a means of conveying certain attributes of the self to others.

2.3.2 Possessions as the Extension of Self

As has been discussed earlier, clothing can have meanings that go beyond their utilitarian function. Another aspect of the symbolic meaning of a product is that of possessions as a part of one's identity. Belk (1988) suggests that possessions can be used to: present various aspects of self to others, to define the self, to create a sense of identity, to communicate with others, to uphold cultural values, to represent interpersonal ties, to symbolise personal history, to display status, to represent

achievement, to provide a spiritual link to higher forces, and to serve ritualistic purposes.

Belk (1988) suggests that there are three ways in which possessions may be incorporated into the extended self. The first way is through appropriating or controlling an object for personal use, this includes purchasing and consuming products as well as gift giving. In choosing, wrapping and presenting someone with a gift, a part of the self is also given. A second way of having an object and incorporating it into the self is by creating it; this refers to both physical objects (e.g. carving a chair) and thoughts (e.g. writing a journal article). The use of patents and copyrights help to codify identity in this sense. Whether the thing created is a material object or an abstract thought, the creator retains an identity in the object for as long as it retains a mark or some other association with the person who brought it into existence. The third way in which objects become a part of self is by knowing the person, place, or thing.

Dittmar (1992) also discusses possessions as part of the self. She argues that *'possessions symbolise not only the personal qualities of individuals, but also the groups they belong to and their social standing general'* (Dittmar, 1992, p. 10). This means that people express their personal and social characteristics through material possessions, both to themselves and to others. It also means that we make inferences about the identity of others on the basis of their possessions. In other words, possessions serve as mediators between the self and other. This is illustrated below in Figure 2.2:

Figure 2.2: Material Possessions as Symbols of Identity
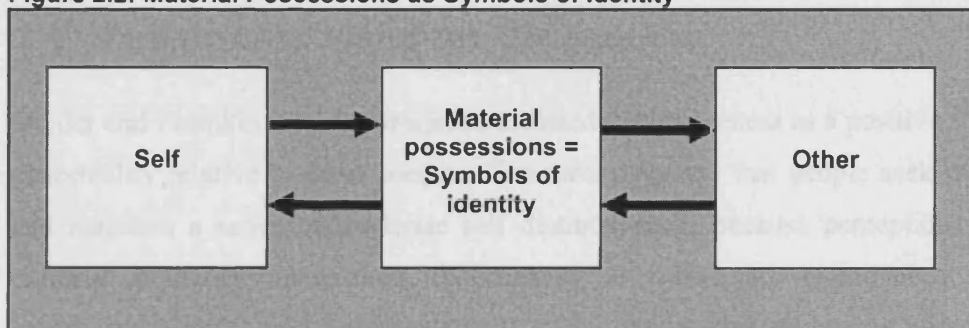
Source: Dittmar (1992)

Dittmar (1992) proposes that: a) the meanings of possessions as symbols of identity are socially shared and individuals gradually internalise them in interaction with other people from social institutions, such as the mass media; b) other people respond to an individual in terms of the material possessions that surround him or her; thus, an individual's evaluation of meaning assigned by others to the self is influenced by the possessions which they own; c) a person comes to adopt the perspective of the objects they own to gain a view of who they are through the symbolic meanings of their possessions; d) the identity of others is visible in objectified form (as well as one's own identity); and, e) the meanings of material objects are established through social processes. The socially constituted and socially shared meanings of possessions as symbols of identity reflect social power relationships.

Dittmar's (1992) argument shows that not only do possessions fulfil instrumental and utilitarian functions, but their symbolic dimensions also have important implications for the personal and social identity of their owners. As such, clothing, perhaps more than any other goods, are often seen as part of the 'extended self' because it represents the personal and social identity of the wearers (Feinberg et al., 1992).

Having discussed the two important concepts of symbolic consumption and possessions as the extension of self, the following sections will discuss the four selected clothing benefits sought identified in this study, which are: consumers' need for uniqueness, clothing conformity, self congruity and modesty.

2.4 Consumers' Need for Uniqueness

Snyder and Fromkin (1977) introduced the need for uniqueness as a positive striving for abnormality relative to other people. The theory posited that people seek to establish and maintain a sense of moderate self distinctiveness because perceptions of either extreme similarity or extreme dissimilarity to others are experienced as being unpleasant (Snyder and Fromkin, 1980). This means that as people perceive more similarity between themselves and others they become increasingly motivated to

reaffirm their distinctiveness (Lynn and Snyder, 2002). According to Snyder and Fromkin (1977), individuals with a need for uniqueness have strong desires to not always follow the rules and they also have a willingness to publicly defend their beliefs or actions without concern for the reactions of others.

Consumers often pursue their distinctiveness through consumption that will distinguish them from the multitude of other consumers (Lynn and Harris, 1997a, Lynn and Snyder, 2002) because people often purchase products for their symbolic meaning (Levy, 1959) and possessions are perceived as part of the 'extended self' (Belk, 1988). Snyder and Fromkin (1980) argued that material possessions are often extensions of the self. They also argued that one source of self uniqueness is the possession of consumer goods that are available to only a few others. Research has documented that need for uniqueness affects behaviours, such as a desire for scarce products, new products, customised and unpopular products (Lynn and Harris, 1997a, Workman and Kidd, 2000).

The notion of consumer need for uniqueness emerged out of the more general theory of need for uniqueness (Snyder and Fromkin, 1977) and, therefore, it is an application of the need for uniqueness in the consumer behaviour context. The consumer's need for uniqueness is defined as the trait of pursuing differentness relative to others through the acquisition, utilisation, and disposition of consumer goods for the purpose of developing and enhancing one's self image and social image (Tian et al., 2001). This definition implies that the establishment of uniqueness through consumption satisfies the individual's self image and social image. These two images are embedded in each other and, unlike other related traits (e.g. individualism and independence), they cannot be separated. Enriching a consumer's self image through products is an internal, subjective process and it will occur if the consumer sees the product as having symbolic meaning as well as symbolic public importance (Ruvio, 2008). Thus, the purchasing or wearing of a piece of clothing can serve as an expressive symbol of uniqueness (Snyder and Fromkin, 1977).

Unlike the desire for unique consumer products, which focuses on purchase behaviour (Lynn and Harris, 1997b), the consumer need for uniqueness can be displayed in three behavioural dimensions: a) creative choice counterconformity; b) unpopular choice

counterconformity; and, c) avoidance of similarity (Tian et al., 2001). This means that consumer's may use clothing to manifest uniqueness through these three dimensions. Firstly, creative choice counterconformity reflects an individual's ability to create a personal style, which expresses self image through material products (Lynn and Harris, 1997a). Although creative choice counterconformity consumers will seek social differentness from most others, they will still make selections that are likely to be considered good choices by others (Tian et al., 2001). For instance, Roux and Korchia (2006) found that some consumers acquire second hand clothing which is sometimes unique or peculiar because they were worried about being dressed 'like everyone else' and losing their identity.

Secondly, unpopular choice counterconformity consumers will select or use products and brands that deviate from group norms and, therefore, risk social disapproval in order to establish differentness from others. Although such differentiation is sometimes used by those unable to distinguish themselves in a socially appropriate manner, Tian et al. (2001) argue that, like creative choice counterconformity, unpopular choices may also enhance self image and social image. The logic underlying this argument is that people who take social risks to express their uniqueness often possess strong characters, so uniqueness seeking behaviour may enhance their self image. Taking clothing as an example, Thompson and Haytko (1997) report that some consumers avoid being a fashion conformist (i.e. fashion follower) to foster a sense of standing out from the crowd.

Finally, the third dimension is the avoidance of similarity, which describes consumers who will avoid buying and consuming commonly used products and brands in search of differentiation from others. Such individuals lose interest in, avoid purchasing, or discontinue using those brands when they become common or popular. Solomon and Rabolt (2009) for instance, established that people may try to portray a unique identity by deliberately not buying market leaders. Likewise, Thompson and Haytko (1997) report that some consumers maintain their fashionable status by disposing of fashion items once they become popular and seek out emerging innovations in an effort to resist conformity.

In summary, Tian et al. (2001) conceptualise the consumer's need for uniqueness as a three dimensional behavioural tendency construct that underlies the different ways in which individuals can express their individuality and uniqueness through consumption.

2.4.1 Individual Differences in the Need for Uniqueness

A number of researchers have shown that individuals acquiring and displaying material possessions to feel differentiated from others have several personal characteristics. Some of these consumers tend to be fashion change agents such as fashion opinion leaders, fashion innovators, and innovative communicators (Bertrandias and Goldsmith, 2006, Clark and Goldsmith, 2005, Workman and Kidd, 2000, Goldsmith and Clark, 2008, Workman and Caldwell, 2007, Goldsmith et al., 1996). In addition, Clark and Goldsmith (2005) found some empirical evidence to show that the consumer's need for uniqueness is negatively related to the tendency to conform. This is consistent with Snyder and Fromkin's (1977) findings which show that a high, as compared to a low, unique person should be less responsive to conformity pressures and are not concerned about the reactions of others.

The consumer's need for uniqueness through material possessions is different between Western and Eastern countries and cultures. Western cultures tend to exhibit a higher need for uniqueness because the culture emphasises individuality, personal success, originality, and uniqueness; meanwhile, Eastern cultures value group benefits, harmony, and family integrity (e.g. Burns and Brady, 2001, Lee and Kacen, 2000). As has been argued by Snyder and Fromkin (1980), people learn to value a sense of uniqueness in the environment that encourages freedom and rewards independence.

Following on from this, clothing for uniqueness is particularly relevant in the context of this study because relatively young British Muslims living in the UK face dual sets of agents of cultural change while acculturating to consumption experiences in the UK: one aligned with mainly Eastern cultures (their country of origin) and the other aligned with Western culture (in this case, the UK) (Jamal, 2003, Sekhon, 2007). Hence, in their effort to create and express a desired image of separate identity and differentiation from their parents (who symbolise their Eastern culture) as well as their peers (who

represent the UK mainstream culture) relatively young British Muslims may develop a need for uniqueness through clothing. Furthermore, because this study is concerned about relatively young population, clothing for uniqueness is a crucial factor because the late teens and early twenties are the periods of highest interest in clothing. This is a time in their lives when the previous 'follow the herd' tendencies begin to depart and individuality is more often expressed (Kefgen and Touchie-Specht, 1986). The next section will discuss on clothing conformity; another important clothing benefits sought identified in this study.

2.5 Clothing Conformity

Conformity is defined as the tendency of group members to establish a group norm and the tendency of individuals to comply with the respective norm (Burnkrant and Cousineau, 1975). Conformity has also been described as a change in the consumer's product evaluations, purchase intentions, or purchase behaviour as a result of exposure to the evaluations, intentions or purchase behaviour of referent others (Lascu and Zinkhan, 1999). Both definitions associate conformity with adhering to group norms in the purchasing decision of a product or brand (Kahle, 1995b). For the purpose of this study, in the context of clothing, clothing conformity is defined as the acceptance of, or adherence to a clothing norm, that is, dressing in accordance with the norm of a specified group (Horn and Gurel, 1981).

Consumers use the symbolic qualities of clothing to satisfy two opposing functions: social identification with (approach) groups, and distinction from less desirable (avoidance) groups (Banister and Hogg, 2004). In other words, clothing conformity provides a consumer with a sense of belonging to, and identification with, the group as one of its members, or aspiring members, while simultaneously distinguishing the consumer as a non member of avoidance groups (Solomon and Rabolt, 2009). Since clothing conformity can serve to identify group members, in this study Muslims are expected to place more importance on compliance to clothing norm since Islam has specific rules in terms of dressing (dressing requirement according to Islamic rules will

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be discussed in more detail in Section 2.7). Violation of the rules signifies a questioning and abandoning of the rules that are rooted in the religious identity of the group (Damhorst et al. 1999, cited in Solomon and Rabolt, 2009).

Several studies have shown that clothing is a useful mechanism for conforming. For instance, Piacentini and Mailer (2004) explore the subject of symbolic consumption with specific reference to clothing in the teenage market. They found that clothing is used to symbolise the link between an individual and the group they wish to be accepted by. In Piacentini and Mailer's (2004) study the participants emphasised that clothing played a particularly important role when meeting others and when trying to establish friendship with others. In addition, clothing is also used to tell others who they are and what group they belong to. Similarly, Elliott and Wattanasuwan (1998) confirmed that individuals use the symbolic content of chosen consumption objects to reflect their affiliation, or connection, to a particular social group. Clearly, clothing may be considered as one of the means by which social groups communicate their identity as a social group to other social groups (Barnard, 1996). Conformity is both necessary and desirable to the extent that it provides for the transmission and functional normative patterns and it gives the individual a sense of belonging (Horn and Gurel, 1981). Thus, conformity through clothing tends to help people fit into their social needs (Horn and Gurel, 1981).

Clothing is widely recognised as a vehicle that communicates the wearer's identity (e.g. Horn and Gurel, 1981). This implies that an individual who purchases clothes for conformity are also usually willing to conform in many areas (Bearden et al. 1989). As noted by Bearden and Rose (1990), consumer's with a high tendency to conform act on the social cues available at the time a purchase or consumption decision is being made. The authors illustrated that such individuals are more likely to conform to the decisions of other consumers, regardless of whether those consumers are physically present or not.

Clothing conformity has been found to be a motivating factor in clothing purchases among teenagers (Piacentini and Mailer, 2004), adolescents (Chen-Yu and Seock, 2002, MacGillivray and Wilson, 1997), and young people (Aiken, 1963). In addition, young

people are most likely to yield to conformity pressures (Lascu and Zinkhan, 1999, Park and Lessig, 1977). Since this study is concerned about young people, it can be understood that clothing conformity is an important construct in studying relatively young people's clothing behaviour. The following section will review the next clothing benefits sought identified in this study which is self congruity.

2.6 Self Concept and Self Congruity

People purchase products and services to create and enhance their self identity (Belk, 1988). Therefore, it is likely that the consumer's reason for making a purchase will depend on their self concept. Self concept is defined as a person's perception of their own abilities, limitations, appearance and characteristics, including their own personality (Graeff, 1996). It also involves the ideas and feelings that a person has about themselves in relation to others in a socially determined frame of reference (Onkvisit and Shaw, 1987).

A variety of different conceptualisations of self concept have been used in the previous literature. Some researchers have regarded self concept as a single construct while others have regarded self concept as consisting of multiple constructs. For instance, Grubb and Stern (1971) have discussed self concept as a single construct which can be referred to as the actual self, real self, basic self, or extant self (Sirgy, 1982). However, other researchers view self concept as consisting of multiple components (e.g. Ross, 1971, Hong and Zinkhan, 1995). Most of these researchers (e.g. Hong and Zinkhan, 1995, Ross, 1971) identify two dimensions within the idea of self concept: the actual self and the ideal self. Actual self can be defined as how a person sees themselves, whereas ideal self refers to how a person would like to see themselves. Other researchers have gone beyond these two dimensions of actual and ideal self. For example, Sirgy (1982) referred to four dimensions of self: actual self, ideal self, social self (i.e. how an individual feels others see them), and ideal social self (i.e. how an individual wants others to see them). Generally, according to self concept theory, an individual sets up a reference point with an ideal self and then compares this to an actual

self. A gap between the actual and ideal self stimulates the individual to strive towards an ideal state (Hong and Zinkhan, 1995).

Self concept in the sense of self image is of interest to marketers because many consumers select products and brands that fit or match their images of themselves (Goldsmith et al., 1999). As was highlighted earlier, clothing can fulfil a number of functions beyond mere functional performance (Horn and Gurel, 1981); hence, consumers often purchase clothing for their symbolic meaning (Levy, 1959). Consequently, the consumer's may evaluate what they see by comparing themselves with others. After deciding how they wish others to see them, the consumer's then attempt to select a pattern, dress or style that will reinforce their self image, or be consistent with the image they wish to project.

Products are assumed to have personal images which reflect the stereotype of the generalised users of that product, which is known as product-user image (Sirgy et al., 1997). The interaction between consumer self concept and product-user image generates a subjective experience which is referred to as self congruity (Sirgy et al., 1997). This subjective meaning is expected to tie in closely with one's self image in order to have an impact on the consumer's preference and choice (Kleijnen et al., 2005, Heath and Scott, 1998, Sirgy et al., 1997). Self congruity can be categorised as high or low (Sirgy et al., 1997). High self congruity is experienced when the consumer perceives that the product-user image matches that of their own self image. On the other hand, when there is high discrepancy between product-user image and self image, it results in low self congruity.

According to Sirgy (1982), there are at least four different approaches can be identified in self concept studies that deal directly with product image: a) product image as it relates to the stereotypic image of the generalised product user; b) product image in direct association with the self concept; c) sex-typed product image; and, d) differentiated product image. For the purpose of this study, product image as it relates to the stereotypic image of the generalised product user was adopted because many self concept researchers have argued that a product image is defined as the stereotypic image of the generalised product user (e.g. Grubb and Stern, 1971, Sirgy et al., 1997).

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Self congruity appears to affect consumer behaviour through self concept motives, which are: needs for self consistency and self esteem (Sirgy, 1982). From a self consistency perspective, the consumer will be motivated to purchase a product with an image (positive or negative) that is in congruence with their self image belief. On the other hand, self esteem indicates that a consumer is motivated to buy a positively valued product to maintain a positive self image or to enhance themselves by approaching an ideal image. The resultant motivational state toward a given product is, therefore, the net effect of the motivational state arising from self consistency and self esteem needs.

A number of previous studies have shown that self congruity is an important factor in directing consumer preference and choice (e.g. Kleijnen et al., 2005, Heath and Scott, 1998). According to Zinkhan and Hong (1991), products which have a strong symbolic character and are publicly consumed might lend themselves more easily to a self concept moderator. If the symbol of a product does not tie in closely with one's self image then it may have little influence on purchasing behaviour, irrespective of its potential symbolic richness. Self congruity in the context of this study is important because clothing is generally consumed publicly (Bearden and Etzel, 1982) and is high in visual display (Holman, 1980). Moreover, Johar and Sirgy (1991) suggests that self congruity can best be utilised when applied to products displaying a high degree of expressiveness; that is, where consumers have a stereotypical image of the generalised users of the product. Self congruity is also relevant in the context of this study since clothing choices are central to the creation and communication of a person's identity (Chattalas and Harper, 2007). Hence, relatively young British Muslims living in the UK are more likely to observe other people's clothing style in achieving a balance between blending in and being different from other ethnic groups in the society.

2.7 Modesty in Clothing from the Islamic Perspective

Clothing for the purpose of modesty is the fundamental basis for all clothing (Horn and Gurel, 1981). Modesty theory suggests that people wear clothing to conceal the private parts of their body (Solomon and Rabolt, 2009). In other words, modesty revolves

around the idea that certain body parts are indecent or shameful and should be covered so that they cannot be seen (Barnard, 1996). It has been argued that modesty differs from culture to culture (Horn and Gurel, 1981). What is covered or left uncovered varies among societies (Horn and Gurel, 1981).

In the context of this study, modesty in clothing among Muslims means that dress must cover the whole body except for the areas specifically exempted (Badawi, 1980). Although modesty has not been identified as the most important underlying motives in women's choice of dress (Barr, 1934), it is expected that modesty would be very much important in this study because individuals who place great emphasis on religious values will place importance on modesty (Creekmore, 1963, cited in Horn and Gurel, 1981). Modesty in clothing is expected to be an important clothing benefits sought among Muslims because the importance of religion in British Muslim's lives have been recognised as more important than their ethnic identity (Robinson, 2005).

The foundations regarding Islamic clothing are mentioned in the Quran (the divinely – revealed Scripture of Islam) and through the Prophet Muhammad's teachings and practices:

"Say to the believing of men and women that they should lower their gaze and guard their modesty: that will make for greater purity for them: and Allah is well acquainted with all that they do." [24:30].

"And say to the believing women that they should lower their gaze and guard their modesty that they should not display their beauty and ornaments except what must ordinarily appear thereof; that they should draw their veils over their bosoms and not display their beauty to their husbands...." [24:31].

"O Prophet! Tell thy wives and thy daughters and the women of the believers to draw their cloaks close round them. That will be better, so that they may be recognised and not harassed. Allah (SWT) is ever Forgiving, Merciful." [33:59].

The above three verses require Muslims to dress according to the Islamic requirement whereby they are expected to dress modestly. Modesty in clothing includes several aspects. Firstly, clothing should not be worn for the purposes of attracting attention or to show off. It should not be a dress of fame, pride, and vanity. Such fame may be sought by wearing an excessively fancy dress as a status symbol or by wearing an excessively ragged dress in order to gain others' admiration of one's own selflessness. Both motives are improper by Islamic standards (Badawi, 1980). The Prophet Muhammad says:

"Whoever wears a dress of fame in this world, Allah will clothe him with a dress of humiliation in the day of resurrection, then set it afire".

Secondly, for women, clothing must cover the entire body; only the hands and face may remain visible for women (Badawi, 1980). In addition, the dress must be loose enough so as not to describe the shape of a woman's body. This is consistent with the intent of the verses cited above (24: 30-31). These verses require women to cover the whole body except for the areas specifically exempted.

Thirdly, in terms of the material, it should not be so thin that one can see through it. This requirement can be seen from the intention of the verses cited above (24: 30-31) whereby the dress should be thick enough so as not to show the colour of the skin it covers or the shape of the body which it is supposed to hide. Other than that, women's clothing must not resemble men's clothing, nor should the men's clothing resemble the women's. Ibn' Abbas narrated this point:

"The Prophet cursed the men who act like women and the women who act like men."

In addition, a Muslim should not wear clothing to look like a non Muslim because the Prophet Muhammad was against Muslims copying these styles. Moreover, the design must not consist of bold designs which attract attention (Badawi, 1980).

In summary, modesty in clothing from the Islamic perspectives includes the following; a) clothing should not be worn for the purposes of attracting attention or to show off; b)

clothing must be loose and cover the entire body, only the hands and face may remain visible for women; c) material used to cover the body parts should be thick so that no one can see through it; d) women's clothing must not resemble men's clothing, nor should the men's clothing resemble women's; and, e) Muslims should not wear clothing to look like a non Muslim.

Based on the Islamic requirement on clothing, Muslims are not constrained to wear a particular form of dress and they are free to improve on or invent new types of dresses as long as it meets the Islamic guidelines and requirements. Therefore, it is expected that Muslim consumers are particular in terms of their clothing choice because they are required to observe the dress requirements as laid down in the Quran (the divinely – revealed Scripture of Islam) and Sunnah (the practice of the prophet, consisting of what he himself did, recommended or approved of in others). Although modesty in clothing may reflect the fundamental basis for all clothing (Horn and Gurel, 1981), wearing modest clothing among Muslims may symbolise the wearer's commitment to his or her religion. In this sense, modesty in clothing should be considered as one of the important clothing benefits sought among Muslims.

2.8 Summary

This chapter presented various literature relevant to key drivers of social influences including the clothing benefits sought. The chapter began with discussion on what makes people purchase clothing. Then, followed by discussion on symbolic interactionism and four selected clothing benefits sought; uniqueness, conformity, self congruity and modesty. The next chapter reviews and discusses literature relevant to social influence, susceptibility to interpersonal influence and status consumption.

Chapter Three
Social Influence,
Susceptibility to
Interpersonal Influence and
Status Consumption

3.1 Introduction

The previous chapter reviewed the relevant literature on consumption of clothing and, in particular, the topic of clothing benefits sought. This chapter will discuss other important concepts guiding this research, which include: social influence, susceptibility to interpersonal influence, and status consumption. This chapter begins in Section 3.2 with a review of the literature related to social influences in consumer behaviour. Section 3.3 will discuss the concept of susceptibility to interpersonal influence. This is followed by a review of the antecedents of individual susceptibility to interpersonal influence in Section 3.4. Section 3.5 discusses the impact of susceptibility to interpersonal influence on product and brand purchase decisions. Section 3.6 reviews the topic of status consumption. Finally, Section 3.7 concludes the chapter.

3.2 Social Influences in Consumer Behaviour

The influence of others on consumer behaviour has long been a subject of interest to academics and marketers (e.g. Bearden and Etzel, 1982, Park and Lessig, 1977, Stafford, 1966). From marketing and consumer behaviour perspectives, the influence of others is referred to as reference group influence (e.g. Bearden and Etzel, 1982, Childers and Rao, 1992, Park and Lessig, 1977), social group influence (e.g. Ford and Ellis, 1980), or interpersonal influence (e.g. Bearden et al., 1989). For the purposes of this study, reference group, social group, and interpersonal influence are treated as synonymous constructs.

A reference group is defined as an actual (or imaginary) individual (or group) conceived of having significant relevance upon an individual's evaluation, aspirations, or behaviour (Park and Lessig, 1977). Reference groups may also include groups to which a person actually belongs, to which he aspires to belong, or dissociative groups to which he aspires not to belong (Stafford, 1966). Bearden and Etzel (1982) defined a reference group as a person (or group of people) that significantly influences an individual's behaviour. Consumers are potentially influenced by a diverse range of people that they

come in contact with (or observe), such as: friendship groups, shopping groups, virtual groups or communities, consumer actions groups, and family. The family is probably the most compelling reference group for consumer behaviour (Schiffman and Kanuk, 2007, Childers and Rao, 1992).

3.2.1 The Importance of the Influence of Reference Groups

Marketers have generally accepted that the reference group construct is important in at least some types of consumer decision making (Bearden and Etzel, 1982). According to Stafford (1966), reference groups influence behaviour in two major ways: firstly, they influence aspiration level and thus play a part in producing satisfaction or frustration; and secondly, reference groups influence the types of consumer behaviour by establishing approved patterns of behaviour. This means that a reference group serves as frames of reference for individuals in their purchase or consumption decision (Schiffman and Kanuk, 2007).

Consequently, the impact of reference group influence on different aspects of consumer behaviour has been examined by numerous researchers. For instance, some researchers have investigated the impact of reference groups on: brand preference (Ford and Ellis, 1980, Stafford, 1966), purchase decisions (Bearden and Etzel, 1982), shopping behaviour (Mangleburg et al., 2004), product evaluation (Burnkrant and Cousineau, 1975, White and Dahl, 2006), the number of investment transactions made (Hoffmann and Broekhuizen, 2009), and advertising implications (Lessig and Park, 1978).

A number of researchers have also demonstrated the importance of reference group on the purchase of different types of products and brands, ranging from bread (Stafford, 1966), services (Mehta et al., 2001, Lalwani, 2002), designer apparel (Khan and Khan, 2005), to mobile phones (Jia et al., 2007). In addition, the impacts of reference groups on different demographic profiles (e.g. students, housewives, teenagers, and children) have also been explored in several previous studies (Park and Lessig, 1977, Mangleburg et al., 2004, D'Rozario, 2001, Bachmann et al., 1993). The findings from these studies show that individuals' decision, attitude, and behaviour are frequently influenced by

other people. Indeed, interpersonal influences play a major role in shaping consumer choice decisions (Mourali et al., 2005).

Many marketing and advertising strategies use group influences to persuade consumers to 'buy this brand because this group recommends it'. They do this because many purchases are subject to group pressure, for example: consumers tend to try to buy those products that others want them to have; that they think will make others accept them, approve, or envy them; or, because they have learnt something important about the product from others (Park and Lessig, 1977). In summary, social group or reference group influence is an important construct to be studied in consumer behaviour.

It has been suggested that people differ in their responses to social influence, with some individuals being naturally more inclined to social influence than others. The underlying concept of susceptibility to interpersonal influence (which will be discussed in the next section) has since been proposed as a general trait that varies across individuals (Bearden et al., 1990, Bearden et al., 1989).

3.3 Susceptibility to Interpersonal Influence

Consumer susceptibility to interpersonal influence is viewed as a general trait that varies across persons. A person's relative influenceability in one situations tends to have a significantly positive relationship to his or her influenceability in a range of other social situations (Bearden et al., 1989). The construct of consumer susceptibility to interpersonal influence is defined as the need to identify with, or enhance, one's image in the opinion of significant others through: the acquisition and use of products and brands; the willingness to conform to the expectations of others regarding purchase decisions; and, the tendency to learn about products and services by observing others or seeking information from others (Bearden et al., 1989).

Generally, susceptibility to interpersonal influence has been conceptualised into two dimensions, which are: normative and informational influence (e.g. Bearden et al.,

1990, Bearden et al., 1989, D'Rozario, 2001). In a study conducted by Bearden et al. (1989), susceptibility to interpersonal influence was measured using 12 items comprising four informational and eight normative items. Bearden et al. (1989) found that value expressive and utilitarian influences were not measurably distinct. Consequently, the authors collapsed items measuring susceptibility to value expressive and utilitarian influence into a single measure of susceptibility to interpersonal influence, known as normative influence. For this reason, and following the work of Bearden et al. (1989) and Bearden et al. (1990), in this study normative influence is conceptualised as being composed of both value expressive and utilitarian components. The following sections will provide details about the two dimensions of susceptibility to interpersonal influence, which are: normative and informational influence.

3.3.1 Normative Influence

Normative influence involves a desire to conform to the expectations of people in the group (Burnkrant and Cousineau, 1975). A group can exert normative influence in the purchase of clothes, furniture, and appliances because these items are visible (Assael, 1995, Lessig and Park, 1978). As mentioned earlier, a number of researchers have distinguished between two forms of normative influence: utilitarian and value expressive influence (Childers and Rao, 1992, Burnkrant and Cousineau, 1975).

a) Utilitarian influence

Utilitarian influence is reflected in an individual's attempt to comply with the expectations of others in order to receive rewards or avoid punishments, and it operates through the process of compliance (Bearden et al., 1989, Burnkrant and Cousineau, 1975). An individual would be expected to comply with the preferences, or expectations, of another individual, or group, if: a) they perceive that they mediate significant rewards or punishments; b) they believe that their behaviour will be visible or known to these others; and, c) they are motivated to realise the reward or to avoid the punishment (Park and Lessig, 1977, Childers and Rao, 1992). In summary, in a product evaluation situation an individual would be expected to comply with the prior evaluation of others only where their evaluation is visible to others who are perceived by them as mediators of significant rewards or punishments.

b) Value expressive influence

Value expressive influence relates to an individual's motive to enhance or support his self concept (Park and Lessig, 1977). Value expressive influence operates through a process of identification in two ways. Firstly, an individual utilises reference groups to express themselves or bolster their ego. In this case, there should be a consistency between the desire to express one's self and the psychological image attached to the reference group. Secondly, an individual is influenced by a value expressive reference group because of his simple affect (liking) for that group. This does not require consistency between one's self image and the psychological image attached to the reference group. Thus, an individual responds (e.g. adopts the recommendations) to the reference group even though the content of their responses (e.g. acceptance of recommendations) is irrelevant to the group (Park and Lessig, 1977). In contrast to the process of compliance, the visibility of their performance would be unrelated to occurrence of identification. What is crucial here, however, is that the presentation provides information about the behaviours or expectations of others who are significant referents for the individual (Burnkrant and Cousineau, 1975). In other words, identification differs from compliance in that the individual actually believes in the attitudes and behaviours adopted. Therefore, value expressive influence is likely to occur whether or not the person's behaviours are public or private.

3.3.2 Informational Influence

Informational influence has been defined as an influence to accept information obtained from another as evidence about reality (Deutsch and Gerard, 1955, Bearden et al., 1989). In consumer research informational influence was found to affect product evaluation and brand selection (e.g. Burnkrant and Cousineau, 1975, Bearden and Etzel, 1982, Park and Lessig, 1977). Consumers are motivated by informational social influence, rather than normative social influence, to seek information from other people. An influence is internalised if it is perceived as enhancing the individual's knowledge of their environment (such as purchasing a product) (Park and Lessig, 1977).

Informational influence can appear in several different modes. The first mode happens when a consumer actively searches for information from opinion leaders or a group with

the appropriate expertise (Park and Lessig, 1977). For example, information on product characteristics could be obtained directly from a retailer or from knowledgeable friends who have relevant product related experience. The second mode happens where an individual makes inferences relating to such things as the brand's quality by observing an individual's group's endorsement (Lessig and Park, 1978). Mourali (2001) argued that the informational dimension is fairly close to the concept of preference for personal sources; however, preference for personal sources does not reflect a general trait but is, rather, a variable choice.

Having established the differences between normative and informational influence, it can be summarised that susceptibility to interpersonal influence can impact on consumer behaviour through three different processes, which are: compliance, identification, and internalisation (Burnkrant and Cousineau, 1975, Bearden et al., 1989). The following section will review the antecedents of individual susceptibility to interpersonal influence because an individual's susceptibility to interpersonal influence differs across individuals.

3.4 Antecedents of Individual Susceptibility to Interpersonal Influence

A number of previous studies have identified several antecedents of individual susceptibility to interpersonal influence (e.g. Clark and Goldsmith, 2006b, D'Rozario and Choudhury, 2000). For the purposes of this study these antecedents have been categorised into two main categories, which are: consumer characteristics (i.e. personality, values and demography) and task/situational characteristics. The following sections address the two main categories in detail (as summarised in Table 3.1).

Table 3.1: Antecedents of Individual Susceptibility to Interpersonal Influence

Factor(s)	Positive Effect	Negative Effect
Consumer characteristics (i.e. personality, values and demography)	▪ High self monitoring ▪ Young ▪ Collectivist ▪ Attention to social comparison information (ATSCI) ▪ Individual values (external values) ▪ Tendency to conform ▪ Interpersonal orientation	▪ Assimilation ▪ Self esteem ▪ Self confidence ▪ Individualist ▪ Innovators ▪ Individual values (internal values) ▪ Role relaxed
Task/situational characteristics	▪ Uncertainty ▪ Lack of knowledge ▪ High perceived risk ▪ Product/service complexity	▪ Perceived brand distinction ▪ Low perceived risk

Source: This Study

3.4.1 Consumer Characteristics (i.e. personality, values, and demography)

In the literature, one of the main factors that determine consumer susceptibility to interpersonal influence is consumer characteristics. This includes consumer personality, values and demography. Examples of each category are explained next.

a) Self monitoring

Several previous studies have suggested that people high in self monitoring are sensitive to the self images that they project in social situations (Snyder, 1974) and are more likely to be influenced by interpersonal influence than the low self monitoring people (Bearden et al., 1990). This happens because consumers who portray a high self monitoring trait are sensitive to the expression and self presentation of relevant others in social situations and are often uncertain about how they should act and, therefore, look to others for guidance.

b) Assimilation

D'Rozario and Choudhury (2000) examined the effect of assimilation (which is a process whereby individuals who move from one culture to another are absorbed by the new (host) culture) on consumer susceptibility to interpersonal influence. The results of their study of Chinese immigrants and Anglo Americans show that assimilation is

negatively related to an immigrant consumer's susceptibility to interpersonal influence. That is, as an immigrant consumer assimilates into the host culture he or she becomes less susceptible to influence from members of the host culture.

c)   Self esteem and self confidence

A person's influenceability often appears as a consequence of personality variables, such as self esteem or self confidence (Clark and Goldsmith, 2005, Bearden et al., 1990). Self esteem measures the extent to which a person has a positive attitude about themselves (Rosernberg 1979, cited in Clark and Goldsmith, 2005). Previous studies found that individuals who were low in self esteem were generally more susceptible to normative influence from others (Clark and Goldsmith, 2005, Rose et al., 1998). Individuals with low self esteem will comply with the suggestions of others as an ego defence mechanism to avoid social disapproval (Cox and Bauer, 1964). Consistent with this finding, Bearden et al. (1989) found weak negative correlations between Eagly's (1967, cited in, Bearden et al., 1989) self esteem measure and both the normative and informational components of interpersonal influence.

Another personality variable that determines an individual's susceptibility to interpersonal influence is self confidence. Consumer confidence is defined as the individual's perceived ability to choose the best buy from available brands (Bearden et al., 1990). Bearden et al.'s (1990) study has shown an inverse relationship between self confidence and susceptibility to interpersonal influence whereby highly self confident consumers are more likely to be confident in their decision making than less confident consumers, which makes them less likely to be influenced by others.

d)   Age

Age is an important demographic factor that is negatively related to an individuals' influence by a reference group. Out of all the age groups, young people are more likely to be susceptible to interpersonal influence (Park and Lessig, 1977, Mangleburg et al., 2004, Clark and Goldsmith, 2006b) because they tend to have more social contact than other groups (Park and Lessig, 1977). Moreover, since young people have limited consumption knowledge and prior purchase experience, they may be expected to be less

capable of coping with uncertainty and risk than are more mature individuals, which in turn leads them to be more influenced to others' suggestions in consumption (Park and Lessig, 1977).

e) Cultural orientation

The potential influence of others is also thought to be affected by individual cultural orientation. Using a sample of French and English Canadians, Mourali et al. (2005) found that susceptibility to interpersonal influence varied systematically across cultures with varying degrees of individualism-collectivism. Their study shows that a culture with a less individualistic orientation would be more susceptible to normative influence. That is, the members of a collectivist culture tend to have a greater need to identify or enhance their image with significant others through the acquisition and use of products and brands, and they tend to be more willing to conform to the expectations of others regarding purchase decisions than are individualistic cultures. Similar findings were also demonstrated in studies conducted by Kongsompong et al. (2009) using samples from Thailand, Singapore, USA, and Australia. The emphasis that collectivists place on harmony and conflict avoidance suggests that susceptibility to social influence is a natural outcome of such characteristics (Kongsompong et al., 2009, D'Rozario, 2001, D'Rozario and Choudhury, 2000).

f) Attention to social comparison information

Clark and Goldsmith (2006b) found a positive effect of attention to social comparison information (ATSCI) on both normative and informational influence. Individuals scoring high in ATSCI have a tendency to be more observant of social cues as a referent in product selection because they are aware of others' reactions to their behaviour and are concerned about the nature of the respective reactions (Bearden and Rose, 1990). It follows that they would be actively seeking information from knowledgeable others in the marketplace. Several previous studies have found that people who have a general tendency to conform and fear the evaluations of others (i.e. ATSCI) are also likely to exhibit a high degree of normative and informational influence (Bearden et al., 1990, Clark and Goldsmith, 2006a, Bearden et al., 1989).

g)   Innovators

Innovativeness is the degree to which an individual makes innovation decisions independently of the communicated experience of others (Midgley and Dowling, 1978). Midgley and Dowling (1978) suggest that innovators are unlikely to be influenced in their new product choices by the opinions and actions of others. This is supported by Clark and Goldsmith (2006b) who found consumer innovativeness to have a negative relationship with the overall construct of consumer susceptibility to interpersonal influence. The authors found that innovators appear to be less attentive observers of others' product and brand choices, and they rely less on the opinions of others regarding their purchases.

h)   Individual values

Individual values have also been identified as an antecedent of individual susceptibility to interpersonal influence. Batra et al. (2001) and Kropp et al. (2005) examined the relationship between individual values and susceptibility to interpersonal influence. The results of these studies show that individual external values (which consist of security, sense of belonging, warm relationships with others and being well respected) have a positive relation with susceptibility to normative influence. In addition, internal values (which reflect self fulfilment, self respect, and sense of accomplishment values) are inversely related to the normative component of consumer susceptibility to interpersonal influence (Kropp et al., 2005, Orth and Kahle, 2008).

i)   Role relaxed

Kahle (1995b) proposes that role relaxed consumers are less susceptible to interpersonal influence than non relaxed consumers. Clark and Goldsmith's (2006b) empirical study confirms that there is a negative relationship between role relaxed consumer and susceptibility to interpersonal influence. The role relaxed consumers view themselves as educated, knowledgeable, logical, sensible, intelligent and are more concerned with utilitarian aspects of a product than superficial aspects (e.g. style, brand name, sex appeal) (Kahle, 1995b, Kahle, 1995a) . Thus, they are unconcerned with conforming to social expectations.

j) Tendency to conform

Clark and Goldsmith (2005) defined tendency to conform as a global, enduring personality trait in which the individual is predisposed to acquiesce to the social norms which are prescribed by reference groups that are relevant and important to the individual. Their study shows that tendency to conform positively affects consumer susceptibility to normative interpersonal influence.

k) Interpersonal orientation

Interpersonal orientation is defined as the willingness to interact with others regarding consumer related topics (Bearden et al., 1990). Bearden et al. (1990) found a positive relationship between consumer interpersonal orientation and susceptibility to interpersonal influence.

3.4.2 Task/Situational Characteristics

Consumer susceptibility to interpersonal influence also depends on task or situational characteristics. The following sections provide the details of each characteristic.

a) Uncertainty

Consumers tend to rely on both informational and normative interpersonal influence in the event of uncertainty regarding product and brand decisions, especially if they lack the necessary information to make an informed purchase decision (Deutsch and Gerard, 1955). In a laboratory experiment study Venkatesan (1966) indicated that consumer decision making in the absence of any objective standard meant that individuals tended to conform to the group norm (although the author did not specify the nature of the influence). Therefore, the more uncertain the individual is about the correctness of his judgment, the more likely they are to be susceptible to interpersonal influence.

b) Lack of knowledge

Park and Lessig (1977) argued that people who have limited consumption knowledge and prior purchase experience are expected to be less capable of coping with uncertainty

and risk, which in turn leads them to be more influenced to other's suggestions in consumption. Similar results have been empirically found in the context of making investment decision, whereby the amount of the consumer's investment related knowledge is negatively associated with their susceptibility to both informational and normative influences (Hoffmann and Broekhuizen, 2009). Knowledgeable consumers depend less on others to obtain relevant product information because they tend to be more confident about making correct decisions and demonstrate less interest in others' information and opinions (Bearden et al., 1990, Clark and Goldsmith, 2006b).

c) Perceived brand distinction

Perceived brand distinction refers to the perceived ability to distinguish among different brands of the same product (Lessig and Park, 1982). Lessig and Park (1982) found that the relevance of a reference group influence increases as the ability to distinguish among brand decreases.

d) Product/service complexity

The significance influence from others also varies depending on product/service complexity. Product/service complexity relates to the difficulty involved in evaluating a product due to the absence of objective standards and to the individual's incompetence in product evaluation which results from the product's many technical or obscured characteristics (Lessig and Park, 1982). Lessig and Park (1982) found that the relevance of reference group influence increases as product complexity increases.

e) Perceived risk of product

Perceived risk represents the consumer's pre purchase uncertainty which relates to the degree of expected loss resulting from the purchase, and the type and use of a product or service (Murray and Schlacter, 1990). Consumers are more likely to utilise fewer referents if the purchase was small than if the decision involved a high risk product, such as cars (Stafford, 1966). In another study, Perry and Hamm (1969) found that the greater the perceived risk of the purchase decision was then the greater the importance of personal influence will be.

In summary, consumer susceptibility to interpersonal influence is determined by several factors which can be summarised into two main factors: consumer characteristics and task/situational characteristics. Because this study investigates antecedents and outcomes of social influence, the next section will provide a discussion on impact of consumer susceptibility to interpersonal influence on product and brand purchase decision.

3.5 Impact of Susceptibility to Interpersonal Influence on Product and Brand Purchase Decision

The impact of the individual's susceptibility to interpersonal influence on product and brand purchase decisions has received considerable attention (Batra et al., 2001, Orth and Kahle, 2008, Bearden and Etzel, 1982). For instance, Batra et al. (2001) found that high susceptibility to normative influence leads to a greater importance for those product attributes that provide socially visible benefits (i.e. reputation and style). By extending Batra et al.'s (2001) work from product attributes to brand benefits, Orth and Kahle (2008) showed that more susceptibility to normative influence tends to exhibit a desire for social benefit in a brand since they have a higher need to enhance their image in the opinion of others and tend to conform more to the expectations of others.

The findings from both studies (Orth and Kahle, 2008, Batra et al., 2001) are consistent with the study by Bearden and Etzel (1982) which shows that reference group influence on a product and brand purchase decision differs between publicly and privately consumed products, and between luxuries and necessities. They concluded that for publicly consumed luxuries (i.e. products consumed in public view and not commonly owned or used, such as golf clubs) the reference group influence is likely to be strong on product ownership and on specific brand choice. For publicly consumed necessities (i.e. products consumed in public that virtually everyone owns, such as a wrist watch), the reference group influence is likely to be weak on product ownership but stronger on specific brand choice. In the case of privately consumed luxury (product consumed out of public view and not commonly owned or use, such as trash compactor), the reference group influence is likely to be stronger on product ownership but weaker on specific

brand choice. Finally, for privately consumed necessities (i.e. products consumed out of public view that virtually everyone owns, such as a mattress) the reference group influence is likely to be weak on both product ownership as well as specific brand choice.

It appears that consumer consumption is strongly influenced and shaped by reference group influence and the individual proneness to interpersonal influences. In particular, interpersonal influence on consumer consumption is stronger for publicly consumed luxuries. This could be happening because products consumed publicly (such as clothing) can be associated with the personal characteristics of their users more than those products that are consumed in private. In addition, the luxury element in a product ensures that peers exert a strong interpersonal influence. The consumption of those who set standards of taste and quality influences an individual's demand for socially conspicuous products (O'Cass, 2001). This is significant in the context of this present study which intends to examine the impact of individual susceptibility to interpersonal influence on consumption of status goods. Hence, the next section will review the topic of status consumption.

3.6 Status Consumption

The idea of purchasing, using, displaying and consuming of goods and services as a means of gaining status was first discussed by Veblen in 1899 in his book title 'Theory of the Leisure Class' (Veblen, 1994). Veblen (1994) described conspicuous consumption as the use of money or other resources by people to display a higher social status than others. This consumption related need for status reflects the tendency to purchase goods and services for the status or social prestige value that they confer on their owners, regardless of income or social class level (Eastman et al., 1999). Therefore, the consumption of conspicuous goods differs from many frequently purchased goods because they satisfy not just material needs but also social needs, such as prestige (Belk, 1988, Grubb and Grathwohl, 1967).

Status is frequently thought of as the position or rank in society which is awarded to an individual by others (Dawson and Cavell, 1987). In the context of a consumer decision, Eastman et al. (1999) argued that consumers may acquire status through possession. The acquisition of material goods is one of the strongest measures of social success and achievement (O'Cass and McEwen, 2004). Status is derived from the evidence of wealth provided by conspicuous consumption and the power that results from the associated respect, consideration, and envy of others (Veblen, 1994, Eastman et al., 1999). The conspicuous consumption of luxury goods provides the consumer with satisfaction from others' reactions to the wealth displayed, rather than from the value of the product itself (Mason, 2001).

Previous research has treated status and conspicuousness as two separate but related constructs (Truong et al., 2008, O'Cass and McEwen, 2004). For instance, O'Cass and McEwen (2004) describe status consumption as the personal nature of owning status laden possessions, which may or may not be publicly displayed, while conspicuous consumption is more oriented toward the evident display of expensive possessions. Meanwhile, other researchers have described status and conspicuousness as one and the same (Eastman et al., 1997, Vigneron and Johnson, 2004, Eastman et al., 1999). For the purpose of this study, status and conspicuousness are treated as one and the same and are referred to as status consumption, which reflects the motivational process by which individuals strive to improve their social standing through the conspicuous consumption of consumer products that confer and symbolise status, both for the individual and for surrounding significant others (Eastman et al., 1997, Eastman et al., 1999).

The concept of status consumption is often associated with materialism. Although these constructs are interrelated, some studies have shown that these concepts are different (Eastman et al., 1997, Heaney et al., 2005, Nguyen and Tambyah, 2011, Eastman et al., 1999). Status consumers place importance only on those possessions which they feel have status qualities (i.e. increasing the consumers' perceived level of status) (Eastman et al., 1997). In other words, status consumers buy those products which are associated with status in order to make themselves more visible in the eyes of significant others (Shukla, 2010). On the other hand, a materialistic person views ownership of products as playing a more central role in their life (Belk, 1984b, Eastman et al., 1997).

3.6.1 What Constitutes Status Goods?

It has been suggested that certain products and brands convey status to consumers (Chao and Schor, 1998, Fontes and Fan, 2006). For instance, Chao and Schor (1998), Coelho and McClure (1993), and Deeter-Schmelz et al. (2000) demonstrated that the signal of status goods is that products must be more expensive to suggest higher quality or higher status. In addition to the price of the product, consumption of status goods also includes brands that confer status (O'Cass and Frost, 2002a). In this sense, an expensive brand name that is attached to the name of a famous fashion designer may contribute to the owner's perceived sense of an increase in status in the eyes of others, based upon the owner's ability to purchase prestige goods. In turn, this may be perceived as identifying the owner as part of an elite or as a status symbol identified with certain upper class social groups (Chang et al., 1996). In addition, some goods are categorised as status goods based on the country of origin. For instance, Phau and Leng (2008) find that status seekers tended to believe that foreign luxury brand apparel are of better fit, better quality, more fashionable, have a better brand name, and are more appropriate for classy occasions than local luxury brand apparel.

Another stream of research has argued that for goods to function as status conveying goods or services they must be accepted as symbols of status according to widely held social beliefs (Fontes and Fan, 2006, Leigh and Gabel, 1992, Chao and Schor, 1998). In addition, they must be either easily seen by, or talked about with, others (Chao and Schor, 1998, Bearden and Etzel, 1982). Chao and Schor (1998) emphasised the importance of social visibility as a key dimension of status consumption because of the moral hazard problem associated with non visible goods. Moral hazard arises because individuals have an incentive to exaggerate their consumption in order to gain social position. If consumption is not externally verifiable, then self reported levels of consumption are not credible (Chao and Schor, 1998).

Status consumption is relevant to this study because clothing is consumed publicly and is able to convey the social worth or status of the wearer (Solomon and Rabolt, 2009, Barnard, 1996, O'Cass and Frost, 2002a). This means that clothing is a material possession that holds a significant position in society and can symbolise an individual's

identity (O'Cass, 2004). Even a product as simple as a pair of jeans can convey information on the status of the wearer. For instance, in a study of clothing purchases, it was found that respondents rated people who wore designer jeans (e.g. Calvin Klein) or brand name jeans (e.g. Lee) more highly than those who wore jeans from an ordinary store brand (e.g. JC Penney Plain Pocket) (Workman, 1988). Hence, the findings indicate that clothing is an instrument of conveying the social status of the wearer.

3.6.2 Factors Influence Status Consumption

Several researchers provide various influential psychological factors of status consumption and conspicuous consumption. For instance, Marcoux et al. (1997) highlighted the importance of status consumption in gaining social presence. In their study of Polish consumers they found that status products were consumed to get noticed by others, to gain popularity and respect, and to demonstrate an elevated social position. This is further supported by Eastman et al. (1999) who argued that the motivational force of consumer behaviour is the desire for social prestige and the desire to gain status through the purchase and consumption of goods. The more the consumer seeks status, the more is their consumption of status symbols for the purpose of increasing their status. Several other researchers, including Wong and Ahuvia (1998), Heath and Scott (1998), Shukla (2008), and O'Cass and Frost (2002a) have suggested factors such as prestige and success symbolism, wealth and achievement indication, and image and status enhancement as intangible factors affecting status consumption.

Prior research has also investigated the relationship between consumer demographic profiles and status consumption. Chao and Schor (1998) demonstrated that income and occupational status are positively associated with the propensity to engage in status purchasing. They also showed that people who are urban and suburban in residence and who are more highly educated are more likely to engage in status buying, a result which is similar to that of Kwak and Sojka (2010). Other studies have indicated that younger consumers are more likely to be motivated to consume for status (O'Cass and McEwen, 2004, Piacentini and Mailer, 2004, Eastman and Eastman, 2011). In addition to consumer demographics factors, several researchers have shown that status consumption varies according to consumer characteristics. For instance, Goldsmith and

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Clark (2008) found that status consumption is significant among: fashion opinion leadership and fashion opinion seeking, high self monitoring individuals (O'Cass and McEwen, 2004); market maven (Clark and Goldsmith, 2005, Goldsmith et al., 2006); and people who have a high tendency to conform (Clark et al., 2007).

Status consumption has also been associated with brand characteristics. The study by O'Cass and Frost (2002a) indicates that the status conscious market is more likely to be affected by the symbolic characteristics of a brand, feelings aroused by the brand, and by the degree of congruency between the brand user's self image the brand's image itself. These results indicate that higher symbolic characteristics, stronger positive feelings, and greater congruency between the consumer and brand image result in a greater likelihood of the brand being perceived as possessing high status elements. Similar findings were found in a different study conducted by Shukla (2008) involving middle age consumers.

Despite the importance of psychological factors, demographic profiles, consumer and brand characteristics in determining status consumption, it is often said that conspicuous consumption is pursued in order to enhance one's prestige in society (Eastman et al., 1997, Phau and Teah, 2009, Eastman et al., 1999). Consumers often purchase certain products because they have a symbolic significance for important reference groups (Leigh and Gabel, 1992, Schouten and McAlexander, 1995); therefore, their behaviour is subject to the pressures of social norms and the expectations of socialisation institutions rules (such as those arising from family and other reference groups). This leads to the importance of social factors in defining status and the products and brands that are ascribed status. Furthermore, Bhat and Reddy (1998) argue that individuals consume symbolic products to enhance one's self and one's social image, therefore, linking status consumption to their social identification and sense of belonging in a social group. Consequently, the consumption behaviour of status seekers will be towards those prestigious brands and products which are generally interpreted by the groups as conveying status, class, and social rank (Clark et al., 2007).

3.6.3 Ethnic Minority and the Purchase of Status Goods

The phenomenon of conspicuous consumption has also been studied in the context of ethnic minority consumers. For instance, Kempen (2005) reported that ethnic minority households facing racial or ethnic discrimination tended to spend heavily on socially visible consumer goods to make up for their low status in society. This is further supported by Fontes and Fan (2006) who argued that members of ethnic minorities often face difficulty in achieving social status based on occupational prestige and income. Even when these difficulties are overcome they still occupy relatively low positions in the ethnic hierarchy of mainstream society. Consequently, members of ethnic minority groups often engage in more status conveying consumption than mainstream consumers.

The purchase of high priced branded products for status purposes is applicable among immigrants (Kwak and Sojka, 2010) given the new marketing environment that they face when moving to another country (Penaloza, 1994). As demonstrated by Dubois and Duquense (1993) the propensity to buy luxury goods was positively correlated with the attitude towards cultural change. In line with this, it can be predicted that British Muslims are more likely to have positive attitudes toward the changes resulting from the new marketing environment in the UK. Given the changes in the marketing environment, they are more likely to engage in learning new things, experiencing new consumption patterns, and have a great potential of desiring for luxury products. The greater opportunity for social mobility makes conspicuous consumption a more viable means to express, confirm, and solidify one's social status (Belk, 1984a). Therefore, purchasing and the consumption of prestige brands may be a way of establishing themselves in a new world and new culture (Kwak and Sojka, 2010).

In the UK, status consumption is particularly relevant in the context of shopping for clothing by relatively young British Muslims. Research has shown that pursuit of status and conspicuous consumption are key traits among ethnic minorities, most notably for Asians (Fletcher, 2003, Sekhon, 2007). Status consciousness and expression through material items is high among collectivist society (Shukla, 2010) because the consumers in this society do not act individually but act as representatives of a larger group. Since

major purchases of collectivist society are subject to strong family based decision making (Fletcher, 2003), children are encouraged to trade up to more status orientated brand labels. For these children the purchasing, display, and wearing of clothes as a means of gaining status may be done to prove to their families, their community, and themselves that they have achieved, that they have fulfilled parental expectations, and that parental investment in immigrating, educating their children, and finding a better life has been successful and worthwhile (Sekhon, 2007). It seems that consumers' desire for conspicuous goods is still largely determined by their social networks. Accordingly, the British Muslims in this study who have a significant majority that originate from collectivist cultures such as Pakistan, India, Bangladesh, and the Middle East (UK National Statistics, 2001) are likely to engage more in the acquisition, purchase, and consumption of status enhancing goods and services.

The study of status consumption is also relevant given that younger consumers are more likely to be motivated to consume for status (O'Cass and McEwen, 2004, Truong et al., 2008). In the context of this study, relatively young British Muslims who are born and raised in the UK are exposed to a wide range of luxury products and brands available in the market that may help them to gain social status through consumption of these products. Moreover, when compared to the first generation of British Muslims, the younger generation of British Muslims are expected to live better (i.e. earn a high income and be better educated) which makes them more likely to be able to afford luxury products (Acikalin et al., 2009).

3.7 Summary

This chapter has discussed a further two important concepts which guide this study. The first part of the chapter reviewed the literature dealing with social influence and susceptibility to interpersonal influence, while the second part of the literature reviewed the topic of status consumption. Having discussed both topics, the next chapter will present the effect of individual differences (i.e. religiosity, ethnic identity, and acculturation) on consumer behaviour.

Chapter Four
Moderating Roles of
Individual Differences

4.1 Introduction

The literature review presented in the previous chapters has emphasised two important concepts guiding this study: clothing benefits sought, social influence, susceptibility to interpersonal influence and status consumption. This chapter explores individual differences (i.e. religiosity, ethnic identity and acculturation) and its importance on consumer behaviour. This chapter begins by providing an overview of individual differences in consumer behaviour in Section 4.2. This is followed by a discussion on religion and consumption in Section 4.3. Section 4.4 provides an overview of religion in the UK, while the concept of religiosity is presented in Section 4.5. Section 4.6 discusses the topics of ethnicity and ethnic identity. The concepts of assimilation and acculturation are reviewed in Sections 4.7 and 4.8, respectively. The chapter is concluded by a brief summary which is presented in Section 4.9.

4.2 Individual Differences in Consumer Behaviour

A number of researchers have investigated a variety of individual differences in determining consumer behaviour. In general, individual differences involves those characteristics that consumers possess as individuals, which can be summarised into the following four categories: consumer motives and values, consumer response to marketing actions, consumer demographics, and consumer psychographics (Evans et al., 2009). Each category will be briefly explained in the following sections.

4.2.1 Consumer Motives and Values

Individuals differ in their motives and values, which can influence their buying behaviour. Motivation refers to the driving force within individuals that impels them to action (Schiffman and Kanuk, 2007). Different motives could lead to different behaviour. For instance, Tauber (1972) found that consumers are motivated to shop by their personal (i.e. needs for role playing, diversion, self gratification, learning about new trends, physical activity and sensory stimulation) and social motives (i.e. the needs

for social experiences, communication with others, peer group attractions, status and authority, and pleasure in bargaining).

Consumers also differ in their values, which refers to end states of life or the goals one lives for (Sheth et al., 1999). An individual's values are found to be well related to consumer buying behaviour. For instance, Goldsmith (1993) found that the value of 'excitement' is stressed more by fashion leaders than non leaders. In another study, Swinyard's (1998) study showed that frequent mall shoppers have higher needs than others for 'sense of belonging', 'warm relationships', 'excitement' and 'security' values.

4.2.2 Consumer Response to Marketing Actions

Prior research highlights that consumers differ in their response to marketing action. For example, an individual's attitude towards a particular product or service will determine the consumer's behaviour intentions (i.e. buying intentions) (Yoo-Kyoung and Marjorie, 2007, Wang and Heitmeyer, 2006) while consumer involvement (which refers to the extent to which consumers are concerned with a particular purchase decision and consider it to be important to them) (Schiffman and Kanuk, 2007) has a positive effect on brand related responses (such as perception of brand status and brand attitude) (O'Cass and Choy, 2008).

4.2.3 Consumer Demographics

Consumer demographic characteristics are important individual differences that determine consumer behaviour. For example, based on consumer gender, O'Cass (2004) found that women are more involved with fashion and Bloch (1982) argued that men are more involved with cars. Other demographic variables that provide value to the process of understanding consumer behaviour include age, occupation, marital status and education (Schiffman and Kanuk, 2007).

4.2.4 Consumer Psychographics

Consumers also differ in their psychographics profile, which includes lifestyle, personality and self image (Evans et al., 2009). Researchers often use consumer lifestyle information to segment the market. For instance, Cassill and Drake (1987) found that significant relationships existed between lifestyle and apparel evaluative criteria, verifying that consumers choose apparel products that fit specific roles in their lifestyle. Some researchers have also found links between an individual's personalities and their consumption habits. For example, Aiken (1963) found that individuals who place importance of conformity in dress tend to be socially conforming, restrained, conscientious, moral, sociable, traditional and submissive. In addition, the consumer is motivated to purchase a product that is consistent with their self image (Sirgy, 1982).

For the purpose of this study an individual's level of religiosity, ethnic identity, and acculturation are considered to be the three proposed individual differences that may influence relatively young British Muslim consumer behaviour. An individual's level of religiosity is examined in this study with the aim to understand to what extent religion plays a role in influencing British Muslim consumer behaviour. Issues of ethnic identity and acculturation are relevant when studying this group as both tap an individual's maintenance/retention of the culture of origin and acquisition of a host or dominant culture (Laroche et al., 1998) given that British Muslims in the UK are considered to be an ethnic minority in the UK. Hence, an individual's level of acculturation and ethnic identity may have impact on this group's consumer behaviour. The following sections (i.e. Section 4.3 to Section 4.8) will discuss these three individual differences and their impact on consumer behaviour in more detail.

4.3 Religion and Consumption

Religion has been defined in many different ways. One such definition is that religion is a system of beliefs about the supernatural, spiritual world, about God, and about how humans, as God's creatures, are supposed to behave on this earth (Sheth et al., 1999). It has also been suggested that religion refers to institutionalised dispositions and actions

relative to the sacred – a dimension of life that is felt to be incommensurably more profound, powerful and significant than the everyday or mundane (Beckford, 2002). For the purposes of this study, religion is defined as a belief in God accompanied by a commitment to follow principles believed to be set forth by God (McDaniel and Burnett, 1990). This definition of religion has been widely used in studies related to consumer behaviour (e.g. Mokhlis, 2006b, Essoo, 2001) and it reflects the three important historical designations of the term: a) a supernatural power to which individuals must respond; b) a feeling present in the individual who conceives such a power; and, c) the ritual acts carried out in respect of that power (Wulff, 1997).

The five major religions of the world ranked by number of adherents are: Christianity (2.1 billion), Islam (1.5 billion), Hinduism (900 million), Chinese traditional religion (including Confucianism and Taoism) (394 million), and Buddhism (376 million) (adherents.com, 2007). Each religion typically provides its followers with a distinct theology and a coherent and stable set of norms, institutions, traditions, and moral values that provide the basis for an individual to establish and maintain a secure identity (Cosgel and Minkler, 2004). Religion defines the ideals for life, which in turn are reflected in the values and attitudes of societies and individuals' (Fam et al., 2004). Religious belief and involvement may promote a sense of belonging and provide meaning and purpose in life, and hope and security for the future (Bergan and McConatha, 2001). Religion is also important in determining individual ethical belief (Rawwas et al., 2006) and subjective well being (Budiman and O'Cass, 2007, La Barbera and Gurhan, 1997). In summary, one common theme emerging from these views of religion is that it has an influence on people's lives and affects the way they behave.

The connection between consumer and consumption is also addressed in religious philosophy. In general, concentration on material wealth is condemned in all organised religions (Belk, 1983). However, many people have been reported to spend more than they earn (Evans, 2010). So, what drives people to get involved in such excessive material consumption? To understand why this phenomenon exists, Bocock (1993) examines the changes in consumption pattern in contemporary Western societies and outlines the role of consumption in life.

According to Bocock (1993), in the past, many people's sense of identity was formed by their work roles, however, currently consumer goods and household patterns of consumption play an important part in the social and cultural construction of identification of many people. People create a sense of who they are through what they consume (Bocock, 1993). Consumerism emerged on the day to day level as what might be described as a 'way of life' (Miles, 1998). Consumers now desire products rather than seen as the process of satisfying their basic needs (Bocock, 1993). These desires are created during the socialisation process, and they are stimulated and formed by the mass media and modern advertising (Bocock, 1993). Consequently, the number of people who form their sense of purpose and identity through consumption is expanding (Bocock, 1993). So much so that not being able to consume is becoming a source of deep discontent (Bocock, 1993).

As such, what can limit consumers' desires for consumer goods and experiences? Bocock (1993) argues that religious discourses could, indeed still do, provide many people throughout the world with grounded reasons and motivational patterns for limiting their desires for consumer goods and experiences (Bocock, 1993). Having recognised the connection between religion and consumption, the following section explores studies on religion in marketing.

4.3.1 Studies on Religion in Marketing

To date the topic of religion has only received limited attention from marketing scholars. Cutler (1991) reviewed academic marketing literature from 1959 to 1989 to determine what has been published concerning religion and marketing. Cutler (1991) identified 35 marketing articles related to religion for that period and nearly 80% of these articles were published in the 1980s. These articles were then classified into six topic areas: 1) six articles were on applying marketing techniques to religion; 2) four articles were on attitudes of the clergy/public to marketing; 3) six articles were on religion's influence on marketing practices; 4) six articles were on consumer behaviour and religion; 5) three articles were on case studies; and, 6) ten articles were miscellaneous.

A similar analysis was undertaken by Cutler and Winans (1999) who searched for articles on marketing published in religious journals and periodicals read by religious academics and professionals. They found 17 articles on marketing issues that appeared in the religion literature for the twenty year period from 1976 to 1995. They classified the articles into four topic areas: a) seven articles were on utilising or analysing marketing techniques; b) three articles were on the usefulness of marketing techniques; c) four articles were on the impact of marketing on religion; and, d) three articles were on relation of church and culture.

Based on the findings reported by Cutler (1991), and Cutler and Winans (1999), it can be seen that the previous research of religion in marketing is limited and focus is given on applying marketing tools to attract potential customers for church membership and support rather than treating religion as a possible determinant of consumer behaviour. Furthermore, although their analysis has been done some years ago, the trends which Cutler (1991) and Cutler and Winans (1999) identified have continued in recent years. In comparison to studies involving religion in other fields, marketing scholars have been slow to incorporate religion into their research (Mokhlis, 2006b). Within this scarcity, attention on Islam, consumption, and the marketing relationship is even scarcer (Sandikci and Ger, 2011). Therefore, this study attempts to fill the gap by examining the impact of religion on marketing specifically on Muslims' consumer behaviour in the UK.

4.3.2 Religion and Consumer Behaviour

The role of religion in influencing consumption patterns of consumers has long been a focus of many anthropologists and sociologists. However, consumer behaviour experts have started studying religion only in the last three decades (Hirschman, 1982). Several problems have been identified that limit these consumer researchers from conducting an extensive study on this topic. For example, Hirschman (1982) argues that consumer researchers are unaware of the possible links between religion and consumption patterns. This has caused a slow development of literature in this area. In addition, difficulties in obtaining valid and reliable data (Sood and Nasu, 1995) and the problem of measurement (Wilkes et al., 1986) have resulted in religion not being adequately

examined in the consumer behaviour literature. Also, many researchers have considered religion as a taboo subject and too sensitive to be submitted for investigation (Hirschman, 1983, Hirschman, 1982). Finally, Hirschman (1982) claims that religion is everywhere in our life and, therefore, may have been overlooked by consumer researchers as an obvious variable for investigation in the field.

One of the earliest studies relating to religion in the field of consumer behaviour was Thompson and Raine's (1976) empirical study which investigated the links between religious affiliation and buying behaviour by considering whether customers who shop at a particular furniture store have distinctive religious affiliations and whether this was a significant determinant of the furniture purchased. Their results show that the store sold proportionally more products to Protestant denominations than others, implying that religion is a potential variable in determining consumer behaviour.

The study was followed by a series of studies by Hirschman in the early 1980s which investigated religious affiliation and consumer behaviour. In her first study, which focused on three religions (i.e. Catholics, Protestants and Judaism) Hirschman (1981) examined the differences between Jewish and non Jewish in information seeking and processing. Hirschman (1981) found that Jewish people were more likely to exhibit the following three buying characteristics: information seeking from mass media, innovativeness, and transfer of information to others about products. Later, Hirschman (1982) found that there was a higher level of inherent novelty seeking among Jews when compared to Protestants and Catholics. In addition, there were higher levels of information transfer among Jewish and Catholic consumers when compared to Protestants. In a further study which examined criteria and solutions to weekend entertainment, transportation, housing and family pet decisions, Hirschman (1983) found that Jews, Catholics, and Protestants used different evaluation criteria in making consumption choices.

The impact of religion on consumer behaviour has also addressed consumer shopping behaviour. For instance, Bailey and Sood (1993) examined shopping behaviour for a relatively expensive stereo sound system among the majority (i.e. Judaism, Catholic and Protestant) and the minority (i.e. Buddhism, Hinduism and Islam) religious groups in

the USA. The authors found that Muslim consumers were relatively more impetuous shoppers but were also less likely to be informed or risky shoppers. Hindus were found to be in the rational shopper group while Catholics were less likely to be informed shoppers. Buddhists were the only minority religious members in the sample to report consumer behaviour similar to the societal norms.

In another study which used Buddhism, Islam, Christianity and Hinduism as a sample, Mokhlis (2009b) found that people of the Islamic faith, as compared to their Christian counterparts, were reported to be more ethnically conscious, to place greater emphasis on traditional family values, and displayed greater fashion conservatism. The members of two other religions (Buddhism and Hinduism) also exhibited significantly different behaviours. Hindus were more likely to be ethnically conscious as compared to Christians, while Buddhists were less likely to display fashion conservatism when compared to Muslims.

There is evidence to suggest that the influence of religion on consumer behaviour is not restricted to consumer decision making of the purchase of durable goods but is also an influence on their choice and evaluation of service providers. In an examination of hospitals, Andaleeb (1993) found that religious affiliation influences hospital's quality of care evaluation, such as: the competency of doctors, helpfulness of administration staff, friendliness of nursing staff, as well as overall quality of services. In the context of electronic commerce, Siala et al. (2004) studied the role of religious affiliation as an antecedent to trust. Using student participants recruited from Christian, Muslim and other faiths, their pseudo experiment indicated that trust in e-commerce web sites differs according to the religious affiliation displayed on the website, and they found that this difference was related to the religious affiliation of the users. They found that the Muslim group expressed more trust in the Muslim site compared to the Christian site. They also expressed more positive attitudes towards the Muslim online bookstore than other sites.

The influence of religion on consumer behaviour has also been investigated in the aspect of consumer attitudes toward advertising (De Run et al., 2010, Fam et al., 2004, Michell and Al-Mossawi, 1995, Rice and Al-Mossawi, 2002). For instance, Fam et al.

(2004) found that Muslims and religiously devout respondents found the advertising of gender or sex related products more offensive relative to other religions. In another study, Rice and Al-Mossawi (2002) recommended types of advertising messages that might be appropriate for Muslims based on several Islamic values. For example, the Islamic values emphasise honesty in communication. Therefore, Rice and Al-Mossawi (2002) recommended that advertisers should communicate truthfully about their products and services and avoid exaggeration and deception in advertising.

Although existing research has established linkages between religion and consumer behaviour, more research is necessary to better understand the impact of religion on many other aspects of consumer behaviour (Clark, 2005, Tarakeshwar et al., 2003, Lindridge, 2005). In addition, although a few exceptions can be found (e.g. Mokhlis, 2008, Fam et al., 2004), the bulk of religious and consumer research has focused primarily on the influence of Protestantism, Catholicism, and Judaism on the responses of American consumers. In order to better develop the generalisation of the relationships between consumer behaviour and religious orientation, different cultural contexts should be examined (La Barbera and Gurhan, 1997). As such, it is believed that Muslim consumers living in the UK may also have certain distinctive characteristics in terms of consumer behaviour that could be of equal interest to both researchers and marketing practitioners. This study is, therefore, conducted with an aim to narrow the current knowledge gap by examining religious impact solely on Muslim consumers in the UK.

4.4 Religion in the UK

Religion in the UK has a very wide diversity in religious beliefs and practices. Based on the UK National Statistics (2001) (see Table 4.1), the majority of British people (72%) identify themselves as Christians. Non Christian religions (including Islam, Hinduism, Sikh, Jewish and Buddhism) collectively make up about 5.4% of the population. Another 15.1% of the adult population identifies as having no religious belief or no religious affiliation, while another 8% did not state any religion.

Table 4.1: Religion in the UK

	Total Population		Non Christian religious population
	Numbers	Percentages	Percentages
Christian	41,014,811	71.82	.
Muslim	1,588,890	2.78	51.94
Hindu	558,342	0.98	18.25
Sikh	336,179	0.59	10.99
Jewish	267,373	0.47	8.74
Buddhist	149,157	0.26	4.88
Any other religion	159,167	0.28	5.20
All non Christian religious population[1]	3,059,108	5.36	100.00
No religion	8,596,488	15.05	.
Religion not stated	4,433,520	7.76	.
All population	57,103,927	100.00	

[1] *Excludes Christians, people who had no religion and those who did not state their religion.*

Source: UK National Statistics (2001)

Religion in the UK has reported the following trends: the decline in the mainstream churches; a shift to the 'sectarian' right in Protestantism; the rise of non Christian ethnic minority religions; and increasing interest in the occult and New Age spirituality (Bruce, 1995). In 2008, British Social Attitudes survey result shows that 43% of British say that they do not regard themselves as belonging to a religion (Vaos and Ling, 2010). This figure is reflected in the attendance of religious services, whereby in 2009 only 17% of the British population attends religious services at least monthly, 11% attend at least weekly and 62% of people in Britain never attend a religious service (Vaos and Ling, 2010). It has also been forecasted that church attendance is going to decline by 55% from the 1980 level by 2020 (WhyChurch, 2010). Recently, it was reported that two-thirds of British do not regard themselves as 'religious' (McManus, 2011). These statistics suggest that religion is no longer an important element for most UK citizens, especially for the majority of people who profess to be Christians.

4.4.1 Significance of Religion to Muslims in the UK

Islam has established a significant presence in Britain in the last few decades. It has been reported that in half century, the British Muslim population is growing quickly (through high fertility and immigration), from 21,000 to 1.6 million, and it is likely to double by 2021 to around 3 million (Lewis, 2007). According to the UK National Statistics (2001), 66.6% of Muslims in the UK claimed that religion said something about their self identity. In addition, a study by Modood et al. (1994) found that Muslims (74%) were more likely than Hindus (43%) and Sikhs (46%) to claim that religion was very important in the way they lived their lives.

The role of religion in life was also reported to be different between the first and second generations of ethnic minorities. Modood et al. (1994) found that for nearly all the first generation of South Asian immigrants religion was important to the way they led their lives. By the second generation this importance was found to be considerably lower; however, there was an exception among the second generation Muslim Asians who spoke most positively about the value and centrality of their religion. Moreover, the importance of the Muslim religion in their lives has also been recognised as more important than their ethnic identity (Robinson, 2005).

Sood and Nasu (1995) argued that the influence of religion on consumption might depend upon the nature of the major beliefs and practices, and the extent to which its members accept those beliefs and practices. Thus, the statistics and findings reported previously may suggest the importance of religious beliefs among British Muslims living in the UK. As such, Muslim's consumer behaviour is expected to be moderated by their religion (i.e. Islam) and it will consequently impact on marketing activities (Siguaw and Simpson, 1997). If religious influence were found to vary in aspect of British Muslim's consumer behaviour, marketers should then define their target markets and direct efforts toward those target markets. Therefore, it is critical from a marketing perspective to understand the impact of religion on British Muslim's consumer behaviour.

4.5 Religiosity

Religious commitment, or religiosity, in this study is defined as the degree to which a person adheres to his or her religious values, beliefs, and practices and uses them in daily life (Worthington Jr. et al., 2003). This definition is adopted in this study because it emphasises the importance of adhering to one's religious beliefs as a basis for action in daily life, which can include the way they behave in the market place. Religiosity differs from spirituality in that spirituality seeks a connection to a non material reality that is perceived as a kind of perfection whereas religiosity is the observance of the outward forms of some religious tradition (Ball et al., 2010).

Because religiosity reflects the individual's adherence to their religious values and beliefs, highly religious individuals tend to abide by the rules and codes of conduct which are set by their religious doctrines; for example, attending regular worship services, and being strictly committed to the religious practices and membership of the group. If, on the other hand, their belief in religious tenets is weak, they might feel free to behave in other ways (Mokhlis, 2006b). Similarly, since people vary in their level of commitment, so will their consumption choices reflecting that commitment.

The person with a higher commitment will more closely follow the prescribed consumption norm, all else being equal (Cosgel and Minkler, 2004). Hence, religiosity should be considered in understanding the nature of consumer behaviour (Mokhlis, 2006b). Additionally, it has been recommended by McDaniel and Burnett (1990) that future research in the area of religion and consumer behaviour should focus not only on denominational affiliation of the consumer but on individual religiosity because it is stable over a fairly long period of time and is observable.

4.5.1 Measurement of Religiosity

Early researchers have relied upon single indices, or unidimensional measures, to measure religiosity, the most commonly measured element is religious attendance. As has been argued by Bergan and McConatha (2001), the reliance on religious attendance as a sole measure of religiosity may be insufficient and lead to incorrect conclusions.

For instance, a young Muslim may attend prayers at the mosque for social reasons (i.e. to please their friends). Thus, their action of attending the mosque could be more of a routine action than a devotional act (Khraim, 2010).

Consequently, a considerable amount of research has conceptualised religiosity using multi dimensions or multi items. One of the most frequently used measures of religiousness is Allport's (1967) Religious Orientation Scale (ROS) (Donahue, 1985). Allport and Ross (1967) viewed religious motivation as differentiated by intrinsic religiousness and extrinsic religiousness. They stated that, *'the extrinsically motivated person uses his religion, whereas the intrinsically motivated lives his religion'* (Allport and Ross, 1967, p. 434). In a simpler term, intrinsic religiousness is a true believer in religious practice for its own sake while extrinsic religiousness views religious practice as an avenue to a social or personal end (e.g. comfort, acceptance) (Mokhlis, 2006b). The ROS has been proven to be a reliable measure of religiosity (Donahue, 1985) and it has been applied in a number of consumer research studies (e.g. Vitell et al., 2005, Essoo and Dibb, 2004, Delener, 1994, Delener, 1990). Although the scale has been used widely in marketing, specifically in consumer research, it should be noted that the scale has been designed from a Christian perspective and it was developed with Christian subjects.

Another popular measurement of religiosity was developed by Wilkes et al. (1986) who operationalised the construct of religiosity based on four items, which are: church attendance, importance of religious values, confidence in religious values, and self perceived religiousness. Wilkes et al. (1986) argued that the use of multi items measurement of religiosity may achieve high validity at the cost of sheer impracticality for almost all consumer research. Their measurement has since been applied in other studies that investigated the influence of religiosity on consumer behaviour (Ong and Moschis, 2006, Sood and Nasu, 1995, Lindridge, 2005).

A number of studies (Mokhlis, 2008, Mokhlis, 2009a) which have investigated the influence of religiosity on consumer behaviour have also operationalised religiosity based on the Religious Commitment Inventory (RCI-10) that was developed by Worthington Jr. et al. (2003). The RCI-10 consists of six statements expressing

intrapersonal religiosity (cognitive) and four statements expressing interpersonal religiosity (behavioural). The cognitive dimension focuses on the individual's belief or personal religious experience while the behavioural dimension concerns the level of activity in organised religious activities. Although RCI-10 has been validated across different samples (i.e. Buddhist, Hindus, Muslims, and the non religious), Muhamad and Mizerski (2010) have argued that, for example, the commitment of Protestant consumers and Muslim consumers to their religion needs to be measured based upon the Protestant and Islamic perception of religious commitment instead of using a single generic measure of religious commitment.

More recently, Khraim (2010) developed dimensions for measuring Muslim religiosity. The dimensions introduced in Khraim's (2010) study are directed more toward practical behaviour. The results show that three dimensions (i.e. seeking religious education, Islamic current issue, and sensitive products) yield the best combination of dimensions to measure Muslim religiosity. Although the measurement was specifically developed for Muslims, it can be argued that the measurement developed does not reflect the true meaning of Islam. Islam is not a mere belief system or a 'religion' in the commonly understood sense of the word, it is, rather, what in Arabic is called a *'deen'* - a total frame of reference, a complete system and way of life which embraces the entirety of a human being's existence. Thus, it does not separate what pertains to 'religion' such as act of worship, from what pertains to human interaction and mundane or 'secular' life (Haneef, 1996).

Although there is no specific measurement of what a devout or committed Muslim is, in dealing with their daily lives Muslims are reminded of establishing two important relationships in order to be a good Muslim (Darul Makmur Mosque, 2006). The first is *'Hablum minallah'* which refers to a relationship with Allah (standard Arabic word for God). The second is *'Hablum minannas'* that reflects a relationship with other people. As stated in the Quran (the divinely – revealed Scripture of Islam), *"You are the best of peoples ever raised up for mankind; you enjoin what is right and forbid evil and you believe in Allah."* [3:110]. Relationship with Allah or *'Hablum minallah'* can be understood in the form of worship rituals, remembrance, contemplation and continuous dependence on Him. This also includes the importance of practicing the teaching of

Islam, which is mainly derived from two sources: the Quran (the divinely – revealed Scripture of Islam) and the Sunnah (the practice of the Prophet, consisting of what he himself did, recommended or approved of in others).

'Hablum minannas' or relationship with people, on the other hand, requires Muslims to have a good relationship with others (i.e. relatives, neighbours, non Muslims, the poor, and the weak). Many examples of the concept of *'Hablum minannas'* or relationship with people can be retrieved from the Quran (the divinely – revealed Scripture of Islam) and Hadith (the sayings of the Prophet). For instance, *"Surely Allah enjoins the doing of justice and the doing of good (to others) and the giving to the kindred, and He forbids indecency and evil and rebellion; He admonishes you that you may be mindful."[16:90]*. It can also be found in the following Hadith that says *"He is the most perfect believer who is perfect in his manners and most affectionate towards his wife and children."* And in the Hadith that says *"He is not a Muslim who eats his fill and lets his neighbour go hungry."* Thus, both the prior verse and the Hadith require Muslims to show sincerity, tenderness, integrity, and honesty in dealing with other people (Haneef, 1996). Consequently, it can be argued that measurement of a Muslim's religiosity should include the two important relationships: relationship with Allah and relationship with other people.

4.5.2 Religiosity and Consumer Behaviour

A number of studies support the application of religiosity construct in consumer research (e.g. Sood and Nasu, 1995, Delener, 1994, Delener, 1990). For instance, Sood and Nasu (1995) examine the effect of religiosity on shopping behaviour between Japanese and American consumers. They found that there is no difference in consumer shopping behaviour between devout and casually religious Japanese individuals. Sood and Nasu (1995) attributed this to the fact that religion is not an important element in the overall Japanese culture. On the other hand, in the USA devout Protestants were found to be: more economic, they bought products on sale, shopped in stores with lower prices, were open to buying foreign made goods, believed that there was little relationship between price and quality, tended not to believe advertising claims while preferring subtle and informative advertisements.

Siguaw and Simpson (1997) examined the effects of religiosity among Catholic, Protestant, Fundamentalist and others on two important shopping characteristics: Sunday shopping and outshopping. The results of their study verify that religiosity has a significant effect on outshopping behaviour and attitudes as well as on Sunday shopping behaviour and beliefs. Individuals scoring high on the spiritual and devotional dimensions spent significantly fewer of their retail dollars outshopping than their less religious counterparts.

The significant role of religiosity on perceived risk in purchase decision has been explored by Gentry et al. (1988) whose study reported that residents in areas with higher levels of religiosity perceive higher levels of risk with new products. Their findings are corroborated by Delener's (1994, 1990) two studies which indicate that pro religious consumers tended to perceive higher risks than non religious consumers. Delener (1994) concluded that marketers should emphasise the decision maker's religiousness in decision making process.

Similarly, McDaniel and Burnett (1990) suggest that religiosity may be significant in predicting the importance individuals place on certain store evaluative criteria. The results from their study show that consumers with a high degree of cognitive religious commitment viewed the friendliness of sales personnel, shopping efficiency, and product quality as being of greater importance in selecting a retail store than did those low in cognitive religious commitment. The recent study by Choi et al. (2010), on the other hand, investigates how the consumer's use of various product information sources can differ depending on their levels of religiosity (i.e. high, low, and none). Highly religious Korean consumers are more likely to choose members of their same religious group when they look for product information than those consumers who are less religious. This finding indicates that when consumers are more religiously devoted, they are more likely to hear opinions or thoughts about products from those who believe and practise the same religion.

Vitell et al. (2005) investigate the role of religiosity in determining consumer attitudes and beliefs in various situations regarding questionable consumer practices. Two dimensions of religiosity were studied, which are: intrinsic and extrinsic religiousness.

Their results indicate that an intrinsic religiousness was a significant determinant of consumer ethical belief while extrinsic religiousness was not related to those beliefs.

4.5.3 Religiosity and Muslim Consumer Behaviour

Although research involving Muslim consumers has received only limited attention in the previous marketing literature, there are a number of studies that have investigated the influence of religiosity on Muslim consumer behaviour. For instance, Michell and Al-Mossawi (1995) investigated the religiosity effect on consumer attitudes toward advertising messages among Christians and Muslims. They found that both Christian and Muslim respondents with higher levels of religiosity had significantly less favourable attitudes towards a contentious message, and conservative Muslims had much lower recall scores than liberal Muslims. Fam et al. (2004) conducted a study which used four main religious groups as samples, namely: Buddhism, Islam, Christian and non religious believers (mainly Taoists and Confucians). They found that Muslims and religiously devout respondents found the advertising of gender or sex related products (e.g. female and male underwear) more offensive relative to other religions. De Run et al.'s (2010) study of Malay Muslims in Malaysia found similar results. In this case the authors found that the more religious groups will react more intensely if the products advertisements contain nudity, sexist images, violence, or subject matter that is too personal.

Mokhlis (2008) explores the linkage between consumer religiosity and the importance of some salient store attributes. Using Muslims, Buddhist, Hindus and Christians living in Malaysia as the sample population, the author found that religious consumers tend to place a higher level of importance on merchandise related attributes (such as quality, brand and variety of selection). However, Essoo and Dibb (2004) suggested that there is no difference in consumer shopping behaviour between devout and casually religious Muslim consumers, except for the trendy shopper type (i.e. attaching more importance to brand names, availability of well known brands in retail stores, and always buying up-market brands).

The role of religiosity in shaping Malaysian Muslim consumer's choice in banking has been explored by Wan Ahmad et al. (2008). They found that those respondents who were moderately and devoutly religious preferred Islamic banking compared to conventional banking. In another aspect of consumer behaviour, Rindfleisch et al. (2005) found that religiosity (based on spiritualism and fundamentalism) has an important influence on brand commitment (i.e. brand loyalty and self brand connection). However, the positive relationship between religiosity and brand commitment was not evident among Muslims. Recently, Ateeq-ur-Rahman (2010) when studying Muslim consumers in Pakistan found a positive relationship between a Muslim's religiosity and attitude towards the adoption of new products.

As revealed through the literature review, considerable research has been devoted to the understanding of Muslim consumer behaviour living in a Muslim country, such as in Pakistan (e.g. Ateeq-ur-rehman and Shabbir, 2010) and Malaysia (e.g. Mokhlis, 2009a, De Run et al., 2010). The current research attempts to fill the gap in the literature by investigating the influence of religiosity among Muslims living in the UK. Islam is considered as minority religion in the predominantly Christian society of Britain (UK National Statistics, 2001). Muslims living in the UK may have difficulties to hold to their religious beliefs and practices given that most Islamic beliefs and practices are noticeably different from the generally accepted societal norms. For instance, intermingling between 'non mahram' (those who are not forbidden to marry) males and females is not allowed and consumption of alcoholic drinks and pork are prohibited, whereas those behaviours are norms to the majority of British society. On the other hand, Muslims living in a Muslim country are less likely to face difficulties in pursuing their beliefs because other people who know the individual's religious commitments might help the individual to stay on the steady path of fulfilment (Cosgel and Minkler, 2004).

Muslims living in the UK are relatively isolated from the support of their religious network, which consequently makes them more distant from interacting with other religious group members. According to Greeley (1963, cited in, Bailey and Sood, 1993) people affiliated with minority religions in a situation such as this would tend to accept the behavioural norms of the Christian majority. Therefore, in the context of the current

study, for a relatively young British Muslim to position himself or herself as a devout Muslim in a non Muslim country can be a challenging task. Thus, investigating whether Muslims living in the UK still hold the basic belief of their religion is important in order to gain a greater understanding of overall influence of religion on Muslims' consumer behaviour.

Several existing studies have also revealed that there is strong emphasis on the effect of religiosity on three main aspects: retail store attributes (Mokhlis, 2008), advertising (Fam et al., 2004, Michell and Al-Mossawi, 1995), and shopping behaviour (Essoo and Dibb, 2004). According to Delener (1990), influence of religion on consumption behaviour tends to vary by product class. This present study contributes to the literature by examining the influence of religiosity in terms of purchasing of clothing among Muslim consumers. Clothing is chosen as a product to be investigated because it is a socially conspicuous product category that is particularly central to the creation and communication of one's identity (Chattalas and Harper, 2007).

In Islam, Muslims are required to dress modestly according to the rules laid down in the Quran (the divinely – revealed Scripture of Islam) and Sunnah (the practice of the Prophet, consisting of what he himself did, recommended or approved of in others) (Haneef, 1996). As such, dressing modestly is more likely to be important among devout Muslim as compared to a less devout Muslim. For example, the wearing of hijab confirms the wearer's Muslims identity and it gives sense of belonging to a wider Muslim world (Ruby, 2006); however, it has become a symbol of Muslim woman's gendered oppression within the Western media and the wearers have often been associated with stereotypes of passivity and backwardness (Ruby, 2004). Consequently, it is expected that the choice of dressing modestly will depend on the individual's level of religious adherence. Moreover, Muhamad and Mizerski (2010) advised that using products or behaviours which are directly subjected to Islamic teachings may provide a clearer effect of religion on consumer behaviours in the marketplace. It also invites an analysis based not on the preferences or incentives of individuals, but one based on identity, commitment, and expression (Cosgel and Minkler, 2004).

While previous studies on religion and consumer behaviour have examined the general population, research into the influence of religion on purchasing behaviour of a subculture (such as young people) is very limited. For example, Sekhon and Szmigin (2005) argued that studies on ethnic minority do not adequately account for immigrants and their descendants who are born in the UK. Responding to the suggestion made by Sekhon and Szmigin (2005), this study intends to investigate the importance of religiosity on consumer behaviour among relatively young British Muslims in the UK.

It has been reported that the second generation of Muslim Asians in the UK spoke most positively about the value and centrality of their religion (Modood et al., 1994). Additionally, Jacobson (1997) found that religion can be more important than ethnicity in defining identity among young British Pakistanis. The findings of their fieldwork indicated that religion is a more significant source of social identity for young British Pakistani than ethnicity because religion is regarded as something in relation to which they should orient their behaviour in all spheres of life and which, therefore, demands of them a self conscious and explicit commitment. In contrast, their ethnicity is generally perceived to be a more peripheral aspect of their sense of identity. Although it undoubtedly shapes many of their experiences and their responses to those experiences, it is not seen as the basis of an all encompassing frame of reference which explains or establishes their place in the world (Jacobson, 1997).

Having discussed the importance of religion on consumer behaviour, in particular towards Muslims consumers, other important concepts in explaining the consumption experiences of ethnic minority consumers need to be addressed, they include: ethnic identity and acculturation (e.g. Lee, 1993, Lee and Tse, 1994, Penaloza, 1994). As such, the following sections will discuss the concepts of ethnicity, ethnic identity and acculturation, and its importance in consumer behaviour.

4.6 Ethnicity and Ethnic Identity

The term ethnicity refers to a shared culture and background (Kang and Kim, 1998). It implies many dimensions including a sense of common customs, language, religion, values, morality, and etiquette (Webster, 1994). Ethnicity can also be viewed as a characteristic of racial group membership and a process of self identification whereby individuals define themselves and others into specific groups using ethnic labels (Jamal and Chapman, 2000, Rossiter and Chan, 1998, Jamal, 2003).

Ethnicity can be conceptualised objectively and subjectively. Objective indicators of ethnicity are based on common language use, country of origin, area of residence or religious background (Wallendorf and Reilly, 1983, Hirschman, 1981). Subjective ethnicity, which is based on the concept of ethnic identity, on the other hand, shows the extent to which a person identifies himself or herself as belonging to an ethnic group (Laroche et al., 1997). As such, ethnic identity from the subjective perspective better reflects the internal beliefs of individuals about their perception of cultural reality (Ogden et al., 2004). Furthermore, Deshpande et al.'s (1986) empirical study shows that the method of identifying 'strong' and 'weak' ethnic identity produces statistically more significant results than traditional methods (such as Hispanic sounding last names or self identification of ethnic group) alone. Examples of subjective indicators that have been used to measure ethnic identity include the strength of cultural affiliation and strength of religious affiliation (Hirschman, 1981, Deshpande et al., 1986, Donthu and Cherian, 1994). For the purposes of this study, ethnicity will involve both objective and subjective indicators.

Various dimensions of ethnic identity have been proposed. Language has consistently been used to measure ethnic identity (Webster, 1992, Laroche et al., 1998). Ethnic social interactions (such as learning about ethnic traditions and being a member of an ethnic group) have also been extensively presented as another important dimension of ethnic identity (e.g. Kim and Arthur, 2003, Chattaraman and Lennon, 2008). In addition, it is also reflected in attitude towards one's group, a sense of belonging to the group, ethnic behaviours and practices, and ethnic identity achievement (e.g. Chattaraman and Lennon, 2008, Kim and Arthur, 2003).

Because this study analyses relatively young British Muslims living in the UK, the importance of maintaining or retaining their ethnic identity is crucial in explaining their consumer behaviour. According to the UK National Statistics (2001), the majority of the Muslims in the UK were originally from Asian countries (such as Pakistan, Bangladesh, India and Middle East) which tend to display collectivist attitudes and values (Triandis, 1995). Consequently, those with a strong sense of ethnic identity are more likely to display their culture of origin in the host country than those who care less about their ethnic origin (Cuellar et al., 1997, Gentry et al., 1995). In addition, in the context of this study, British Muslim behaviour will also be influenced by their religion (i.e. Islam), which acts an important dimension of ethnic identity (as explained in detail in the previous section).

The concepts of ethnicity and ethnic identity have been applied to study the consumption experiences and practices of immigrant communities in Western societies (such in the USA, Canada, Australia and the UK) in a variety of domains of consumer behaviour. The following section will review the related studies on the application of ethnicity and ethnic identity on several aspects of consumer behaviour.

4.6.1 Ethnicity and Consumer Behaviour

There is evidence to show that consumers from different ethnic backgrounds behave differently in various aspects of consumer behaviour. For instance, Burton (1996) has looked into the effect of ethnicity on consumer financial behaviour in the UK. Using data analysed from the 1992-1993 General Household Survey in relation to White, Black, Indian, Pakistani/Bangladeshi and other groups, the author found differences in pension scheme membership between ethnic groups. It was reported that the Pakistani/Bangladeshi group had the lowest levels of personal and occupational pension schemes when compared to other ethnic groups.

Makgosa (2007), on the other hand, investigated differences of conflict resolution in joint purchase decisions across ethnic groups (i.e. British Whites, Indians and African Blacks). The author found that a majority of British White husbands and wives use bargaining more than Indians and African Blacks. Additionally, when compared with

the British White husbands, both Indian and African Black husbands tend to combine bargaining, assertiveness, and playing on an emotion for all their conflict resolution strategies, whereas British White and African Black wives use all of the four strategies more than Indian wives. Makgosa (2007) suggested that ethnicity plays an important role in the understanding the means of influence in joint purchase decisions.

Singh et al. (2003) also found significant differences in socialisation influences (i.e. peer, parental, media and internet influences) among three ethnic consumers: Asian American, Hispanic and African American. Their empirical study showed that Asians, in general seem to differ significantly from Hispanics and African Americans on normative and informative peer influences and are more susceptible to these influences. The study also revealed that Hispanics and African Americans are most susceptible to the Internet, peer informative and media informative influences.

Further evidence comes from Kang and Kim (1998) who looked into the effect of ethnicity among three major Asian American ethnic groups (i.e. Chinese, Japanese and Korean) on purchase decision making for social clothes in three categories, which are: reference influence, media influence, and store attribute importance. They found that Chinese respondents were more likely to rely on family/relatives than were their Korean or Japanese counterparts. Both Chinese and Koreans tended to relied on their ethnic friends and American friends more than the Japanese relied on those reference groups. In terms of ethnic group differences with regard to store attribute importance, these results showed that Koreans and Chinese were more likely to consider product related appeal to be important than their Japanese counterparts.

This review of the previous literature shows that a number of studies have shown that different ethnic backgrounds tend to reflect different consumer behaviour. While most studies have focused differences in consumer behaviour between two or more ethnic groups, ethnic groups may also exhibit significant differences among themselves in terms of buyer behaviour, which is linked to their ethnic identity.

4.6.2 Ethnic Identity and Consumer Behaviour

An individual may have a strong feeling of belonging to their ethnic culture, whereas another individual within the same ethnic group may not identify so closely with their ethnic culture and feel no need to maintain a relationship with their original ethnic group (Green, 1999). The relationship between how strongly or weakly immigrants identify with their culture and their behaviours in the market place have been investigated by a number of researchers. For instance, Donthu and Cherian (1994) examined the case of strongly and weakly identified Hispanics in retail shopping behaviour. Their results showed that for services, strongly identified Hispanics are more likely than weakly identified Hispanics to seek Hispanic vendors, especially for low involvement services. For products, on the other hand, strongly identified Hispanics are more likely than weakly identified Hispanics to be loyal to brands used by family and friends, to be influenced by targeted media, and to be less concerned about economic value. Green (1999), on the other hand, studied evaluations of advertising among African Americans. The results of this study indicated that strong African identifiers generally have more positive evaluations of advertisements that feature African Americans in positions of dominance and are placed in racially targeted media, whereas weak African identifiers have more positive evaluations of advertisements that feature whites in positions of dominance and are placed in non targeted media.

A number of studies have provided sufficient support for the significant impact of ethnic identity on consumption of clothing. For instance, Kim and Arthur (2003) investigated how strength of ethnic identity influences attitudes toward (and ownership of) ethnic apparel, importance of product and store display attributes, and purchase intention among Asian American consumers in Hawaii. The sample included 167 Asian Americans who visited apparel stores in Honolulu that had Asian inspired clothing predominantly displayed. Their results showed that those participants who identified themselves strongly with their ethnic group put more emphasis on ethnic features of clothing and window displays than those with a weak ethnic identity.

In another study, Forney and Rabolt (1986) investigated the impact of ethnic identity in relation to traditional ethnic dress patterns, and use of ethnic reference persons and

ethnic market sources as an information source. In this case the results indicated that individuals who maintained a high ethnic identity used, and identified with, dress which reflects their ethnicity. Additionally, high ethnic identities looked more to family and ethnicity for information on dress. Similarly, Chattaraman and Lennon (2008) found that strength of ethnic identity was positively related to cultural apparel consumption. As suggested by Crane et al. (2004), individuals who wish to define themselves in terms of their ethnicity put forth great effort in the construction of ethnicity, and dress symbols serve as an important tool in this construction process.

In the context of the current study, relatively young British Muslims who identify strongly to their ethnic identity are predicted to purchase clothing that reflects their ethnicity, this is based on the implications of previous research (Forney and Rabolt, 1986, Chattaraman and Lennon, 2008, Kim and Arthur, 2003, Crane et al., 2004). Additionally, relatively young British Muslims who maintain ethnic identities are expected to be group oriented and to look to their own group for guidance or information on behaviour (Forney and Rabolt, 1986). In Sekhon and Szmigin's (2005) study the authors found that the younger generation's purchase decision is not isolated but rather exposed to the scrutiny of the family and the wider Asian community. These findings suggest the importance of the influence from families and ethnic group members on younger generation purchase decision making.

Since prior research has often used assimilation and acculturation frameworks in investigating the consumption pattern of ethnic minority consumers, the following section will provide an explanation for these two interrelated concepts.

4.7 Assimilation

Assimilation is defined as the adoption by a person or group of the culture of another social group to such a complete extent that the person or group no longer has any characteristics identifying them with their former culture, and they no longer have any particular loyalties to their former culture (Rose, 1956, cited in Gordon, 1964). In other

words, assimilation occurs when immigrants completely lose their original ethnic identity and take on the identity of the host culture (Ogden, 2005). Gordon (1964) discusses assimilation in terms of seven stages (as summarised below in Table 4.2). Gordon (1964) proposes a continuum of stages of assimilation that begins with 'cultural assimilation' and ends with 'civic assimilation'.

Table 4.2: Seven Type or Stage of Assimilation

Stage	Term	Description
1.	Cultural or behavioural assimilation, or term as 'acculturation'	Change of cultural patterns to those of host society
2.	Structural assimilation	Large scale entrance into cliques, clubs, and institutions of host society, on primary group level
3.	Marital assimilation	Large scale intermarriage
4.	Identificational assimilation	Development of sense of people hood based exclusively on host society
5.	Attitudinal assimilation	Absence of prejudice
6.	Behavioural receptional assimilation	Absence of discrimination
7.	Civic assimilation	Absence of value and power conflict

Source: Gordon (1964)

Cultural assimilation (also known as acculturation) is typically the first type of assimilation that takes place once an immigrant arrives at the host country. It involves a change in the behaviour patterns of immigrants (i.e. language and customs). Gordon (1964) argues that this type of assimilation may not necessarily lead to other forms of assimilation. Structural assimilation is the second type of assimilation. This stage takes place when the immigrant group enters into the social cliques, clubs, and institutions of the core society at the primary group level. Unlike cultural assimilation, structural assimilation is the key to full assimilation. In other words, once structural assimilation has taken place, either simultaneously with or subsequent to acculturation, all of other types of assimilation will naturally follow (Gordon, 1964).

Marital assimilation, which is the third type of assimilation, happens once the immigrant population has intermarried and interbred fully with the host population. Identificational assimilation, which is the fourth type of assimilation, means that the members of the immigrant or minority group identify fully with the host society. The fifth type of assimilation, which is attitudinal receptional assimilation, exists when

immigrants no longer encounter prejudice. Meanwhile, behaviour receptional assimilation occurs when there is an absence of discrimination towards the immigrant group. Finally, civic assimilation will occur when there is an absence of value and power conflict. Gordon (1964) argues that this full assimilation may take several generations to be realised.

The assimilation framework suggests that migration to the country of destination has always been viewed as a 'melting pot' whereby the immigrants acquire the cultural aspects of the host/dominant culture and simultaneously shed parts of their original cultural heritage. However, empirical studies have found limited evidence of assimilation and reported a mixture of home and host cultural effects on behaviour. For instance, when researching the food consumption patterns of Mexican Americans, Wallendorf and Reilly (1983) found an 'over acculturation' by Mexican Americans who consumed more red meat, eggs, white bread, prepared tortillas, high-sugar dry cereals, caffeine products, regular soft drinks and several types of convenience food than did Anglos in America or Mexicans in Mexico. Similarly, Mehta and Belk (1991) found that Indian immigrants in America develop 'hyperidentification' whereby they possess more traditional Indian goods (i.e. music, photographs, traditional dress and religious objects) than Indians living in India.

Consequently, the assimilation approach has been criticised as being 'unidirectional' whereby immigrants and their descendants adapt to their new cultural environment by totally assimilating into it. This means that the framework has not spelled out in sufficient detail how the members of both cultural groups interact in the assimilation process (Padilla, 1980). Empirical evidence suggests that immigrants co exist with the mainstream culture. Both the immigrant and the mainstream interact and adapt to each other while still retaining unique and distinct cultural identities (Jamal, 2003). Criticism of the assimilation framework has led to the development of a bidimensional model which is defined as 'acculturation' to explain the impact of migration and resettlement on the consumption experiences of both immigrants as well as the host society. The following section will discuss acculturation and its importance in consumer behaviour.

4.8 Acculturation

The concept of acculturation originated within the discipline of anthropology and it has since been studied extensively in anthropology as well as in sociology and psychology. Redfields et al. (1936, p. 149) define the concept of acculturation as *'those phenomena which result when groups of individuals having different cultures come into continuous first hand contact, with subsequent changes in the original cultural patterns of either or both groups'*. Generally, acculturation indicates the acquisition of host culture traits (Laroche et al., 1998). It may involve changes in behaviour patterns, such as: language spoken, food eaten, and goods purchased (Wallendorf and Reilly, 1983).

Berry (1980) suggests that acculturation involves a three phase process: contact, conflict and adaptation. Contact refers to interaction with another individual's culture, without which there would not be acculturation. Conflict occurs when immigrants and host culture residents attempt to accept or reject each other. For instance, cultural values and beliefs are learned from an early age, and individuals or groups tend not to give up valued aspects of their culture. The third phase is adaptation, which refers to a variety of ways in which an individual or group will reduce or stabilise conflict.

Within the adaptation phase, Berry (1997) notes that there are essentially four varieties of acculturation: assimilation, integration, separation, and marginalisation. Assimilation occurs when individuals do not wish to maintain their cultural identity and seek daily interaction with other cultures. Integration refers to a situation when there is some degree of cultural integrity maintained, while at the same time seeking to participate as an integral part of the larger social network. Separation refers to a situation when individuals place a value on holding on to their original culture, while at the same time they wish to avoid interaction with others. Finally, marginalisation occurs when there is little possibility or interest in cultural maintenance (often for reasons of enforced cultural loss) and little interest in having relations with others (often for reasons of exclusion or discrimination).

4.8.1 Consumer Acculturation

Penaloza (1994) took the sociological definition of acculturation and applied it to marketing. She finds that consumer acculturation is the general process of movement and adaptation to the consumer cultural environment in one country by persons from another country. Researching consumer acculturation among Mexican American immigrants, Penaloza (1994) developed the consumer acculturation framework which is shown below in Figure 4.1:

Figure 4.1: Penaloza (1994) Model of Consumer Acculturation
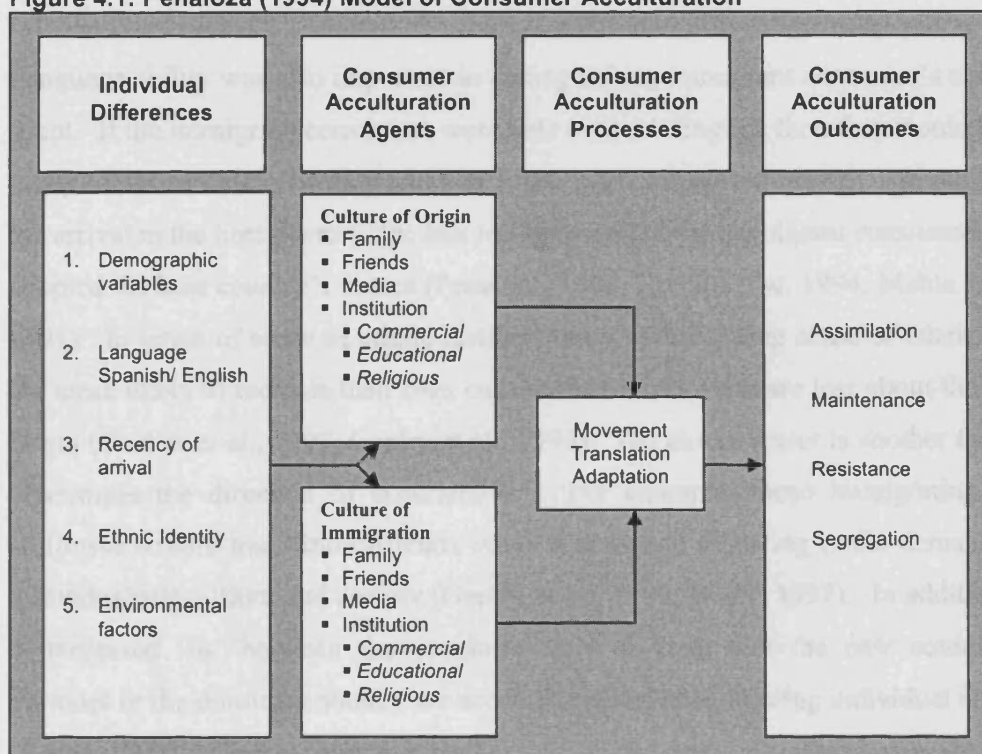
Source: Penaloza (1994)

This model identifies those factors that affect an individual's acculturation outcome (i.e. assimilation, maintenance, resistance, or segregation). On the left of Figure 4.1 are individual differences, which mainly reflect the immigrant demographic and other differences to adapt to the new consumer environment in the country of destination. For instance, younger immigrants are more likely to acculturate (Penaloza, 1994). Females may have to work to help provide for their households, which can lead to role tension for men and women accustomed to men being the sole provider for the household

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(Penaloza, 1994). Individuals who come from urban areas experience fewer difficulties than do their rural counterparts because they normally inhabit a consumption environment similar to the one in the new culture (Penaloza, 1994). Those with longer tenure in the new environment appear to have less difficulty adapting than those who have recently immigrated (Gentry et al., 1995, Penaloza, 1994). Those in work tend to experience fewer difficulties in adopting to new culture because more contacts with host society can be established at work (Gentry et al., 1995). In addition, those of middle class backgrounds seemed to have an advantage over those with a working class background (Penaloza, 1994).

Language ability was also important in distinguishing immigrant consumer's abilities to adapt. If the immigrant consumers were able to speak English then they would be more likely to acculturate (Ownbey and Horridge, 1997, Penaloza, 1994). The more recent the arrival in the host country, the less likely it was for the immigrant consumers to have adopted the host country's values (Penaloza, 1994, Lee and Tse, 1994, Mehta and Belk, 1991). In terms of sense of ethnic identity, those with a strong sense of ethnic identity are more likely to recreate their own culture than those who care less about their ethnic origin (Cuellar et al., 1997, Gentry et al., 1995). The environment is another factor that determines the direction of acculturation. For example, those immigrating from a collective culture may find difficulty when it comes to adjusting to the demands of an individualistic culture and society (Gentry et al., 1995, Berry, 1997). In addition, there is increased 'fit' between the acculturating individual and the new context when attitudes in the dominant society are accepting of the acculturating individual and group (Berry, 1997). Finally, media exposure (i.e. to the host and ethnic) can also impact acculturation strategies adopted by immigrants (Lee and Tse, 1994).

Penaloza (1994) identifies agents of acculturation which reflects factors in the environment that can help immigrants acculturate. She suggests two sets of acculturation agents. The first group includes family, friends, media, and commercial, educational and religious institutions from the immigrant's country of origin. The second group includes family, friends, media, and commercial, educational and religious institutions in the culture of immigration. Immigrants who had family in the USA would be more likely to stay where family and friends would help them learn

about living in the USA. In addition, exposure to American media helps the immigrants acculturate.

This is likely to be significant in the case for British Muslims who also face dual sets of agents of cultural change (one aligned with their country of origin and the other with the UK) while acculturating to consumption experiences in the UK (see also Jamal, 2003, Jamal, 1997). The implications being that relatively young British Muslim consumers may negotiate their identities through a cultural dialogue involving social networks established back home and in the UK (Jamal, 1997) and living a bicultural lifestyle mixing both Eastern and Western value systems (Sekhon and Szmigin, 2009) or creating a new culture of their own reflecting no similarities with parental culture.

As per Penaloza (1994), during the process of acculturation, immigrants go through three stages, which are: they move (meaning immigrant consumers move to a new cultural environment), they translate (they identify American concepts with their home country concepts in order to understand their new environment), and they adapt (learn to live in their new culture). Finally, Penaloza (1994) identifies four outcomes of acculturation, namely: assimilation, resistance, maintenance and physical segregation. Assimilation describes immigrants adopting the dominant culture before then seeking to rid themselves of their minority culture. The second outcome, resistance, describes immigrants who reject the dominant culture in order to retain their minority culture. The third pattern, maintenance, describes immigrants who can combine the two cultures into some sort of hybrid. Finally, the last pattern, physical segregation, describes how immigrants can become distanced from both cultures.

However, at this point, some shortcomings of Penaloza's (1994) model should also be noted. First, there is an inherent linearity incorporated in the model in the sense that the model first identifies some antecedents (e.g., age, gender, language differences) which then feed into some processes (e.g., interactions between various agents of change) which then lead to some outcomes (e.g., assimilation). As per Jamal (1997), the opposition between processes and outcomes is, however, in itself is naïve as no society is ever freed from change; all societies are in some sense in a constant process of change and acculturation impacting all involved in the social system and not just few.

Second, Penaloza's (1994) model presents some definite outcomes of acculturation. In reality, however, there can be no single everlasting outcome of acculturation and a group of people could be described as 'segregated' at one moment of their life and could also be described as 'assimilated' in other moments of their life depending upon how they experience their phenomenal world (Jamal and Chapman, 2000). Similarly a person who is designated as 'highly acculturated' could also engage in consumption activities that reflect his strong affiliation and identification with his culture of origin. This is also supported by Sekhon and Szmigin (2011) who argue that acculturation need to be viewed as an evolving process, changing with time, experiences and external influences. Studying second generation of Asian Indians, their findings suggest that the second generation they constantly dealing with two very distinct cultures and negotiate between the two cultures rather than fitting into one over another.

Recent research of consumer acculturation indicates that in societies where racial stratification is clear and where important subcultural groups are present, immigrants might face another acculturating force in addition to the two acculturating forces (i.e. home and host cultures), thereby creating triple acculturation (Wamwara-Mbugua et al., 2008). Studying Kenyans living in the USA, Wamwara-Mbugua et al. (2008) found that immigrants respond to triple acculturation forces in their consumer decision making: dominant (i.e. white American), subcultural (i.e. African American) and original culture (i.e. Kenyan).

Similarly, in this study, British Muslims living in the UK are also likely to be influenced by an important subcultural group which consists of ethnic minorities that have migrated to the UK and who have recreated their own cultural institution in the UK. The new culture recreated in the UK can have entirely new cultural values or they can be a hybrid form of culture. For instance, some ethnic minorities have established ethnic retail enterprises which comprise of corner grocery stores, cash and carry superstores, restaurants takeaways, supermarkets, wholesaling and garment retailing (Jamal, 2003). These ethnic retail enterprises carry not only ethnic products but also the mainstream products as well.

In another study, Hussain (2007) reported that a younger generation of Muslims is entering the mainstream of British society whilst maintaining their Muslim identity. The younger generation of Muslims accept Islamic prescriptions about modest dress but they want that to be in a Western style (Hussain, 2007). Hence, rather than making frequent reference to the dual acculturating force of one's home culture and the host/majority culture, relatively young British Muslims are also likely to respond to a third acculturating forces which consists of immigrants who have recreated their culture and maintained them in the UK. An explanation of these acculturation agents is illustrated below in Figure 4.2.

Figure 4.2: Consumer Acculturation Agents Affecting Acculturation Outcomes
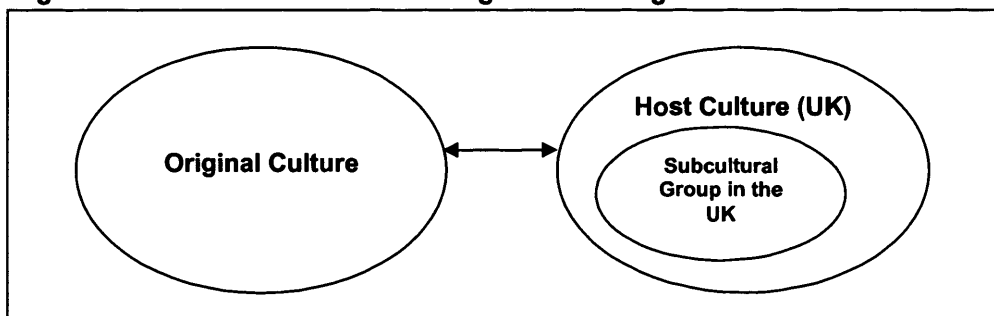
Source: Adapted from Wamwara-Mbugua et al. (2008)

Stayman and Deshpande (1989) established the term situational ethnicity which is based on the notion that the acculturation process may vary depending on the context in which the actual behaviour occurs. They claim that different social consumption situations may suggest different norms of behaviour and, therefore, the social surroundings and product type jointly explain the influence of ethnicity on behaviour. In their study they found that ethnic consumers were more likely to make ethnic food choices when dining with parents in an ethnic situation than when dining with business associates in a non ethnic situation. By applying a similar concept to clothing it can be predicted that an individual may be wearing traditional dress on religious festival while preferring mainstream clothing when they go to college or work. Stayman and Deshpande (1989) concluded that persons in a multicultural society like the USA were likely to have a set of ethnic and other identities that might be differentially salient, which means that individual may feel differently in different daily life context.

Acculturation is manifested using various indicators. Language has long been associated with an individual's level of acculturation and most measures have made use of language in different context, such as: at home, media consumption and the family context (Rajagopalan and Heitmeyer, 2005, Petroshius et al., 1995, Chattaraman and Lennon, 2008, Ownbey and Horridge, 1997, Podoshen, 2006, Khairullah and Khairullah, 1999). In addition to language, measures of acculturation have also included indicators of other conceptual dimensions. For instance, media type items (e.g. radio, newspapers, magazines, books, and television) have often been used by many researchers (Petroshius et al., 1995, Kang and Kim, 1998, Lee and Um, 1992). Finally, the use of a social interaction and participation dimension has also been extensively used in attempts at measuring acculturation (Chattaraman and Lennon, 2008, Lee, 1993, Lee and Um, 1992). Although measures of acculturation and ethnic identity are quite similar, acculturation measures have focused on acquisition of a host or dominant culture whereas ethnic identity measures have tapped the maintenance and retention of the culture of origin (Laroche et al., 1998). In this study, consumer acculturation will be measured by the individual's preference for language used in different situations, language used most often for several different media, and language used in social interactions.

Having discussed the concept of acculturation and its importance in this study, the following section will review the impact of acculturation on various types of consumer behaviour.

4.8.2 Acculturation and Consumer Behaviour

Consideration of the concept of acculturation plays an important part in this research. It is observed that degrees of acculturation vary from generation to generation. Second and subsequent generations are likely to develop new loyalties and become more assimilated than first generation immigrants. For instance, Jamal (1998) explores food consumption among British Pakistanis. The first generation of British Pakistanis perceives their own food to be traditional, tasty but oily and problematic. The English foods are perceived by the same generation as foreign, bland, but healthy. The young

generation of British Pakistanis is increasingly consuming mainstream English foods while also consuming traditional Pakistani food.

Ownbey and Horridge (1997) reported that an individual level of acculturation did impact shopping orientations of adult Chinese and Filipino Americans living in the USA. They found significant differences between the low and high acculturation groups for both ethnic groups on two shopping orientations: shopping gender roles and shopping orientation leadership. The findings suggested that as Chinese and Filipino American consumers acculturate, they are less inclined to provide shopping advice and suggestions to others. In terms of shopping gender role stereotypes, more acculturated Chinese and Filipino American consumers are less likely to adopt gender based stereotypes regarding shopping roles.

In their study, Khairullah et al. (1996) examined whether perception regarding Indian versus American print advertisements of Asian Indian immigrants varied with their degree of acculturation. They found that as acculturation increased, the Asian Indians preferred American advertisements more and Indian advertisements less. The authors suggest that degree of acculturation should be considered as a segmentation variable when developing an advertising strategy for immigrant consumers. Lee (1993) also found that as the Taiwanese become more acculturated they are less likely to rely on advice from friends regarding products and brands. The findings from this study may also imply that more acculturated British Muslims are less likely to rely on other people's suggestion in their consumption decision making.

Focusing on clothing as a product category, Rajagopalan and Heitmeyer (2005) examined the level of involvement of Asian Indian consumers residing in the USA when purchasing Indian ethnic apparel and contemporary clothing at different levels of acculturation. They found that low levels of acculturation result in a higher level of involvement in Indian ethnic apparel while the moderately acculturated group were less involved in Indian ethnic apparel but became increasingly involved as they became more acculturated. The authors suggested that Asian Indians who were new to the USA may try to identify with the new culture, leading to a decline in involvement with Indian ethnic apparel. As these consumers became more comfortable in their new

environment they may feel a need to connect with their original culture, and this could have led to a renewed interest in Indian ethnic apparel.

So far the prior research has investigated differences between high and less acculturated consumers within a group; however, other studies have made comparison differences between less and high acculturated consumers between ethnic groups. For instance, Lee and Um (1992) have investigated the differences between high and low acculturated consumer between Koreans and Americans. They found that highly acculturated Koreans, as compared to other Americans, and less acculturated Koreans, tended to actively adopt dominant American cultural styles by observing what their friends buy, listening to what advertising says, and adopting their friend's (possibly a greater number of American friends) recommendations. In the context of this study, this finding may suggest that high acculturated British Muslim's clothing choice may reflect the style of dominant British society because they tend to be more involved with the host culture.

Kim and Kang (2001) in their study of three major Asian American groups (Chinese, Japanese and Korean) expected acculturation to affect the personal influences of their respondents. They found that less acculturated Asian Americans, regardless of ethnicity, exhibited a greater normative influence then did the more acculturated Asian Americans. The more acculturated Chinese Americans displayed greater informational influence than did the less acculturated Chinese Americans, whereas the less acculturated Japanese Americans displayed a greater informational influence than did the more acculturated Japanese Americans. Similar findings were reported in the study by D'Rozario and Choudhury's (2000) of Chinese and Armenian immigrants in the USA. They found that an individual's level of assimilation impacted their susceptibility to interpersonal influence, whereby individuals' susceptibility to interpersonal influence decreases as they become more assimilated into the mainstream culture.

In summary, the previous research has shown the important role of individuals' ethnicity, ethnic identity and acculturation in consumer behaviour. Generally, consumption of immigrant groups are not homogeneous; buying and consumption patterns and also media usage depend upon level of the consumer's acculturation and ethnic identity (Petroshius et al., 1995, Khairullah and Khairullah, 1999). The previous

studies have also found positive relationships between these variables. Low acculturated (strong ethnic identity) consumers displayed behaviours similar to their country's cultural values, while highly acculturated (i.e. weak ethnic identity) consumers displayed behaviours that were similar to those of the dominant culture.

The concepts of ethnicity, ethnic identity, and acculturation should be considered in investigating the current study because the product category chosen (clothing) can serve two functions among members of British Muslim consumers. Clothing can visually indicate sub cultural ethnic affiliation or membership or it can visually integrate the individual to the mainstream culture, thus reflecting acculturation or homogenisation of values and of external characteristics (Chattaraman and Lennon, 2008). As suggested by Penaloza (1994), mainstream culture products that were most readily adopted were low-cost, high visibility items, absent of any language barrier (e.g. clothing) whereas traditional consumption activities tended to be retained when they were strongly linked to the maintenance of cultural and family ties (e.g. foods, media, and leisure activities).

4.9 Summary

This chapter has discussed the moderating role of individual differences in consumer behaviour. It began by providing an overview of individual differences in determining consumer behaviour. This was followed by discussions on three individual differences proposed in this study (i.e. religiosity, ethnic identity and acculturation) and their importance in consumer behaviour. The following chapter will present the conceptual framework and hypotheses developed for this study.

Chapter Five
Conceptual Framework and
Research Hypotheses

5.1 Introduction

The previous three chapters have discussed a number of topics pertaining to this study. Chapter Two reviewed a discussion on clothing benefits sought. Chapter Three explored topics on social influence, susceptibility to interpersonal influence, and status consumption. Chapter Four has reviewed three moderating roles of individual differences: religiosity, ethnic identity and acculturation, in consumer behaviour. The main objective of this chapter is to present the conceptual model (see Figure 5.1) which is derived from the research objectives mentioned in Chapter One and the construction of specific hypothesised relationships among the variables.

The conceptual model developed for this study is graphically shown in Figure 5.1. Discussion on the research hypotheses will be divided into two stages. Stage One demonstrates: the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence; and, it examines the relationship between susceptibility to interpersonal influence and status consumption. Stage Two compares the respondents on the basis of level of religiosity, acculturation, and ethnic identity on: firstly, the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence; and secondly, the relationship between susceptibility to interpersonal influence and status consumption.

Figure 5.1: Conceptual Framework and Research Hypotheses
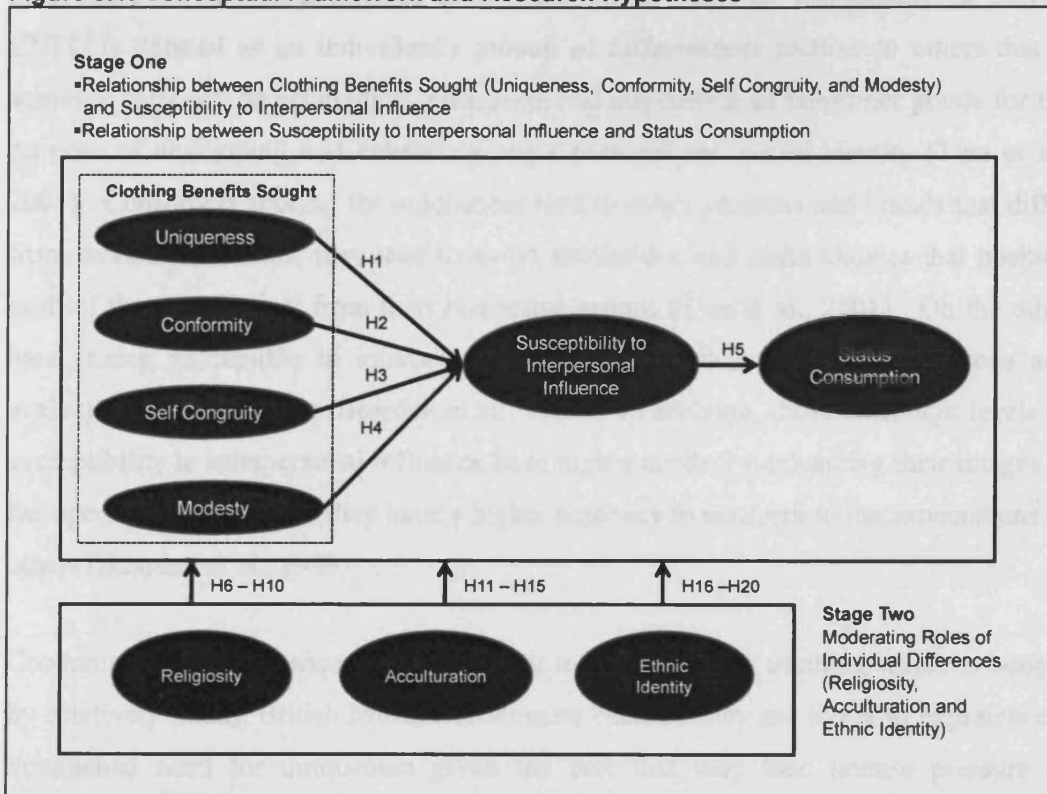
Source: This Study

5.2 Relationship between Clothing Benefits Sought (uniqueness, conformity, self congruity and modesty) and Susceptibility to Interpersonal Influence and Relationship between Susceptibility to Interpersonal Influence and Status Consumption

5.2.1 Effect of Uniqueness on Susceptibility to Interpersonal Influence

Possessions are often extensions of the self (Belk, 1988). Consequently, consumers may acquire and display material possessions for the purpose of feeling differentiated from other people (Tian et al., 2001). In the context of clothing, individuals tend to buy clothes as an enhancement of their individuality (Barnard, 1996, Horn and Gurel, 1981, Shim and Bickle, 1994). According to Tian et al. (2001), when consumers are seeking for uniqueness via consumption of products or brands, it reflects an enduring

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personality trait which is referred to as 'Consumers' Need for Uniqueness' or CNFU. CNFU is defined as an individual's pursuit of differentness relative to others that is achieved through the acquisition, utilisation and disposition of consumer goods for the purpose of developing and enhancing one's personal and social identity (Tian et al., 2001). Consumers seeking for uniqueness tend to select products and brands that differ from established norms, they tend to avoid similarities and make choices that position each of them as distinct from their respective groups (Tian et al., 2001). On the other hand, being susceptible to interpersonal influence implies that others' opinions and evaluations are important (Bearden et al., 1989). In addition, those with high levels of susceptibility to interpersonal influence have higher needs for enhancing their images in the opinion of others, and they have a higher tendency to conform to the expectations of others (Bearden et al., 1989).

Consumers' need for uniqueness is relevant in the context of clothing which is bought by relatively young British Muslim consumers because they are likely to experience a heightened need for uniqueness given the fact that they face intense pressure of negotiating between their parental and community demands as well as the expectations of the majority culture (Sekhon and Szmigin, 2005). Hence, they may aspire to create and express an image to separate identity and differentiation from their parental and community as well as their peers who represent the majority culture. According to Tian et al. (2001), those seeking uniqueness through consumption are less likely to be concerned about social acceptance because they actively avoid compliance with established social norms in a given society. Such consumers may actively seek to separate themselves from established social norms through their purchase and consumption behaviours and, hence, are less likely to be susceptible to interpersonal influence, and vice versa. Additionally, people who desire a sense of uniqueness are independent in their opinions and do not generally seek the support of others (Snyder and Fromkin, 1977). Therefore, the first hypothesis of this study is:

> *Hypothesis 1: British Muslim consumer's need for uniqueness is negatively related to their susceptibility to interpersonal influence.*

5.2.2 Effect of Conformity on Susceptibility to Interpersonal Influence

Consumer research has long argued that consumers are motivated to purchase clothing as a means of seeking conformity (Aiken, 1963). Horn and Gurel (1981) define clothing conformity as acceptance of, or adherence to, a clothing norm, that is, dressing in accordance with the norm of a specified group. For instance, the study by Piacentini and Mailer (2004) shows that clothing has been used to symbolise the link between an individual and the group that they wish to be accepted by. In this study the participants were found to emphasise that clothing played a particularly important role when meeting others and when trying to establish a friendship with others. Similarly, Elliott and Wattanasuwan (1998) confirmed that individuals use the symbolic content of chosen consumption objects to reflect their affiliation or connection to a particular social group. Therefore, clothing may be considered as one of the means by which social groups communicate their identity as a social group to other social groups (Barnard, 1996). In addition, conformity is both necessary and desirable to the extent that it provides for the transmission and functional normative patterns, and gives the individual a sense of belonging (Horn and Gurel, 1981). Clothing conformity helps develop and reinforce a sense of belonging to the group and, hence, it fulfils important social needs (Horn and Gurel, 1981).

Kahle (1995b) argues that a tendency to conform, or conformity motivation, relates to the consumer's concern with adhering to group norms in a purchase decision on a product or brand. In other words, people seeking conformity through clothing reflect how attentive people are to social cues, how sensitive they are to social influence, and it shows that they have a higher concern with what others think. In relation to this, a previous study has shown that individuals who have high scores on conformity in dress tend to be socially conforming, restrained, sociable, and submissive (Aiken, 1963). In the context of this study, clothing conformity is likely to be important among relatively young British Muslim consumers, who are likely to view clothing as instruments for identity expression and group coherence, as well as for lifestyle creation in a multicultural context. As such, British Muslim consumer's susceptibility to interpersonal influence, which reflects an individual's willingness to comply with the

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wishes of others and the willingness to accept and internalise information from others (Bearden et al., 1989), is likely to be reinforced by clothing conformity and, hence, the next hypothesis:

> *Hypothesis 2: British Muslim consumer's clothing conformity is positively related to their susceptibility to interpersonal influence.*

5.2.3 Effect of Self Congruity on Susceptibility to Interpersonal Influence

Self concept is a person's perception of their own abilities, limitations, appearance, and characteristics, including their own personality (Graeff, 1996). According to self concept theory, people act in ways that maintains and enhances their self concept. One important way in which people do this is through the products they purchase and use. Levy (1959) proposed that products are often purchased for their symbolic value. Accordingly, when making decisions in purchasing a product, a consumer will not only consider its functional features but they will also consider its symbolic meaning as a means of conveying certain attributes of the self to others.

In relation to this, Sirgy et al. (1997) has argued that brands/retail stores have personal image attributes which reflects the typical users of that brand/retail store. Consumers psychologically compare their self images with those of typical users of the brand/retail stores, thereby, generating a subjective experience known as self congruity (Sirgy, 1982, Sirgy et al., 1997). Self congruity appears to affect consumer behaviour through self concept motives, such as needs for self consistency and self esteem (Sirgy, 1982). Such views indicate why consumers prefer products that have images which enhance and/or boost their self esteem, why consumers place importance on the opinions and approval of others, and why they form attachments to brands with strongly symbolic associations.

In consumer behaviour, self congruity has been identified as an important factor in directing consumer preference and choice (Kleijnen et al., 2005, Heath and Scott, 1998, Sirgy et al., 1997). Self congruity is also relevant in the context of shopping for

clothing by relatively young British Muslim consumers. Clothing consumption invariably conveys a statement about an individual's personal and social identity (Chattalas and Harper, 2007). Relatively young British Muslim consumers are faced with identity questions on a daily basis. They have a considerable need to achieve a balance between blending in and being different from other groups in society. This can be a challenging issue for relatively young British Muslims because they are caught in the middle of a continuum between Western and non Western culture. As a result, relatively young British Muslim consumers are likely to observe other's clothing style and they can become concerned about other's opinions because they need to navigate cultural differences on a regular basis, enforcing their search for similarities and differences. Given that many relatively young British Muslim consumers are born and raised in the UK (UK National Statistics, 2001), the psychological comparison involving their self images with those of the typical users of the brand/retail stores is likely to reinforce and strengthen their susceptibility to interpersonal influence. Therefore, the next hypothesis has been developed:

Hypothesis 3: British Muslim consumer's self congruity is positively related to their susceptibility to interpersonal influence.

5.2.4 Effect of Modesty on Susceptibility to Interpersonal Influence

Some consumers may seek modesty in clothing, which reflects the fundamental basis for all clothing (Barnard, 1996, Horn and Gurel, 1981). Modesty revolves around the idea that certain body parts are indecent or shameful and should be covered so that they cannot be seen (Barnard, 1996). The wearing of clothing as an expression of modesty is not universal in mankind; it is determined by culture, learned by the individual, and very likely not fundamental in nature (Horn and Gurel, 1981). In Islam, Muslims are required to dress modestly so that attention is not drawn to the wearers, their physical appearance, or their actual bodies. The Prophet Muhammad says, *"Whoever wears a dress of fame in this world, Allah will clothe him with a dress of humiliation in the day of resurrection, then set it afire"*. This Hadith (narrations concerning the words and deeds of the Islamic prophet Muhammad) shows that clothing should not be worn for

the purpose of attracting attention or to show off. Muslims are not supposed to emphasise their body and they should wear clothes that discreetly cover it (Haneef, 1996). As such, there is no limit to the various styles that a Muslim can wear, as long it reflects these values.

Therefore, people seeking modesty in their clothing choices do not wish to display and enhance the sexual or social attractiveness of themselves in the eyes of other people. This implies that they are not concerned about conforming to social expectations and they do not choose certain clothes simply because they have observed other people's clothing choice. In view of this, individuals who seek modesty in their clothing choices would be less concerned with other people's opinions since their motives for clothing are not to draw other people's attention or for the purpose of showing off. In contrast, people who place less importance on modesty in clothing may be more susceptible to other people's expectations and, therefore, the following hypothesis is developed:

> *Hypothesis 4: British Muslim consumer's need for modesty is negatively related to their susceptibility to interpersonal influence.*

5.2.5 Effect of Susceptibility to Interpersonal Influence on Status Consumption

It has been argued that consumers acquire, own, use and display certain goods and services to enhance their sense of self, to present an image of what they are like, to represent what they feel and think, and to bring about the types of social relationships they wish to have (Belk, 1988). In consumer behaviour, some people achieve this through status consumption, which reflects the motivational process by which individuals strive to improve their social standing through the conspicuous consumption of consumer products that confer and symbolise status for both the individual and for the surrounding significant others (Eastman et al., 1999).

The consumption of status goods is significantly influenced by many factors. Shukla (2010) found that the consumer's tendency to achieve social gains influences status consumption. Several other researchers (including Wong and Ahuvia (1998), Heath and

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Scott (1998) and O'Cass and Frost (2002a)) have suggested factors such as prestige and success symbolism, wealth and achievement indication, image and status enhancement as intangible factors affecting status consumption. In the context of an ethnic minority, the use of prestige brands as a surrogate for status is especially applicable to immigrants (Kwak and Sojka, 2010). According to Kempen (2005), ethnic minority households facing racial or ethnic discrimination tended to spend heavily on socially visible consumer goods to make up for their low status in society. This is further supported by Fontes and Fan (2006), who argued that members of ethnic minority groups often face difficulty in achieving social status based on occupational prestige and income, and even when these difficulties are overcome they still occupy relatively low positions in the ethnic hierarchy of mainstream society. Consequently, members of ethnic minority groups often engage in more status conveying consumption than mainstream consumers.

Prior research suggests that social influence can come in the form of normative or informational influence (e.g. Burnkrant and Cousineau, 1975, Deutsch and Gerard, 1955). Informational influence reflects the tendency to accept information from others as reality (Park and Lessig, 1977) while normative influence reflects an individual willingness to comply with the wishes of others (Burnkrant and Cousineau, 1975) in an effort to align one's self image with members of a reference group. Thus, it is likely that relatively young British Muslim consumers involve in status consumption are keen to observe cues associated with status with a group and would be more susceptible to informational influence within the group. Moreover, they might see products as a vehicle to enhance their social image within the group, and they would view status within a reference group as a reward that results from the purchase of products that conveys prestige and status. In view of this it can be seen that relatively young British Muslim consumer's susceptibility to interpersonal influence can trigger status consumption and, hence, the following hypothesis is established:

Hypothesis 5: British Muslim consumer's susceptibility to interpersonal influence is positively related to status consumption.

5.3 Moderating Roles of Individual Differences: Religiosity, Acculturation and Ethnic Identity

Moderating variables have gained popularity in marketing literature and many researchers have acknowledged their importance for predicting consumer behaviour (Baron and Kenny, 1986, Sharma et al., 1981). Researchers may look for moderators in an attempt to improve the fit of their models, given that main effects alone may not provide sufficient accuracy in prediction (Aguinis, 2004). A moderator can be a qualitative (e.g. sex, race, class) or quantitative (e.g. level of reward) variable that affects the direction and/or strength of the relation between an independent or predictor variable and a dependent or criterion variable (Baron and Kenny, 1986, Sharma et al., 1981). In contrast, a variable is a mediator of an X to Y relationship when it accounts for the causal relation between X and Y (Baron and Kenny, 1986). Mediators are also called 'intervening' or 'process' variables because they explain the relationship between two variables while a moderator variable explains changes in the nature of the X to Y effect.

Baron and Kenny (1986) noted that *'whereas moderator variables specify when certain effects will hold, mediators speak to how or why such effects occur'*. Another way to think about this issue is that a moderator variable influences the strength of a relationship between two other variables. A mediator variable also explains the relationship between two other variables. Figure 5.2 shows these relationships graphically. The top panel shows a moderated relationship and the bottom panel shows a mediated relationship.

Figure 5.2: Representation of Variable Serving as Moderator (top) and Mediator (bottom)
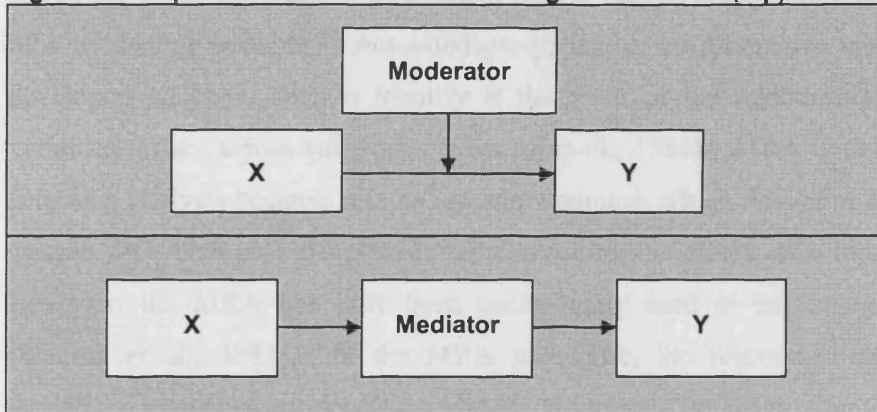
Source: Aguinis (2004)

According to Aguinis (2004), the decision to test moderating effects can be made based on three categories: firstly, researchers have specific theory based predictions to guide hypotheses about potential moderator variables; secondly, they test for moderating effects using variables such as gender and ethnicity, which are recommended as best practice in specific research domains; and thirdly, no strong rationale for testing moderating effects. However, Frazier et al. (2004) have emphasised the importance of theoretical rationale in testing moderating effects.

Marketing scholars in particular have exhibited increased interest in moderating variables, especially with respect to studies on clothing. Previous research shows that researchers in consumer behaviour have examined demographic profiles (i.e. age, gender) (Cox and Dittmar, 1995, Hansen and Jensen, 2009, Shao et al., 2004, O'Cass and McEwen, 2004), consumer involvement (Azevedo and Farhangmehr, 2005), and purchasing situation (Hansen and Jensen, 2009) as moderators in clothing consumption. Others have suggested variables such as personality (Moody et al., 2010, Park et al., 2007) to moderate individual consumer behaviour in clothing.

There are two basic methods to identify the presence of moderator variables, which are: subgroup analysis and Moderated Regression Analysis (MRA) (Sharma et al., 1981). In subgroup analysis, the sample is split into subgroups on the basis of criteria (i.e. mean or median score) applicable to the moderating variable. After the subgrouping of the respondents, a regression analysis is typically used to investigate the relationship between the predictor variable and criterion variable for each subgroup. However, the

use of the predictive validity coefficient (R^2) in and of itself to determine the presence of a moderator variable is not satisfactory; hence, an alternative approach has been developed which is able to identify if the form of the relationship of the specific variables differs across subgroups (Sharma et al., 1981). MRA is differentiated from subgroup analysis because it is an analytic approach which maintains the integrity of a sample yet which provides a basis for controlling the effects of a moderator variable. However, the MRA has only been occasionally used in marketing related studies (Sharma et al., 1981). In the MRA procedure, the regression model versus the moderated regression model (that additionally includes the interaction of these variables with moderators) is compared. The discovery of a significant interaction effect at this stage suggests the effects of moderation.

In this study, multiple group analysis in a Structural Equation Modelling (SEM) framework is used to test for any differences between similar models as estimated for different groups of respondents (Kline, 1998). The general objective here is to see if there are differences between individual group models (Hair et al., 2010). An explanation of the multiple group analysis will be presented in more detail in Chapter Eight. While previous studies have indicated a number of variables as moderating variables in studying clothing, this study examines consumer religiosity, acculturation and ethnic identity as the proposed individual differences that will serve as moderators in: firstly, the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence; and secondly, in the relationship between susceptibility to interpersonal influence and status consumption.

5.3.1 Religiosity

Religious commitment, or religiosity, in this study is defined as the degree to which a person adheres to their religious values, beliefs, and practices that are used in their daily life (Worthington Jr. et al., 2003). Research has shown that religious people exhibit different character and personality traits from less religious individuals. For instance, religious people are more satisfied with their lives (Wilkes et al., 1986, Hong and Giannakopoulos, 1994) and tend to reflect more conservative and traditional attitudes

(Delener, 1994). Intrinsically religious individuals (i.e. those for whom religion is a central focus in life) are also reported to show a greater concern for moral standards, discipline and responsibility when compared to extrinsically religious individuals (i.e. those for whom religion is an expedient) (Wiebe and Fleck, 1980).

Highly religious individual also exhibit different buying behaviours from less religious individuals. For instance, Delener (1994) found that in pro religious Jewish households, and pro religious household in general, the husband exerts more influence in deciding where to purchase an automobile, indicating a more traditional gender role orientation (Wilkes et al., 1986). In other buying behaviour aspects, Sood and Nasu (1995) found that devout American Protestants differ from their less religious counterparts in that: they tend to buy products when they are on sale instead of when they want them, are open to the purchase of foreign products, tend to shop in all kinds of stores rather than the best stores, prefer stores with the lowest prices, believe there is little relationship between price and quality, and they tend not to believe the claims made in advertising. Casually religious consumers, on the other hand, show a higher preference for retail store attractiveness, are more demanding in their shopping behaviour whereby they attached more importance to product quality, the nutritional value of products, and the quality of service (Essoo, 2001).

It is suggested that religious individuals typically exhibit a strong sense of commitment to their belief system and so they are expected to behave according to the norms as described by their religion (Mokhlis, 2006b). Because of their commitment to their faith, one could argue that religious Muslims are comfortable to follow all of the rules laid down in the Quran (the divinely revealed Scripture of Islam) and the Sunnah (the practice of the prophet, consisting of what he himself did, recommended, or approved of in others) which also includes the commands on dressing. Islam requires its followers to dress modestly: a) clothing should not be worn for the purpose of attracting attention or to show off; b) clothing must be loose and cover the entire body, only the hands and face may remain visible for women; c) the material which is used to cover the body parts are thick so that no one can see through it; d) women's clothing must not resemble men's clothing, nor should the men's clothing resemble the women's; and, e) Muslims should not wear clothing to look like a non Muslim (Badawi, 1980).

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While such standards may seem out dated or conservative to some people, Muslims view these values of public decency as timeless. In other words, for Muslims, following these dress requirements reflects their beliefs in the values taught by Islam. Consequently, it is likely that religious people's way of dressing would be distinctive from that of less religious people.

In the context of Muslims living in the UK, the extent to which religious people dress differently as required by their religion may suggest that they are willingly to risk social disapproval by selecting clothing that deviates from group norms (i.e. the mainstream) (Tian et al., 2001). Their decision to dress differently from the mainstream may ultimately increase their self image. This means that by keeping within Islamic guidelines in dressing reflects the wearer's Islamic identity and it shows that they are not afraid to be considered 'different' or 'backward' if they do so (Haneef, 1996). As has been argued by Simonson and Nowlis (2000), these people are not concerned about criticism from others; in fact, they tend to make purchase decisions that others might consider to be bizarre in contrast to consumers who purchase clothing that is part of the mainstream. Moreover, Muslims who dress modestly are concerned about gaining the pleasure and approval of their God rather than of the people around them. Muslims have also been taught that disobeying the command of God is a sin and they will be punished for disobedience in the hereafter. Based on the above discussion, the effect of individual's need for uniqueness through clothing on susceptibility to interpersonal influence is more likely to be stronger among religious British Muslims who feel the need to distinguish themselves from the less religious. This provides the basis for the following hypothesis:

> *Hypothesis 6: The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals.*

Previous research has demonstrated that individuals exhibit different behaviours depending on varying levels of religiosity. For example, religious people are more likely to choose members of their same religious group when they look for product

information than those consumers who are less religious (Choi et al., 2010). They also tend to feel less secure, more dependent, and less self confident than less religious individuals (Delener, 1994, Delener, 1990), implying that they are more likely to seek, accept, and acquire opinions and knowledge from other individuals so that they can make informed decisions about consumption (Deutsch and Gerard, 1955). Additionally, religious people tend to be associated with collectivist traits. For instance, Bonne et al. (2007) found that consumers with a higher Muslim identity are more prone to take the opinion of other important persons and institutions into account in addition to their own feelings of control. On the other hand, consumers who consider themselves as less Muslim believe that their consumption decision is a matter of personal conviction.

In Islam, the concept of collectiveness is frequently emphasised in many aspects of life. For instance, Muslims are recommended to pray in congregation with his/her fellow Muslims if possible. Islam also teaches its followers to live in cooperation and not competition with their fellow men and to be helpful, kind, just and compassionate toward everyone, regardless of whether they are of the same or a different faith (Haneef, 1996). It is also a fundamental responsibility of Muslims to contribute their utmost to the welfare of their communities. For instance, it is stated in the Quran (the divinely – revealed Scripture of Islam) that *"The human being shall have nothing but what he strives for" (53:39)* while the Prophet Muhammad says *"The believer is not one who eats his fill when his neighbour besides him is hungry"*. Other than that, the act of Hajj (i.e. pilgrimage to Mecca) brings people from every part of the world, all of them professing and living by the same faith, and all devoted to the worship of their single Creator (Haneef, 1996). During pilgrimage to Mecca male and female pilgrims wear similar garments, thereby reflecting that human beings are equal.

In the preceding discussion, it was stressed that Islam is generally characterised by collectivistic traits. Hence, one could argue that the positive relationship between clothing conformity (i.e. acceptance of or adherence to a clothing norm, dressing in accordance with the norm of a specified group) (Horn and Gurel, 1981) and susceptibility to interpersonal influence should be stronger for highly religious British Muslims than less religious individuals. Thus, the following hypothesis is developed:

Hypothesis 7: The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals.

It has been suggested that highly religious individuals tend to behave in a more disciplined and responsible manner (Wiebe and Fleck, 1980). Highly religious individuals have also been found to be significantly less likely to engage in product purchase and store switching behaviours (Choi, 2010), and they more conservatively utilise the product information sources (Choi et al., 2010). On the other hand, casually religious consumers tend to be more trendier in their shopping behaviour and are more likely to search for information than devout consumers (Essoo, 2001). Casually religious consumers also differ from devout consumers in their retail store preferences; for example, they show a higher preference for retail store attractiveness (Essoo, 2001).

Worthington Jr. et al. (2003) argue that a highly religious person will evaluate the world through religious schemas and, thus, will integrate his or her religion into much of his or her life. This means that a highly religious individual's self image is explicitly linked to their religious value system and this will consequently play an important role in the evaluation of fit between the consumer's self image and the image the store portrays (Swimberghe et al., 2009). Consequently, in this study, it is expected that congruity and consistency between the consumer's self image and the image of high street fashion retail shoppers are also important contributor in determining religious British Muslims' clothing choices.

In this study the typical image of a high street fashion retailer shopper is considered to reflect British mainstream society. As such, the typical image of a high street fashion retailer shopper which is contrary to a religious British Muslim consumer's self image may have an undesirable evaluative criterion and also create a larger distance between the individual's self image and the typical image of a high street fashion retailer shopper. Consequently, it is expected that British Muslim's level of religiosity will moderate the relationship between self congruity and susceptibility to interpersonal

influence: it should be stronger for the less religious than the highly religious individuals. Hence, the following hypothesis is developed:

Hypothesis 8: The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for less religious individuals.

Highly religious individuals often display different consumer behaviour from less religious individuals. For instance, devout followers of Islam found advertising of gender/sex related products, social/political groups, health and care products, and addictive products very offensive when compared to their more liberal followers (Fam et al., 2004). The perceived offence could be traced to the religious believers being generally more conservative, having greater concern for moral standards, and possessing more traditional attitudes (Wilkes et al., 1986, Delener, 1994, Wiebe and Fleck, 1980) relative to their less religious counterparts. Higher levels of religiosity also had significantly less favourable attitudes towards the contentious message (Michell and Al-Mossawi, 1995).

Essoo and Dibb (2004) suggest that highly religious individuals typically exhibit a strong sense of their commitment to their belief system. As a result, religious persons tend to follow the norms as described by their religion (Sood and Nasu, 1995). Islam has set standards for dressing modestly, whereby Muslims are required to: wear clothes that cover the whole body, choose material that is not too thin, wear clothing which does not resemble the clothing of non Muslims, and women's clothing should not resemble men's clothing (Badawi, 1980). According to Ruby (2006), people who dress modestly show that they follow the norms as described by their religion and commitment to their belief system. Fam et al. (2004) argue that Islamic followers still follow their traditional beliefs and values, even though other religions have reassigned these priorities in line with the modern ways of living, entertainment and lifestyles. In relation to this, Arthur (1999) states that while a person's level of religiosity cannot be objectively perceived, symbols such as clothing are used as evidence that they are on the right and true path. As such, seeking modesty in clothing is more likely to be

important among highly religious Muslims. Consequently, it is expected that British Muslim's level of religiosity will moderate the relationship between modesty and susceptibility to interpersonal influence. Hence, the following hypothesis is developed:

> *Hypothesis 9: The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals.*

Prior research highlights a number of ways in which the highly religious are different from less religious in terms of their shopping behaviour. For instance, Mokhlis (2006b) found that religious individuals are more likely to be concerned about price, quality and make less impulsive purchase decisions. They are also more likely to be more economic, buying products on sale, shopping in stores with lower prices, believe that there is little relationship between price and quality, and tend not to believe advertising claims, while preferring subtle and informative advertisements (Sood and Nasu 1995). They tend to be conservative and traditional (Delener, 1990) and, therefore, would place more importance on store evaluative criteria dealing with product quality and product assortment (McDaniel and Burnett, 1990). Further studies show that religious people spent significantly less on their shopping (Siguaw and Simpson, 1997) and they use less credit (Wilkes et al., 1986). On the other hand, less religious consumers show a higher preference for retail store attractiveness (Essoo, 2001) and tend to be trendier and more innovative in their shopping behaviour (Essoo, 2001).

Religious people are believed to be less materialistic because concentration on material wealth is condemned in all organised religions (Belk, 1983). Lindridge and Dibb (2003) further suggest that the use of products as status enhancers is associated with lower socio economic classes and low religiosity. In Islam worldly considerations such as wealth, status, and power do not count at all in the sight of God unless an individual uses them to follow His guidance and seek His pleasure (Haneef, 1996). Islam also promotes moderation in all areas of life, including the wearing of clothes. The Quran (the divinely – revealed Scripture of Islam) states that *"O children of Adam! Look to your adornment at every place of worship and eat and drink, but be not prodigal........"*

(7:31). This verse has enjoined upon the people to wear good clothes, take good food and drinks, but not be extravagant. In addition, the Prophet Muhammad says, *"Whoever wears a dress of fame in this world, Allah will clothe him with a dress of humiliation in the day of resurrection, then set it afire"*. This Hadith (narrations concerning the words and deeds of the Islamic prophet Muhammad) shows that Muslims wearing clothing for the purpose of seeking attention or showing off will receive negative consequences in the distant future (i.e. punishment in hell).

Based on the previous discussion, it is less likely that status consumption will be important among religious British Muslims given that that they are committed to the beliefs and the values taught by Islam (Mokhlis, 2006b). Furthermore, previous studies have shown that religious people are more focused (i.e. spend less, are more economic, are concerned about price, and prefer subtle and informative advertisements) (e.g. Sood and Nasu, 1995, McDaniel and Burnett, 1990, Siguaw and Simpson, 1997) in their buying behaviour, implying that they pay less importance on non functional factors such as gaining status. Therefore, it is expected that British Muslim's level of religiosity will moderate the relationship between susceptibility to interpersonal influence and status consumption such that the effect will be stronger for less religious individuals. Hence, it is postulated that:

> *Hypothesis 10: The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by religiosity, such that the effect will be stronger for less religious individuals.*

5.3.2 Acculturation

Acculturation is generally taken to indicate acquisition of host culture traits (Laroche et al., 1998). The more acculturated the individual is then the greater the progression towards the attitudes and values of the host society will be (Faber et al., 1987). Previous studies have shown that immigrant groups are not homogeneous. Buying and consumption patterns and also media usage depend upon the level of the consumer's acculturation. For instance, low and moderate acculturated Asian Indian immigrants in

the USA had a greater preference for Indian advertisements while highly acculturated Asian Indians had a greater preference for American advertisements (Khairullah, 1995). Similar results were found in a later study: as acculturation increased, Asian Indian immigrants in USA preferred American advertisements more and Indian advertisements less (Khairullah et al., 1996). In a different study, Khairullah and Khairullah (1999) suggest that low and moderate acculturated Asian Indian would be effectively reached by developing Indian advertisements depicting Indian cultural themes rather than American advertisements showing mainstream American culture while highly acculturated Asian Indian immigrants should be reached by American advertisements rather than Indian advertisement.

Previous studies have also highlighted a number of consumer behaviour in which highly acculturated individuals are different from less acculturated individuals. Highly acculturated individuals are more frequently exposed to English language media, use coupons with greater frequency (Petroshius et al., 1995), and display less loyalty to specific brands (Petroshius et al., 1995, Podoshen, 2006). Bojanic and Xu (2006) found that highly acculturated individuals dine out more frequent than less acculturated individuals, reflecting their American lifestyles, and they are more likely to have a bank account, regardless of income and level of education (Perry, 2008). In summary, highly acculturated ethnic consumers tend to display behaviours that are similar to those of the host culture while less acculturated ethnic consumers display behaviours that are similar to their home country's cultural values.

Lee and Um (1992) find that as individuals become acculturated into the host country's culture, their attitudes and values will change. In the context of this study, this means that highly acculturated British Muslims living in the UK should also develop clothing behaviour similar to the host country, which is different from the clothing worn where they originally came from. According to Gurel and Gurel (1979), clothing can serve as enhancement of individuality and expressive symbols of uniqueness (Snyder and Fromkin, 1977). Given that highly acculturated individuals are more likely to behave and display behaviour similar to the host country, less acculturated individuals may acquire, use and display possessions that highlight their ethnic group in order to express their ethnic identity and distinguish themselves from the majority host population. This

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is reflected in Ruvio et al.'s (2008) study who found that Israeli Russian immigrants in Israel who chose to preserve their original culture demonstrated a strong desire for unique products and innovative shopping for Russian products only. Following on from this, it is to be expected that because highly acculturated British Muslim consumers should be more interested in clothing that is similar to the host country that they will place less importance on seeking uniqueness through clothing in order to differentiate themselves from others in the mainstream. It is, therefore, expected that British Muslim's level of acculturation will moderate the effect of uniqueness on susceptibility to interpersonal influence, such that the effect will be stronger for less acculturated British Muslims. Hence, the following hypothesis is developed:

Hypothesis 11: The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.

An individual's level of acculturation is often associated with his or her usage of reference group. For instance, highly acculturated Hispanics exhibited a relatively lower family referent influence than low acculturated Hispanics (Chattalas and Harper, 2007). Kim and Kang (2001) demonstrated that less acculturated Asian Americans, regardless of ethnicity, exhibited a greater normative influence. On the other hand, highly acculturated immigrants are less influenced by other people, which consequently made them less susceptible to interpersonal influence (D'Rozario and Choudhury, 2000). Additionally, it was found that individualism was negatively related to consumer susceptibility to normative influence (Mourali et al., 2005) while higher collectivist orientation results in high levels of social influence (Kongsompong et al., 2009). The results from these studies show that as acculturation increases the consumers become less susceptible individuals who are less concerned about other people's opinions and expectations (Bearden et al., 1989) and so their collectivistic values decline.

Horn and Gurel (1981) define clothing conformity as acceptance of, or adherence to, a clothing norm, that is, dressing in accordance with the norm of a specified group. This reflects a collectivist value system where an individual's behaviour is influenced by

factors such as group norms (Triandis, 1995). As been demonstrated in the study by Manrai et al. (2001), dress conformity was highest among the less Westernised societies. In a different study, Sun et al. (2004) found that consumers from collectivist cultures are more concerned about their personal appearance and about how they are seen by others. The authors further argued that their findings might be interpreted by collectivist culture consumers as a way to demonstrate their in group identity, show their concerns with in group norms, follow in group trends, and avoid loss of face in front of in group members.

Following the preceding discussion, it can be anticipated that those British Muslims in this study who are highly acculturated will be less susceptible to interpersonal influence (D'Rozario and Choudhury, 2000) and will demonstrate higher individualistic values. Therefore, clothing conformity that signifies the importance of group norms is less likely to be important among highly acculturated British Muslims. Consequently, British Muslim's level of acculturation will moderate the relationship between clothing conformity and susceptibility to interpersonal influence such that the effect will be stronger for less acculturated individuals. Based on this discussion, it is thus hypothesised that:

> *Hypothesis 12: The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.*

Highly acculturated individuals often exhibit behaviours differently from less acculturated individuals. For instance, a number of previous studies have shown that highly acculturated ethnic consumers displayed behaviours that were similar to those of the dominant culture while less acculturated ethnic consumers displayed behaviours similar to their home country's cultural values (Podoshen, 2006, Chattalas and Harper, 2007, Korgaonkar et al., 2000); for example, they tend to dine out more frequently (Bojanic and Xu, 2006), are more likely to have a bank account (Perry, 2008) and are less likely to be loyal to a specific brand (Petroshius et al., 1995, Podoshen, 2006). In the context of clothing, these findings imply that highly acculturated British Muslim

consumers are more likely to display a clothing style that is similar to the host country members as compared to less acculturated British Muslim consumers.

It has been argued that brands and retail stores have personal image attributes which reflect the typical user of that brand or retail store (Sirgy et al., 1997). Researchers have also demonstrated that matching between an individual's self image and the typical user of that brand or retail stores predicts consumer behaviour variables, such as: intention, product evaluation, satisfaction and loyalty (e.g. Kleijnen et al., 2005, Graeff, 1996, Kressman et al., 2006, Jamal and Goode, 2001, Sirgy et al., 1997). For some, if the brand related information is inconsistent with the customers' self image then it is unlikely to gain customers' attention, acceptance, and retention (Heath and Scott, 1998). In this study, the typical image of a high street fashion retailer shopper would reflect British mainstream society. Therefore, it is expected that the effect of self congruity on susceptibility to interpersonal influences will be stronger for highly acculturated British Muslims because they are more likely than their less acculturate counterpart to behave and display behaviours that are similar to the dominant culture. Hence, the following hypothesis is established:

> *Hypothesis 13: The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for highly acculturated individuals.*

Because acculturation is considered as an individual's process of learning and adopting cultural traits which are different from the ones with which the person was originally born with (Ownbey and Horridge, 1997), the more acculturated they are the more likely they will think and behave like the members of the other group (i.e. the mainstream). Highly acculturated individuals have a tendency to search among a wide array of information sources (D'Rozario and Douglas, 1999) and have higher preferences for their host country's products, cultures, and values (Khairullah, 1995, Khairullah and Khairullah, 1999). In summary, highly acculturated individuals when compared to less acculturated individuals are more likely to behave like the members of the host country.

In this study, Britain as the host country is classified as an individualist society where individuals see themselves as independent of collectives and are primarily motivated by their own preferences, needs, rights and goals (Triandis, 1995). Gomez (2003) found that acculturation was negatively related to an individual's collective orientation. This finding implies that highly acculturated individuals tend to display individualist values. A number of studies have shown that culture gives an impact on individual's way of dressing (Manrai et al., 2001, Horn and Gurel, 1981). Clothing from Eastern cultures usually depicts the traditions and cultures of those Eastern countries. The code of dressing in these countries is determined by their respective cultural obligations, religious beliefs, and traditions. On the other hand, many Westerners tend to dress less conservatively than their ethnic counterparts. The typical Western young adult way of dressing includes short skirts, tight trousers, shorts, and skimpy tops. As such, it is expected that dressing modestly is less important among individualist societies, especially those who are presumably more acculturated. This happens because highly acculturated individuals have a higher lack of concern on other's reactions to their ideas and actions (Triandis, 1995) while collectivist individuals are more concerned about how they are seen by others (Sun et al., 2004). Following from this, it is hypothesised that:

> *Hypothesis 14: The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.*

Several studies have shown that an individual's length of stay in the host country is positively related to the individual's level of acculturation. The more recent the arrival in the host country then the less likely they are to have adopted the host country's values (Penaloza, 1994, Lee and Tse, 1994), which consequently makes them less acculturated. Cleveland and Chang (2009) found that immigrants who have recently arrived tend to be more status oriented because they have higher levels of insecurities which makes them focus on acquiring status defining possessions. In another study, Kwak and Sojka (2010) found that the stronger an immigrant identifies with their ethnic culture then the more likely they are to purchase high priced branded products for status purposes.

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Kwak and Sojka (2010) suggest that immigrants who are less assimilated to the host culture are more likely to rely on other means (i.e. high priced branded products) to reinforce their self concept in the new environment.

The preceding discussion suggests that immigrants who have stayed longer in the host country (i.e. those who are presumably more acculturated) may not need to rely on surrogate means, such as prestige brands, to establish status and reinforce their self concept. On the other hand, immigrants who have just arrived from their country of origin yet no longer have an occupation, house, and so on to reinforce their self concept and identity may rely on other means for establishing status, wealth, and power. Hence, echoing results from the previous studies (Kwak and Sojka, 2010, Cleveland and Chang, 2009), for less acculturated British Muslims the purchase of products that convey status may be an important means of establishing themselves in a new world. Thus, it can be postulated that:

> *Hypothesis 15: The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.*

5.3.3 Ethnic Identity

A number of researchers have identified ethnic identification, or the extent to which a person feels tied to his/her culture of origin (Donthu and Cherian, 1994), as an important determinant of individual differences in the consumer marketplace (e.g. Green, 1997, Miyazaki et al., 2007, Laroche et al., 1998). The strength of ethnic identity is tantamount to the degree of commitment to the norms of the given ethnic group and, therefore, the degree of influence that this group holds on the individual's attitudes and behaviours (Hirschman, 1981). Donthu and Cherian (1992) argued that the stronger the ethnic identity is then the more loyal ethnic groups are to their traditional values and the more likely they are to exhibit these values. Their study showed that strong Hispanic identifiers in comparison with weak Hispanic identifiers were older, more brand loyal, had more ethnic pride, and used more Spanish language

magazines and newspapers (Donthu and Cherian, 1992, Donthu and Cherian, 1994). Moreover, strong Hispanic identifiers were more likely to buy brands advertised to their ethnic group than weak Hispanic ethnic identifiers.

In the context of clothing, Forney and Rabolt (1986) found that those with a strong ethnic identity wore traditional ethnic dress more frequently than those with a weak ethnic identity. Kim and Arthur (2003) have also found that strong ethnic identifiers hold more positive attitudes toward and ownership of ethnic apparel. In another study, Chattaraman and Lennon (2008) found that an individual's strength of ethnic identification is a significant predictor of cultural apparel consumption where high degrees of ethnic identification are more likely to purchase cultural apparel than those with a weak ethnic identification. Consumers with a higher strength of ethnic identification attributed more positively valence emotions and meanings to the consumption of cultural apparel (Chattaraman et al., 2009).

According to Eicher and Sumberg (1995), ethnic apparel or dress indicates common or shared ways of dress that identify a group of people who share a common background and heritage. It also visually separates one group from another (Eicher and Sumberg, 1995). In this present study, because of British Muslim's effort to create and express a desired image of separate identity and differentiation, one could argue that clothing is used as an instrument by high ethnic identifiers to show separate identity and differentness from others (in this case the UK mainstream society) for the purpose of developing and enhancing personal and social identity (Tian et al., 2001). In addition, according to McCracken (1988), consuming 'majority' or 'mainstream' products does not aid in the projection of any identity, other than one of conformism. Furthermore, Chattalas and Harper (2007) demonstrate in their study involving Hispanic samples that Hispanics show a significantly higher needs for uniqueness than non Hispanics. Hence, the following hypothesis is proposed:

> *Hypothesis 16: The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.*

Prior research highlights a number of ways in which strong ethnic identifiers are different from weak ethnic identifiers. For instance, with respect to information search behaviour of each segment, research has demonstrated that strong ethnic identifiers respondents were more influenced by personal influences (such as family members and co-workers) while low ethnic identifiers were more influenced by impersonal influences (including magazine advertisements, brochure advertisements, window shopping and product labels) (Webster, 1992). Strong ethnic identifiers were also more likely to exhibit collectivistic tendencies; for example, in studying the relationship between ethnic identification and reference group influence, Webster and Faircloth III (1994) reported that strong ethnic identifiers tend to be more influenced by close acquaintances and/or family members' expectations for the appropriate brand selection than their counterparts with weaker ethnic identification.

In this study, the majority of British Muslims came from Asia (UK National Statistics, 2001). Most Asian countries are classified as collectivist societies where individuals view themselves as an integral part of one or more groups (Hofstede, 2009, Triandis, 1995), which consequently makes them more comfortable with conforming to group norms. Because ethnic identity focuses on the maintenance of aspects related to the culture of origin (Laroche et al., 1998), it can be argued that those who highly identify with their culture of origin will follow collectivist norms and values, and vice versa (Donthu and Cherian, 1992, Donthu and Cherian, 1994).

A collectivist society is more susceptible to interpersonal influence (Kongsompong et al., 2009). Being susceptible to interpersonal influence indicates a higher tendency to conform to other people's opinions and expectations (Bearden et al., 1989). In the context of clothing, the relationship between dress, appearance, and conformity to peer group dress is supported in Forney's (1980) study. The results of this study show that the retention of ethnically defined dress traits was high when group cohesion between friends, family, and neighbours was strong while a dominant culture dress was worn more by individuals not attached to strong cohesive groups (Forney, 1980). Additionally, Lee and Kacen (2000) suggest that purchase reasons that depicted group affiliation is often display by a collectivist society. Following this line of reasoning, it can be anticipated that high ethnic identifiers who are very strongly formed by their

culture of origin will follow collectivist norms and values, and be susceptible to interpersonal influence. As a result, the influence of clothing conformity on British Muslim consumer's susceptibility to interpersonal influences will be moderated by an individual's strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers. Thus, the following hypothesis is developed:

> *Hypothesis 17: The influence of British Muslim's clothing conformity on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.*

Several prior researchers (e.g. Donthu and Cherian, 1992, Donthu and Cherian, 1994) have shown that a weak ethnic identifier's self image is only slightly formed by the culture of origin; therefore, the weak ethnic identifier's will not necessarily be predictable by the culture of origin or values or attitudes. This also implies that weak ethnic identifier's self images are not linked to their culture of origin. Several previous researchers have demonstrated that an individual's strength of ethnic identity is positively related to the consumption of ethnic products, such as cultural apparel and ethnic/traditional foods (Chattaraman and Lennon, 2008, Forney and Rabolt, 1986, Kim and Arthur, 2003, Xu et al., 2004, Laroche et al., 2005, Laroche et al., 1998). The findings from these studies show that with a decreasing ethnic identity means that an individual's preference for ethnic products declines and the individual preference for mainstream products (such as convenience food or clothing) increases (Chattaraman and Lennon, 2008, Xu et al., 2004, Laroche et al., 1998).

Sirgy et al. (1997) proposed that consumer behaviour is, in part, determined by *'the congruence resulting from a psychological comparison involving the product user image and the consumer's self image'*. Since this present study focuses on high street fashion retailers, the typical image of a high street fashion retailer shopper would reflect the values of British mainstream society. Consequently, in this study it can be expected that the self congruity effect, which explains the interaction between a consumer's self image and the typical image of high street fashion retailer shopper, is more likely to be stronger among weak ethnic identifiers because they are people who are slightly formed

by their culture of origin and relate to a stronger extent with the host culture's attitudes and values (Donthu and Cherian, 1992). Thus, it seems that an individual's strength of ethnic identity might moderate the relationship between self congruity and susceptibility to interpersonal influence. Hence, the following hypothesis is established:

> *Hypothesis 18: The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for weak ethnic identifiers.*

Several previous studies have shown that an individual's strength of ethnic identity is a significant predictor of cultural apparel consumption whereby high degrees of ethnic identification are more likely to purchase cultural apparel than those with a weak ethnic identification (Forney and Rabolt, 1986, Kim and Arthur, 2003, Chattaraman and Lennon, 2008). They also tend to evaluate ethnic relevant product attributes more favourably (Chattaraman et al., 2009) and put more emphasis on ethnic features of clothing and window displays than those with weak ethnic identifiers (Kim and Arthur, 2003). Given that ethnic dress indicates common or shared ways of dress that identify a group of people who share a common background and heritage (Eicher and Sumberg, 1995), consumers who showed a greater strength of ethnic identity reported owning more ethnic apparel than their counterparts with weaker ethnic identity (Forney and Rabolt, 1986).

In this study, it is expected that high ethnic identifiers will tend to display collectivist attitudes and values. This is mainly because the majority of British Muslims came from Asian countries (UK National Statistics, 2001) which have been classified as collectivist societies (Triandis, 1995, Jamal, 2003). In terms of clothing, people in collectivist societies might be more conservative than people in individualistic societies because collectivists are closely linked individuals who view themselves primarily as parts of a whole, be it a family, a network of co-workers, a tribe, or a nation. Such people are mainly motivated by the norms and duties imposed by the collective entity (Triandis, 1995). Therefore, collectivistic individuals would not want to wear clothing that reveals too much of the body because they would not want to attract so much attention to the

self, especially when revealing the body was neither positively valued nor accepted in collectivistic societies.

In another study, Ruby (2006) found that wearing modest clothing is a way of demonstrating the difference between Muslim and Western values, and distinguished immigrant Muslim women from mainstream society. The author further suggests that Muslim immigrants who are strongly identified with their culture of origin are more likely to choose clothing for the purposes of modesty. Following the preceding discussion, it is expected that the modesty effect on susceptibility to interpersonal influences will be stronger for highly ethnic identifiers as compared to less ethnic identifiers. Hence, the following hypothesis is developed:

Hypothesis 19: The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.

Generally, individuals scoring high on ethnic identity hold strong ties with their families and people from their ethnic group. For instance, with respect to the consumption patterns between strong and weak ethnic identifiers, research has demonstrated that strong Hispanic identifiers are more likely to buy brands advertised to their ethnic group (Deshpande et al., 1986), prefer service providers who share the same ethnicity and buy the same brands that are used by family and friends (Donthu and Cherian, 1994). They also tend to have a traditional sex role orientation, for example, Webster (1994) found that high Hispanic identifiers are more likely to exhibit husband dominance in the financially important or final aspects of the decision making process for automobiles, housing, banking, major appliances, and furniture.

Webster and Faircloth III (1994) suggested that strong ethnic identifiers place greater emphasis on the personal statement made by product consumption because they were found to be impacted more by normative (i.e. utilitarian and value expressive) influences when compared to weak ethnic identifiers. The authors further added that status brands were seen as important symbols of personal expression among high ethnic

identifiers. In a similar vein, Kwak and Sojka (2010) found that the stronger an immigrant identifies with their ethnic culture, then the more likely they were to purchase high priced branded products for status purposes. Similarly, Deshpande et al. (1986) found that strong ethnic identifiers tend to show a greater inclination for the purchase of prestige products.

Given that strong ethnic identifiers tend to show more collectivistic traits (e.g. Donthu and Cherian, 1994, Webster and Faircloth III, 1994) and the positive association between collectivism and the purchase of luxury products conveys status (Wong and Ahuvia, 1998, Li and Su, 2007), it can, therefore, be anticipated that British Muslims in this study who highly identify with their culture of origin will follow collectivist norms and values, and are more likely to be involved in status consumption. It is, therefore, possible to make the next following hypothesis:

> *Hypothesis 20: The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.*

5.4 Summary

This chapter has presented the conceptual model and research hypotheses which have been developed for this study. Discussion on the research hypotheses were divided into two stages. Stage One demonstrated the relationship between: clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence; and it examined the relationship between susceptibility to interpersonal influence and status consumption. Stage Two compared the respondents on the basis of level of religiosity, acculturation, and ethnic identity on: firstly, the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence; and secondly, the relationship between susceptibility to interpersonal influence and status consumption. The next chapter will

provide the research design and methodology which was used to collect data for this study.

Chapter Six
Research Methodology

6.1 Introduction

This chapter describes the research design and methodology used to collect data for this study. The chapter begins with a justification for the research paradigm in Section 6.2. Following this, Sections 6.3 and 6.4 will discuss the research design and research strategy, respectively. A discussion of the data collection method used in this study is presented in Section 6.5. In Section 6.6, reliability and validity of the measures are explained while a discussion of the data analysis is presented in Section 6.7. Finally, a summary of the chapter is presented in Section 6.8.

6.2 Research Paradigm

A research paradigm is a perspective or frame of reference for viewing the social world, consisting of a set of concepts and assumptions (Bailey, 1994). It is a way of examining social phenomena for which particular understandings of these phenomena can be gained and explanations attempted (Saunders et al., 2007). Two of the approaches to gaining knowledge in the social sciences are the positivist and interpretivist approaches (Hudson and Ozanne, 1988). It has been argued that in the field of consumer behaviour the positivism paradigm is dominant while the interpretivist paradigm is an emerging paradigm which questions assumptions made by the positivism paradigm (Solomon et al., 1999). Positivist and interpretivist paradigms have different epistemological and ontological assumptions. Both paradigms use different methodologies to gain knowledge.

Epistemology comes from the Greek word ἐπιστήμη *(epistêmê)*, the Greek term for knowledge. In simple terms, epistemology is the philosophy of knowledge or of how we come to know (Trochim, 2006). Positivists take a generalising approach to research; that is, they seek out general, abstract laws that ideally can be applied to an infinitely large number of phenomena, people, settings, and times (Hudson and Ozanne, 1988). A positivist researcher attempts to explain and predict what happens in the social world by searching regularities and causal relationships between its constituent elements (Bahari,

2010). Conversely, interpretivists take a more historical, particularistic approach to research; that is, they study a specific phenomenon in a particular place and time. Rather than seeking to determine law like regularities, the interpretivists seek to determine motives, meanings, reasons, and other subjective experiences that are time and context bound (Hudson and Ozanne, 1988). Interpretivism is said to stress the importance of symbolic, subjective experience and the researcher constructs their own meaning based on their unique and shared cultural experiences, so there are no single right or wrong references (Solomon et al., 1999).

The positivists approach to research is that the research is undertaken, as far as possible, in a value-free way. The researchers must be independent and its properties should be measured through objective methods (Bahari, 2010). In contrast, the interpretivists hold that the researcher and the people under investigation interact with each other (Hudson and Ozanne, 1988) and, therefore, the findings are influenced by the researcher's perspectives and values (Bahari, 2010).

Ontology is defined as a theory of the nature of social entities (Bryman, 2004). Saunders et al. (2007) state that ontology is a theory concerning the nature of social phenomena as entities that is to be admitted to a knowledge system. In brief, it can be said that ontological assumptions are regarding the nature of phenomena to be investigated (Bahari, 2010). Positivists tend to take a realist position and assume that a single, objective reality exists independently of what individual's perceive. This reality is divisible and fragmentable (Hudson and Ozanne, 1988). In contrast, the interpretivists deny that one real world exists; that is, reality is essentially mental and perceived. Reality is socially constructed and, therefore, multiple realities exist because of different individual and group perspectives (Hudson and Ozanne, 1988). The methodology often used by positivist researchers include formalised statistical and mathematical methods while qualitative techniques are predominantly used by the interpretivist researchers (Hudson and Ozanne, 1988). A summary of the major differences between these two paradigms is presented below in Table 6.1.

For the purposes of this study, the positivism paradigm is deemed to be the most appropriate. This approach has been used in this study because the information being

gathered from this type of research enables the researcher to answer the purpose of the study, which is investigating relationships among clothing benefits sought (uniqueness, conformity, self congruity and modesty), susceptibility to interpersonal influence, and status consumption. Additionally, this study investigates the role of an individual's religiosity, acculturation and ethnic identity on individuals' tendencies to get influenced by other and engage in status consumption. Positivism sees social science as an organised method for combining deductive logic with precise empirical observations of individual behaviours in order to discover and confirm causal laws that can be used to predict general patterns of human activity (Neuman, 2000). Although the positivist approach is widely used in consumer research (Anderson, 1986), a major criticism of the positivist approach is that it does not provide the means to examine human beings and their behaviours in an in depth way (Neuman, 2000).

Table 6.1: Positivist versus Interpretivist Approaches to Consumer Behaviour

Assumptions	Positivist	Interpretivist
Epistemological		
Knowledge generated	Time free Context independent	Time bound Context dependent
View of causality	Existence of real causes	Multiple; simultaneous shaping events
Research relationship	Separation between researcher and subject	Interactive, co-operative with researcher being part of phenomenon under study
Ontological		
Nature of reality	Objective, tangible Single	Socially constructed Multiple
Goal	Prediction	Understanding
Methodology		
Techniques used by researcher	Formalised statistical and mathematical methods predominant	Primarily qualitative

Source: Adapted from Hudson and Ozanne (1988)

6.3 Research Design

A research design provides a framework for the collection and analysis of data (Bryman, 2004). It is the framework which specifies the type of information to be collected, the sources of data, and the data collection procedure (Kinnear and Taylor,

1991). Thus, a research design ensures that the study will be relevant to the problem and will use economical procedures (Churchill and Iacobucci, 2002).

Generally, research designs are classified into three categories based on the purpose of the research project, namely: exploratory research, descriptive research and causal research (Churchill and Iacobucci, 2002, Saunders et al., 2007, Ghauri and Gronhaug, 2002). The general objective in exploratory research is to gain insights and ideas (Churchill and Iacobucci, 2002). This type of research design is appropriate to any problem about which little is known. Specifically, an exploratory study is used for any or all of the following purposes: a) formulating a problem for more precise investigation or for developing hypotheses; b) establishing priorities for further research; c) gathering information about the practical problems of carrying out research on particular conjectural statements; d) increasing the analyst's familiarity with the problem; and, e) clarifying concepts (Selltiz et al., 1976, cited in Churchill and Iacobucci, 2002).

Exploratory studies are characterised by flexibility with respect to the methods used for gaining insight and developing hypotheses (Churchill and Iacobucci, 2002). Several types of methods used in exploratory studies include literature search, experience survey, focus groups, and analysis of selected cases.

In descriptive research the researcher is more concerned with determining the frequency with which something occurs or with the relationship between two variables (Churchill and Iacobucci, 2002). There are two various types of descriptive analysis: longitudinal studies and cross sectional study. Cross sectional study, which is the most common and most familiar study, involves a sample of elements from the population of interest. Longitudinal studies, on the other hand, involve panels (i.e. fixed sample of elements) which are measured repeatedly, as contrasted to the one time measurement in a cross sectional study (Churchill and Iacobucci, 2002). An exploratory study is characterised by its flexibility while descriptive studies can be considered rigid. Descriptive studies require a clear specification of the what, when, where, why, and how of the research (Churchill and Iacobucci, 2002). Descriptive research is often used when the research purpose is to describe the characteristics of certain groups or to estimate the proportion

of people in a specific population who behave in a certain way or to make specific predictions.

The third type of research design is causal design, which aims to determine cause and effect relationships (Churchill and Iacobucci, 2002). Causal studies typically take the form of experiments (e.g. laboratory or field experiment), because they are suited to determine cause and effect.

Churchill and Iacobucci (2002) argued that the distinctions among the designs are not absolute. The three basic designs can be looked at as stages in a continuous process, as shown in Figure 6.1. In general, when researchers begin an investigation, it stands to reason that they lack a great deal of knowledge about the problem; consequently, exploratory studies are often seen as the initial step, however, not every research problem will begin with an exploratory study and progress to descriptive or causal research. It depends on how specific we can be in formulating the problem. Each stage in the process represents the investigation of a more detailed statement of the problem. A general statement leads naturally to exploratory work, while a specific cause effect hypothesis lends itself to experimental work (Churchill and Iacobucci, 2002).

Figure 6.1: Relationships among Research Designs

Source: Churchill and Iacobucci (2002)

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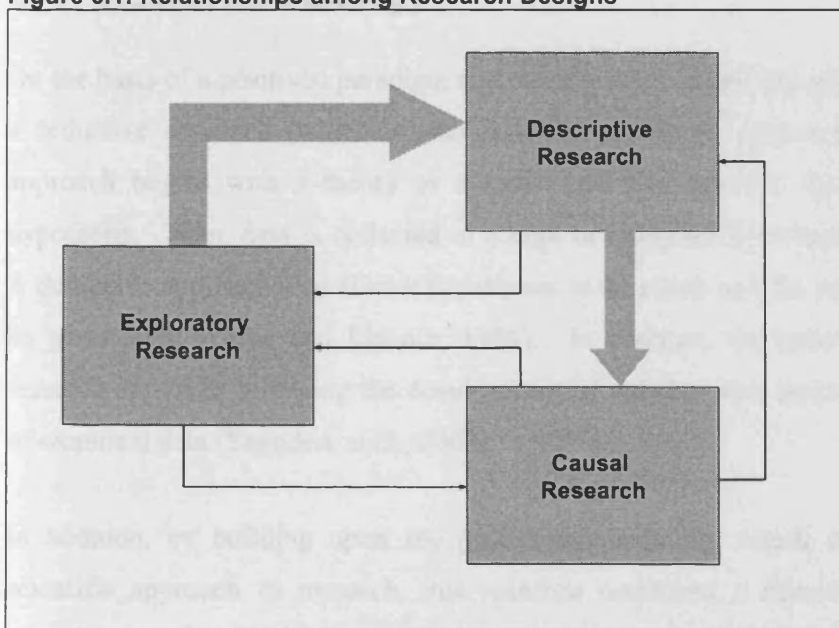
Based on the explanation of each research design, it can be seen that a descriptive research design is predominantly applied in this study. In early stage of the study, exploratory research was essential in order to gain knowledge about the relatively young British Muslim consumer behaviour. Therefore, qualitative method (i.e. focus groups and interview) of exploratory research was employed to explore the consumer behaviour. Then, feedback and input from the qualitative method were collected through a survey questionnaire. The results from survey questionnaire were interpreted using statistical analysis. As stated earlier, the purpose of this study is to investigate relationships among clothing benefits sought (uniqueness, conformity, self congruity and modesty), susceptibility to interpersonal influence, and status consumption. Additionally, this study also investigates the moderating effects of individual differences (i.e. religiosity, acculturation and ethnic identity) on relationships among clothing benefits sought (uniqueness, conformity, self congruity and modesty), susceptibility to interpersonal influence, and status consumption. Thus, a descriptive approach is deemed to be most suitable. Specifically, the current study can be described as exploratory in nature with descriptive elements.

6.4 Research Strategy

On the basis of a positivist paradigm and descriptive research design, this study adopted a deductive approach (which is also called a 'top down' approach). The deductive approach begins with a theory or a topic and then narrows this down to specific hypothesis. Then, data is collected to accept or reject the hypothesis (Bryman, 2004). A deductive approach also allows hypotheses to be tested and the research findings can be generalised (Guba and Lincoln, 1994). In contrast, the inductive approach is a research approach involving the development of a theory as a result of the observation of empirical data (Saunders et al., 2007).

In addition, by building upon the positivism paradigm, which is perceived as the scientific approach to research, this research employed a mixed methods research whereby quantitative and qualitative research techniques, methods, approaches,

concepts or language are combined into a single study (Johnson and Onwuegbuzie, 2004). Quantitative researchers emphasise precisely measuring variables and testing hypotheses that are linked to general causal explanations (Neuman, 2000) other than focusing on quantification in the collection and analysis of data (Bryman, 2004). In contrast, qualitative researchers emphasise words rather than quantification in the collection and analysis of data, and they emphasises an inductive approach to the relationship between theory and research in which the emphasis is placed on the generation of theories (Bryman, 2004).

Although combining qualitative and quantitative methods can be prohibitively expensive and may take too much time, the advantages outweigh the disadvantages (Reichardt and Cook, 1979). Using qualitative and quantitative methods in tandem or, indeed, using any methods together, helps to correct for the inevitable biases that are present in each method. When only one method is used it is impossible to separate the bias of the method from the underlying quantity or quality that one is trying to measure (Reichardt and Cook, 1979). Qualitative and quantitative methods often work well together because they are relatively disparate.

6.5 Data Collection Method

There are many methods of collecting primary data which can be either qualitative in nature (usually in the form of words) or quantitative in nature (usually in the form of numbers). The types of data collection techniques that can be used include a self completion questionnaire, a structured interview, participant observation, or a focus group. As mentioned in the previous section, the present study employed qualitative (i.e. focus group and interview) and quantitative (i.e. survey questionnaire) methods in the collection of the primary data. Table 6.2 below presents the process and steps taken in collecting the primary data.

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Table 6.2: Methods of Collecting Data

Method	Description	Number	Year
Literature Review	Books, academic journals, newspaper, reports and conference proceedings.	-	October 2007 to May 2011
Focus Groups	Conducted three focus group discussions which comprised females from Cardiff, UK, who were aged between 18 and 30 and were born in UK and parents' country of origin from Pakistan and Bangladesh. The main aim was to explore British Muslims' clothing consumption and to ensure that the conceptual model captures all the facets of the constructs mentioned in the main conceptual model.	3 Focus Groups	March to April 2009
Interviews	Conducted 12 personal interviews comprised of seven males and five females from Cardiff, UK, who were aged between 18 and 30 and were born in UK and parents' country of origin from Pakistan, Bangladesh, India and Egypt. The main aim was to explore British Muslims' clothing consumption and to ensure that the conceptual model captures all the facets of the constructs mentioned in main conceptual model.	12 Interviews	May to August 2009
	Conducted two personal interviews with academics in the field of consumer behaviour to comment on the design of the questionnaire.	2 Interviews	January 2010
Sorting Rounds	Sorting of items for questionnaire with the aim of ensuring content and construct validity.	2 Rounds	January to February 2010
First Pilot Study	Paper questionnaire.	13 Usable Replies	Mac to April 2010
Second Pilot Study	Web based questionnaire.	22 Usable Replies	Mac to April 2010
Final Survey Questionnaire	Web based questionnaire and drop off questionnaire (paper questionnaire).	222 Usable Replies	April to May 2010

Source: This Study

6.5.1 Qualitative Phase – Focus Groups and Interviews

In this study, the first phase of data collection involved a qualitative phase which involved focus group and interview methods. Focus groups and interviews were formed for the purpose of exploring relatively young British Muslims' clothing consumption and ensuring that the conceptual model captures all the facets of the constructs mentioned in main conceptual model. Interviews were conducted after the focus groups to ensure consistent outcome between the focus group discussions and interviews. Information generated from the focus group and interview contributed toward survey development.

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a)   Focus group

The first stage of data collection in this study involved a focus group. A focus group is particularly useful for exploration and discovery (Morgan, 1997). By forming a group of individuals together, and inducing a topic of discussion toward the collective attitudes and beliefs of the participants, the dynamic transmission of ideas will yield untapped responses and meaningful information (Bryman, 1988). Although conducting a focus group can be very time consuming, it produces very rich and in depth data expressed in respondents' own words and reactions, which is normally difficult to obtain using other methods (Ghauri and Gronhaug, 2002). In addition, a focus group has been shown to be productive to generate information in structuring consumer questionnaires (Churchill and Iacobucci, 2002).

For the purpose of this study, focus groups were conducted based on methods suggested by Mack et al. (2005). A discussion guide which contains the discussion topics to be discussed during the focus group was prepared before the focus group began (see Appendix A). Each focus group was made up of three to four women. The groups were kept small so that each participant would have sufficient time to respond in depth to the questions that were asked. Participants were selected based on several criteria. Table 6.2 indicates the selected participants and the structure of the focus group.

The focus group discussions were conducted at several places around the Cardiff area in order to accommodate the participants. All the focus group discussions began with an introduction which started when the moderator thanked the participants for coming, the goals of the research were then explained, the participants were asked to introduce themselves, and discussion procedures were spelled out (see Appendix B). After the introduction the participants were asked to sign a consent form (see Appendix C). To maintain the confidentiality of the participant, a system of name substitution has been implemented whereby all participants were addressed by letter 'A' to 'D'. All participants were encouraged to speak freely at anytime but they were reminded to follow the rules explained at the beginning of the session. Whenever necessary, probes were used to further confirm that the researcher understands and to encourage further

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explanation from the participants (Mack et al., 2005). Participants were also shown pictures on high street fashion clothing in order to stimulate the discussion.

The discussion was structured into several topics related to clothing consumption. Participants were asked about a number of topics, including: the shop or place they frequently visit to buy clothes, their views on clothing available in the high street fashion retailers, their reasons for purchasing clothes from high street fashion retailers, the criteria they considered while buying clothes, functions of clothing, the importance of brand names in clothing purchasing, the influence that their religion has on clothing choice, reference group influence, and their understanding of the concept of religiosity. The questions were mostly open ended.

b)   Interview

The next method which was used in the first phase of this research project was an interview. Interview was also used because it focuses on the participants' own expression of experience (Denzin and Lincoln, 1994). The objectives of conducting this interview were to explore relatively young British Muslims' clothing consumption and to ensure that the conceptual model captures all the facets of the constructs mentioned in the main conceptual model. Interviews were also conducted to ensure consistent outcomes between focus groups discussions and interviews.

Twelve participants were interviewed in this stage. The selected interviewees were born and raised in the UK, Muslim and aged between 18 and 30 years old (see Table 6.2 for the details of the interviewees). The participants were guided by several topics related to clothing consumption (similar to the focus group topics). The interview time varied in length from 30 minutes to an hour. Before the interview began the participants were asked to sign a consent form (similar to the focus group consent form) and permission was asked from them to audio tape the interview.

c)   Analysing focus group and interview feedback

In this study the analysis of the focus group discussions and interviews were based on the methods suggested by Casey (1998). All of the focus groups discussions and

interviews were audio taped and transcribed. After the focus groups discussions and interviews have been carefully typed, the transcripts were reviewed so that the researcher could become familiar with the flow of the dialogue. All transcripts were merged and then all of the answers to question one from all the groups and interviews were moved to the same master document. This was done for each topic and question. From this master document (which contains all of the relevant responses) the patterns, trends or themes across all of the responses were examined.

d)   Focus group and interview findings

This section presents the findings of the focus groups and interviews. Table 6.3 lists the discussion themes and gives a summary of the feedback or responses from the participants.

Table 6.3: Summary of Focus Group and Interview Results

Discussion Theme	Responses / Findings	
Place to buy clothes	▪ High street fashion retailer (e.g. Primark, Peacocks, H&M, Topshop) ▪ Asian shops (include buying loose fabric)	
Views on clothing available in the high street fashion retailers	Positive ▪ Variety of clothes ▪ Reasonable price ▪ Fashion always changing	Negative ▪ Ridiculous fashion ▪ Unnecessary change ▪ Clothes do not last long (quality issue)
Reasons for buying clothes from high street fashion retailers	▪ Reasonable price ▪ Availability (include variety or wider range) ▪ Quality ▪ Other (i.e. easy access)	
Criteria considered while purchasing clothes	▪ Style/design ▪ Price ▪ Quality ▪ Comfortable	▪ Fit/suitable ▪ Colour ▪ Fashionable ▪ Other (i.e. easy access)
Functions of clothing	▪ To express someone's identity (e.g. occupational background) ▪ To show modesty (e.g. not revealing, not tight) ▪ To tell something about someone's personality (e.g. bubbly, quiet, confident) ▪ To conform / fit in with a group (e.g. 'Gothic' or gangster) ▪ To attract attention and to be noticed (e.g. unique, stands out and indicate higher social status) ▪ To tell someone's image (e.g. smart/casual)	
Importance of brand names in clothing purchasing	Important ▪ Indicate the quality of the clothes ▪ To be noticed by others Not important ▪ Except for accessories (e.g. shoes or sporting gear) ▪ Except when was younger (school/college) ▪ Other attributes are more important (such as fit / comfortable / suitability)	
Religious influence	▪ Big impact (clothing styles based on Islamic requirement – long top, loose, not tight and not transparent)	
Reference group influence on clothing purchasing	▪ Families influence ▪ Media as source of information	
Religiosity (definition)	▪ Fulfil the obligation (keep up with the rituals by following the teaching of Quran and Sunnah) ▪ Good character as a human (right in their actions)	
Language, media and social interaction	▪ Prefer to speak English with friends and at work/college ▪ More likely to converse in culture of origin's language when at home ▪ Prefer English TV programs	

Source: This Study

6.5.2 Quantitative Phase - Survey Questionnaire

The second phase of the data collection involved a quantitative method which was implemented via a survey questionnaire. Discussion on this phase (i.e. survey

questionnaire) includes topics: questionnaire design process and sampling technique and sample size.

a) Questionnaire design process

The current study followed the process of development and validation of the questionnaire which was recommended by Churchill and Iacobucci (2002). Figure 6.2 describes the step by step procedure involved in constructing the questionnaire.

Figure 6.2: Procedure for Developing a Questionnaire


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┌─────────────────────────────────────────────────┐
│  ┌───────────────────────────────────────────┐  │
│  │              Step 1                        │  │
│  │  Specify what information will be sought   │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 2                        │  │
│  │  Determine type of questionnaire and       │  │
│  │  method of administration                  │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 3                        │  │
│  │  Determine content of individual questions │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 4                        │  │
│  │  Determine form of response to each        │  │
│  │  question                                  │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 5                        │  │
│  │  Determine wording of each question        │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 6                        │  │
│  │  Determine sequence of questions           │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 7                        │  │
│  │  Determine physical characteristics of     │  │
│  │  questionnaire                             │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 8                        │  │
│  │  Re-examine steps 1 to 7 and revise if     │  │
│  │  necessary                                 │  │
│  └───────────────────────────────────────────┘  │
│                       ↓                          │
│  ┌───────────────────────────────────────────┐  │
│  │              Step 9                        │  │
│  │  Pre-test questionnaire and revise if      │  │
│  │  necessary                                 │  │
│  └───────────────────────────────────────────┘  │
└─────────────────────────────────────────────────┘
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Source: Churchill and Iacobucci (2002)

Step 1: Specify what information will be sought

As described in Section 6.3, the current study has been positioned as a descriptive research project, which demands the researcher to have a sufficient knowledge to allow the framing of specific hypotheses for investigation that will then guide the research and questionnaire (Churchill and Iacobucci, 2002, Ghauri and Gronhaug, 2002). In this

study, information to be included in the questionnaire was based on the conceptual framework specified in Chapter Five (see Figure 5.1). Several constructs were identified, including: clothing benefits sought; uniqueness, conformity, self congruity, and modesty, susceptibility to interpersonal influence (normative and informational), status consumption, religiosity, acculturation, and ethnic identity. In addition, a number of demographic questions were developed to be included in the questionnaire.

There are various types of questions that can be employed for a self completion questionnaire, they can include: personal factual questions, factual questions about others, informant factual questions as well as questions about attitudes, beliefs, normative standards and values (Bryman and Bell, 2007). In this study the respondents were asked questions about their attitudes and beliefs, such as the respondent's ethnic identity, acculturation, religiosity, susceptibility to interpersonal influence, clothing benefits sought; uniqueness, conformity, self congruity and modesty, and status consumption. In addition, the respondents were also asked about personal factual questions, which include personal information and behaviour. Personal information of the respondent was obtained by asking demographic questions, which include: age, gender, occupation, level of education, marital status and ethnic group. Behaviour questions include questions on the respondents' general clothing consumption.

Step 2: Determine the type of questionnaire and method of administration

After specifying the basic information that will be sought, the next step was to determine the type of questionnaire and the methods to be used to administer the questionnaire. There are two types of questionnaire: self administered and interviewer administered (Saunders et al., 2007). Self administered questionnaires are usually completed by the respondents, while in interviewer administered questionnaires the respondent's responses are recorded by the interviewer on the basis of each respondent's answer.

In this study the respondents were asked to complete the questionnaire on their own. The decision to use a self completion questionnaire has been recognised to be quicker to administer, cheaper, and more convenient for respondents (Bryman, 2004). In the

current study a self completion questionnaire was posted on a website and the respondents were invited to complete the questionnaire online (i.e. it was web based). In addition, the questionnaires were also delivered personally to some of the respondents and later collected (i.e. a drop off questionnaire) once completed. The main attributes of using these two methods of administration are summarised below in Table 6.4.

Web based questionnaire

In this study, a web based questionnaire survey was employed as the main method for data collection. A web based questionnaire was created and published using SurveyMonkey software. SurveyMonkey was used because it was considered user friendly and it allowed the researcher to create a web based survey according to requirements determined by the researcher.

Once the web based survey was created, the researcher then invited her own 35 personal contacts to participate in the research via email. The email described the essential criteria for participation (e.g. Muslim in the UK, aged between 18 and 30 years old) and included a link to the website which contained the questionnaire. In the same email, a request was also included to distribute the link to their respective contacts.

Also, the researcher used the social networking sites (i.e. Facebook) to recruit further participants by joining specific interest groups (e.g. Islamic Relief Organisation, Muslim Association of Britain, Muslims in England, The Islamic Society of Britain). Members of specific interest groups were requested via Facebook to participate. Moreover, private invitations to participate in the survey were sent to other Facebook members who met the criteria for participation in the survey. In all cases, the requests included details of essential criteria (i.e. Muslim in the UK, aged between 18 and 30 years old) for participation in the survey. In total 2,000 people that met the criteria for participation were invited to participate in this study through this procedure.

Advantages of web based questionnaire

Web based survey questionnaires are having a profound influence on survey methodology (Gunn, 2009). According to Dillman (2000), cited in Gunn (2009), there is no other method of collecting survey data that offers so much potential for so little cost. Reminders to participants can be easily sent through this method and the researcher is able to include user friendly features which cannot be included in paper surveys. In this study the main reason for choosing a web based questionnaire was the ability to download data to a spreadsheet, which makes the analysis process easier and which minimises mistake. In particular, errors in the coding of answers can be avoided (Bryman and Bell, 2007).

Another reason for choosing the web based survey was due to the characteristics of the respondents who have access to Internet facilities. Simsek and Veiga (2001) argue that Internet surveys can only be conducted with those who can and do use the Internet. According to a report on UK Internet usage statistics (UK National Statistics, 2007), young adults are more connected to Internet facilities when compared to any other age groups: 83% of the 16 to 24 age group and 79% of the 25 to 44 age group access the Internet compared to other age groups. It has also been reported that these age groups not only accessed the Internet more but they also accessed it more often (UK National Statistics, 2007). Therefore, a web based survey is suitable to be used in this study because the targeted respondents have access to a computer and the Internet. Furthermore, a web based survey has been proven to reach large number of people very easily (Bryman, 2004). This has helped the researcher in this study to reach a large number of respondents throughout the UK. This method has allowed the researcher to send the survey easily to thousands of people and all potential respondents can immediately receive the questionnaires regardless of their location.

Disadvantages of web based questionnaire

Although web based questionnaire surveys have been widely used in collecting data for research, there are several issues concerns to be raised when researchers collect data via the web. According to Bryman (2004) many participants are concerned about confidentiality of replies at a time of widespread anxiety about fraud and hackers.

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Many participants may be concerned with the privacy of the data they are entering since information can be collected about respondents without their knowledge or permission. In addition, the researchers are able to determine how long the respondent took to complete each question, how the respondent took to finish the entire survey, and the respondent's IP address (Gunn, 2009).

Another problem which may arise is that respondents may not be able to complete the survey due to technical problems, such as a server crash or a browser freeze, which results in missing data. If this situation does occur then it may discourage the respondents to fill in the entire questionnaire.

Taking into consideration the issues concerned among the respondents, several ways to improve response rate have been taken into consideration in this study. Firstly, a cover letter and simpler format of questionnaire was used to overcome any resistance or prejudice that the respondent may have against the survey (Frankfort-Nachmias and Nachmias, 1996). Consequently, this can improve the response rate. Secondly, a simple and plain layout of the survey was used rather than fancy surveys to improve the response rate and reduce the dropout rate (Dillman, 1998, cited in Gunn, 2009). Thirdly, to minimise risk of missing data due to a technical problem, the questionnaire was split into several pages so that if the respondent is disconnected during the fourth page of the survey (for example), the data for the first three pages will already have been safely captured (ITS Online Survey, 2009). Finally, the researcher made sure that the questionnaire has been set up online and has a direct link from the website (a copy of the survey questionnaire has been included in Appendix D).

Drop off questionnaire (paper based questionnaire)

One of the most critical problems with Internet surveys is that they suffer from coverage error because the Internet does not have universal coverage for many populations (Simsek and Veiga, 2001). As such, the best strategy that can be used to deal with this problem is the simultaneous use of multiple survey modalities. A study by Clayton et al. (1996), cited in Simsek and Veiga (2001), demonstrated that such mixed modality usage could help increase the reliability of the survey instrument, as well as the

response rate, while reducing the cost of the survey. Therefore, the data collection method which was used in this study also includes drop off questionnaires. This technique requires the researcher to deliver the questionnaire to the respondents and collect it personally. In addition, drop off questionnaires were used to allow those without internet facilities to complete the questionnaire offline because it will increase the response rate (Dillman, 2007).

In this study, the questionnaires were delivered personally to respondents living in Cardiff, UK; the questionnaires were collected later once completed. In addition, questionnaires were also handed in several activities around the Cardiff area which involved relatively young British Muslims, such as charity events held by Islamic Relief Organisation and religious lecture series. In total, 78 questionnaires were distributed. Although it was expected to collect more responses through the drop off questionnaires, the respondents took a longer time to respond to the questionnaire in comparison to the web based questionnaire[1]. The response was quite slow even though the researcher made considerable efforts to remind the respondents to complete the questionnaire. Difficulties in obtaining responses from respondents might perhaps due to lack of trust relationship between the researcher and the target group (Sills and Desai, 1996). Even though the researcher is a Muslim, however, the target audience may perceive her as an outsider due to different background (such as different nationality). For the aforementioned reasons, the researcher decided to concentrate on collecting data through web based questionnaire.

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[1] Drop off questionnaires were conducted in parallel with web based questionnaires.

Table 6.4: Main Attributes of Questionnaires

Attributes	Web based questionnaire	Drop off questionnaire
Population's characteristics for which suitable	Literate individuals who can be contacted by email or Internet.	Literate individuals who can be contacted by post, selected by name, household or organisation.
Confidence that right person has responded	High if using email.	Low but can be checked at collection.
Size of sample	Large, can be geographically dispersed.	Dependent on a number of field workers.
Feasible length of questionnaire	Fewer 'screens' are probably better.	6 to 8 A4 pages.
Suitable types of questionnaire	Closed questions but not too complex.	Closed questions but not too complex, only simple sequencing, must be of interest to respondent.
Main financial resource implications	World wide web page design.	Field workers, travel, photocopying, clerical support, data entry.
Role of the interviewer/field worker	None	Delivery and collection of questionnaires, enhancing respondent participation.

Source: Saunders et al. (2007)

Step 3: Determine the content of individual questions

The following questions were developed in the survey questionnaire. The questions measure: clothing benefits sought; uniqueness, conformity, self congruity and modesty, susceptibility to interpersonal influence, status consumption, religiosity, acculturation, ethnic identity and demographic profiles of the respondents. In general, researchers have the option to use questions that have been adapted from previous studies or have been developed on their own.

For the purposes of this study, some items were taken from previous studies with some modification to suit the product under study, which is clothing, while the remaining items were developed based on the findings from the focus groups and interviews (see Appendix E for a comparison of the adapted and original measurement scale). One of the advantages of taking variables from the previous studies is that these variables have been developed and tested. Thus, the selection of possible answer categories has already been worked out and tested in prior studies (Bourque and Fielder, 1995). In addition, using existing measurements allows researchers to draw comparisons with other studies (Bryman and Bell, 2007).

Operationalisation of Clothing Benefits Sought

The clothing benefits sought were operationalised from a combination of items used by Sirgy et al. (1997), Gurel and Gurel (1979) and Park and Sullivan (2009). The scale measuring clothing benefits sought was divided into four sections: uniqueness, conformity, self congruity, and modesty. All these items are shown in Table 6.5.

Table 6.5: Items of the Clothing Benefits Sought Scales
Uniqueness
1. I choose clothing that is very unusual.
2. I choose clothing that makes me feel distinctive.
3. I wear very different clothing even though I attract attention from others.
4. I would like to show my own personality by selecting unique clothes that people hardly wear.
Conformity
1. I try to dress like others in my group so that people will know we are friends.
2. I check with my friends about what they are wearing to a gathering before I decide what to wear.
3. I feel more a part of the group if I am dressed like my friends.
4. I wear clothes that everyone is wearing even though they may not look good on me.
5. I am comfortable when my clothes are different from all others at a party (*negatively worded*).
Self Congruity
1. People who shop at my main retailer are more like me than those who shop at other retailers.
2. The image of the typical shopper at my main retailer is highly consistent with how I see myself.
3. I can identify with those people who prefer to shop at my main retailer over those who shop at other retailers.
4. People similar to me shop at my main retailer most of the time.
5. The image of the typical shopper at my main retailer reflects the type of person I am.
Modesty
1. I feel embarrassed when I see someone in clothes that are too tight.
2. I feel embarrassed when I see someone in too low cut a dress.
3. I hesitate to associate with those whose clothes seem to reveal too much of their body.
4. Unlined sheer dresses, blouses, or shirts reveal too much of the body.
5. I choose clothing that is conservative in style.
6. I choose clothing with small prints, even though a larger design looks equally good on me.

Operationalisation of Susceptibility to Interpersonal Influence

In order to measure consumer susceptibility to interpersonal influence, a scale developed by Bearden et al. (1989) was utilised. The scales measuring susceptibility to interpersonal influence were divided into two: normative influence and informational influence. In this study, 12 items were included to measure susceptibility to interpersonal influence. The items are shown in Table 6.6.

Table 6.6: Items of the Susceptibility to Interpersonal Influence Scale
Normative Influence
1. I rarely purchase the latest fashion styles until I am sure my friends approve of them.
2. It is important that others like the products and brands I buy.
3. When buying products, I generally purchase those brands that I think others will approve of.
4. If other people can see me using a product, I brand they expect me to buy.
5. I like to know what brands and products make good impressions on others.
6. I achieve a sense of belonging by purchasing the same products and brands that others purchase.
7. If I want to be like someone, I often try to buy the same brands that they buy.
8. I often identify with other people by purchasing the same products and brands they purchase.
Informational Influence
1. To make sure I buy the right product or brand, I often observe what others are buying and using.
2. If I have little experience with a product, I often ask my friends about the product.
3. I often consult other people to help choose the best alternative available from a product class.
4. I frequently gather information from friends or family about a product before I buy.

Operationalisation of Status Consumption

In this study status consumption was operationalised from a combination of items used by Summer et al. (2006) and Eastman et al. (1999). All these items are shown below in Table 6.7.

Table 6.7: Items of the Status Consumption Scales
1. I would buy clothing just because it had social status.
2. I am interested in new clothing with social status.
3. I would pay more for particular clothing if it had social status.
4. The social status of clothing is irrelevant to me (*negatively worded*).
5. Wearing prestigious clothing is important to me.

Operationalisation of Religiosity

A review of the literature on religiosity indicates that most researchers have conceptualised religiosity using multi items (e.g. McDaniel and Burnett, 1990, Essoo and Dibb, 2004, Mokhlis, 2006a). This study has operationalised religiosity using nine items, which is consistent with the previous studies. Two items were adapted from Siguaw and Simpson (1997) and seven items were newly developed based on the outcome of the focus groups and interviews. The items which were used to measure the religiosity construct are shown in Table 6.8.

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Table 6.8: Items of the Religiosity Scale	
1.	I believe in Allah.
2.	I carefully avoid shameful acts.*
3.	I always perform my duty as a Muslim (e.g. pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah.*
4.	My religion is not very important to me (*negatively worded*).
5.	It is important for me to follow Allah's Commandments conscientiously.*
6.	It is not important for me to do good deeds for others (*negatively worded*).*
7.	It is important for me to show good manners to everyone.*
8.	It is my duty to respect the rights of everyone.*
9.	Religious beliefs influence all my dealings with everyone.*

Note: Items marked with an asterisk (*) were newly developed.

Operationalisation of Acculturation

A review of the literature on acculturation indicates that no standardised measure of acculturation has been developed; however, many (e.g. Kang and Kim, 1998, Khairullah and Khairullah, 1999) believe that acculturation should be treated as a multi dimensional construct. In this study, acculturation was measured by eight questions that have frequently been used in previous studies (Lee, 1993, Lee and Um, 1992). Using a seven point Likert scale, the respondents were asked to report their preference for language at different situations, language used most often for several media, and social interactions. The items measuring acculturation are shown below in Table 6.9.

Table 6.9: Items of the Acculturation Scale	
1.	What language do you use most often at home?
2.	What language do you use most often at work/college?
3.	What language do you use most often among friends?
4.	What type of music do you prefer?
5.	If you have the choice, what type of movies do you prefer?
6.	If you have the choice, what type of television shows do you prefer?
7.	What is the ethnic background of your best friend?
8.	What is the ethnic background of your second best friend?

Operationalisation of Ethnic Identity

In this study the strength of ethnic identity has been measured using a multiple items scale which has been used in several previous studies (Donthu and Cherian, 1994, Donthu and Cherian, 1992). The respondents were first asked to identify the ethnic group that they felt they belonged to. The respondents were then asked another four items which were measured using a seven point Likert scale. The items measuring ethnic identity are shown in Table 6.10.

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Table 6.10: Items of the Ethnic Identity Scale	
1.	How would you describe your ethnic group?
2.	How strongly do you identify with your chosen ethnic group?
3.	How important is it for you to get along well with values of mainstream British culture?
4.	How important is it for you to maintain your culture of origin?
5.	How often do you speak the language of your culture of origin?

Step 4: Determine form of response to each question

Once the content of each individual question has been determined, the next step was to determine the form of response to each question. In doing this the researcher is presented with two options, either using a closed ended or open ended question format. In open ended questions the respondents are required to provide their own answer to the question while in closed ended question the respondents choose one or more of the alternatives provided by the researcher.

In this study, the questionnaire employed a closed ended questions format. In closed ended questions format the respondents were asked to select their answers from a list provided. There are many advantages of using close ended questions. Firstly, the answers are standard and can be compared from person to person. Secondly, the answers are much easier to code and analyse, and they can often be coded directly from the questionnaire thereby saving time and money. Lastly, the respondent is often clear about the meaning of the question and the answers are relatively complete (Bailey, 1994).

Although using a closed ended question is often easier for a respondent to answer because he or she merely has to choose a category, formulating an original answer for a closed ended question can be much more difficult (Bailey, 1994). In addition, the respondents may feel frustrated because the appropriate category for his or her answer either is not provided at all or is not provided in sufficient detail and there is no opportunity for the respondent to clarify or qualify his or her answer (Bailey, 1994).

In this study all variables in the questionnaire were measured on a seven point Likert rating scale. A seven point Likert rating scale was used because it is widely believed that a five or seven point scale may produce slightly higher mean scores relative to the highest possible attainable score when compared to those produced from a ten point

scale (Dawes, 2008). The selection of a Likert rating scale method was based on several advantages. Firstly, many researchers consider that the Likert scale is able to overcome the criticisms of other scales by allowing the respondents to express the intensity of their feelings (Kinnear and Taylor, 1991). It is based entirely on empirical data regarding subjects' responses rather than subjective opinions of judges. Secondly, the respondents would find it much more difficult to give exact responses to questions dealing with issues that have low salience to them; for example, reporting how many hours of television they had watched in the past week (Frankfort-Nachmias and Nachmias, 1996).

Step 5: Determine wording of each question

The wording of the questions is important because the poor phrasing of a question can cause respondents to refuse to answer it or to answer incorrectly (Churchill and Iacobucci, 2002). It has also been suggested that the heart of the questionnaire consists of the questions asked (Kinnear and Taylor, 1991). In this study the researcher followed some general principles which have been suggested by several researchers in order to ensure that the questions were phrased properly (Churchill and Iacobucci, 2002, Kinnear and Taylor, 1991, Bryman, 2004).

Firstly, simple words were used to ensure that everybody understands the question in the same manner. This was done by avoiding ambiguous words and questions that may confuse the respondents, such as the use of 'usually' and 'regularly' as responses available for a question. Efforts were also made to ensure that the language and words used in the questions are straightforward.

Secondly, double barrelled questions (i.e. questions that calls for two responses and thereby creates confusion for the respondent) were avoided (Churchill and Iacobucci, 2002). Thirdly, leading questions which give respondents clues about how he or she should answer were also avoided (Kinnear and Taylor, 1991). Leading questions may result in a tendency for the respondent to express positive feelings towards the survey sponsor, which can result in measurement errors (Bryman, 2004).

Finally, efforts were made to ensure the questions do not put too much strain on the memories of respondents and not be regarded as condescending by respondents. Very general questions, which lack a frame of reference, were also avoided (Churchill and Iacobucci, 2002).

Step 6: Determine the sequence of the questions

The order that questions are presented in can be crucial to the success of the research effort (Churchill and Iacobucci, 2002, Bailey, 1994, Ghauri and Gronhaug, 2002, Kinnear and Taylor, 1991). In this study the questions are presented based on several suggestions recommended by many researchers in previous studies. Firstly, the simple, easy and interesting questions were put in the first part of the questionnaire while the difficult questions were placed towards the end of the questionnaire (Frankfort-Nachmias and Nachmias, 1996, Churchill and Iacobucci, 2002). This was done to ensure that the respondents are comfortable and confident to complete the questionnaire and avoid any refusals to complete the questionnaire.

Secondly, this study employed a funnel approach to question the respondents (Kinnear and Taylor, 1991). The respondents were asked broad questions and progressively narrowed down the scope. The use of a funnel approach to question the respondents also reduced the chance of sequence bias (Churchill and Iacobucci, 2002). In this study general questions about the respondents' consumption on clothing were asked in the first part of the questionnaire. All these questions are easy and simple. The second section consists of questions which are more complex and require the respondents to think more. Sensitive and difficult questions were put towards the end of the questionnaire. The structure of the questionnaire is summarised in Table 6.11.

Finally, in terms of the structure of the questionnaire, a cover letter with a university logo was placed on the first page of the questionnaire to explain the purpose of the study and to request the respondent's co-operation with the questionnaire. Clear instructions were given at the front of questionnaire and the researcher's contact details were provided so that the respondents are able to seek help if they have difficulties in completing the questionnaire.

Table 6.11: Structure of the Questionnaire

Section	Construct/Variable	Items	Scale	Source
A	About You	1	Categorical format (multiple choice)	
B	General Clothing Consumption	2	Categorical format (multiple choice)	Author
C	Shopping for Clothing			
	Uniqueness	4	Seven point Likert scale	Gurel and Gurel (1979), Park and Sullivan (2009)
	Conformity	5	Seven point Likert scale	Gurel and Gurel (1979)
	Modesty	6	Seven point Likert scale	Gurel and Gurel (1979)
	Status Consumption	5	Seven point Likert scale	Eastman et al.(1999), Summer et al. (2006)
D	Susceptibility to Interpersonal Influence			
	Informational	4	Seven point Likert scale	Bearden et al. (1989)
	Normative	8	Seven point Likert scale	Bearden et al. (1989)
E	High Street Fashion Retailers	2	Categorical format (multiple choice), open ended question	Author
	Self Congruity	5	Seven point Likert scale	Sirgy et al. (1997)
G	Religiosity	9	Seven point Likert scale	Siguaw and Simpson (1997) and Author
H	Ethnic Identity	5	Seven point Likert scale	Donthu and Cherian (1992, 1994)
	Acculturation			
	Language	3	Seven point Likert scale	Lee and Um (1992)
	Media	3	Seven point Likert scale	Lee (1993)
	Social interaction	2	Seven point Likert scale	Lee and Um (1992)
I	Demographic	5	Categorical format (multiple choice)	Author
	Total	69		

Source: This Study

Step 7: Determine the physical characteristics of the questionnaire

The physical characteristics of the questionnaire can affect not only the accuracy of the replies that are obtained but also how respondents react to it and the ease with which the replies can be processed (Gill and Johnson, 2003). As mentioned earlier, this study involved web based and drop off questionnaire techniques as methods of administering the questionnaire. Therefore, several steps have been taken to ensure that the survey is able to capture the information required.

For the web based questionnaire, the first page of the web based questionnaire contained a cover letter assuring respondents that their responses will be held confidentially. On the same page, a clear and straight forward instruction (such as how to reply, estimated

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time taken to respond, and the contact numbers of researchers) were explained to the respondents. In addition, the respondents were also made aware of the purpose of the study as well as the anticipated benefits of the study. A simple layout and design were used to ensure that the respondents have no difficulties in answering the questionnaire. Other than that, a progress thermometer indicating the completed percentage of the questionnaire was incorporated so that the respondents are aware of their progress. All these steps were taken to attract more respondents to answer and to minimise mistakes whilst answering the questionnaire.

For the paper based questionnaire (i.e. drop off questionnaire), a covering letter with the Cardiff University logo was placed on the first page of the questionnaire. This letter also explained the purpose of the study, it gave an assurance of confidentiality, and it included the contact details of the researcher in the event the respondent need further assistance in answering the questionnaire and to request the respondent's co-operation regarding the questionnaire. All of the questions were divided into several sections so that the respondents could have a clear picture when answering the intended questions. The questionnaires were printed on good quality paper to imply that the survey is important. Other than that, the researcher also ensured that the use of shading, font size, spacing and the formatting of questions was consistent throughout the questionnaire. For the purpose of this study, in order to increase response rate, the respondents were invited to enter a prize draw for shopping vouchers after completing the survey.

Step 8: Re-examine steps 1 to 7 and revise if necessary

Before the survey questionnaire was pre-tested all of the questions were reviewed to ensure that they are not confusing or ambiguous.

Step 9: Pre-test the questionnaire and revise if necessary

Once the questionnaire was developed a pilot test was conducted to evaluate how the respondents interpreted the meaning of the questions and to check whether the range of response alternatives is sufficient (De Vaus, 2002). A pilot test helps the researcher to refine the questionnaire so that the respondents will have no problems in recording the data. It also ensures that the respondents have had no problems understanding or

answering questions and have followed the instructions correctly (Saunders et al., 2007).

A pilot test of the questionnaire was conducted in this study, which involved web based survey questionnaire and paper based questionnaire. Twenty two respondents completed the web based questionnaire while 13 respondents completed the paper based questionnaire. The data obtained from the pilot test study was examined for completeness of responses and reliability by performing an analysis through SPSS. The pilot test revealed that, on average, the respondents took about 10 to 15 minutes to complete the questionnaire. The respondents who participated in the pilot test were asked to comment on the wording, layout, font, clarity of the instructions, content, and length of the questionnaire at the end of the questionnaire.

Several items have been coded reversely based on the pilot test result in order to ensure a consistent response among the respondents. This will increase the internal consistency by ensuring that the respondents have thought about their individual answer rather than going through each part of the questionnaire and circling the same response (Saunders et al., 2007). Age bands were then created in order to avoid the respondents leaving the box empty without any comment or feedback. For questions involving language under acculturation, an option of 'Not Applicable' was added following the pilot test in order to give a better choice among respondents who do not listen to music, or watch movies or TV.

Also, for the paper based questionnaire, many respondents advised the researcher to change the layout of the questionnaire because it appeared to be too small and the respondents subsequently tended to lose interest in the questionnaire. Following this advice, the questionnaire layout was changed from an A5 format comprising seven pages (including the cover page) to an A4 format comprising eight pages (including the cover page). Following this change the new questionnaire looks more appealing and easier to manage.

b) Sampling technique and sample size

Sampling is the process of selecting units (e.g. people, organisations) from a population of interest so that by studying the sample any findings can be generalised or extrapolated to that target population with confidence (Saunders et al., 2007). Sampling is used in social research because it offers several advantages in terms of cost of data collection (Henry, 1990). It can also improve the amount and quality of data on each individual and minimise problems of missing data (McDaniel and Gates, 1999). In this study, the process of developing an operational sampling plan followed the steps suggested and recommended by McDaniel and Gates (1999), which can be summarised in the seven steps shown below in Figure 6.3:

Figure 6.3: Steps of Developing a Sampling Plan

Step 1
Determining the population of interest

↓

Step 2
Choose data collection method

↓

Step 3
Choose sampling frame

↓

Step 4
Select a sampling method

↓

Step 5
Determine sample size

↓

Step 6
Develop and specify operational plan for selecting sample elements

↓

Step 7
Execute sampling plan
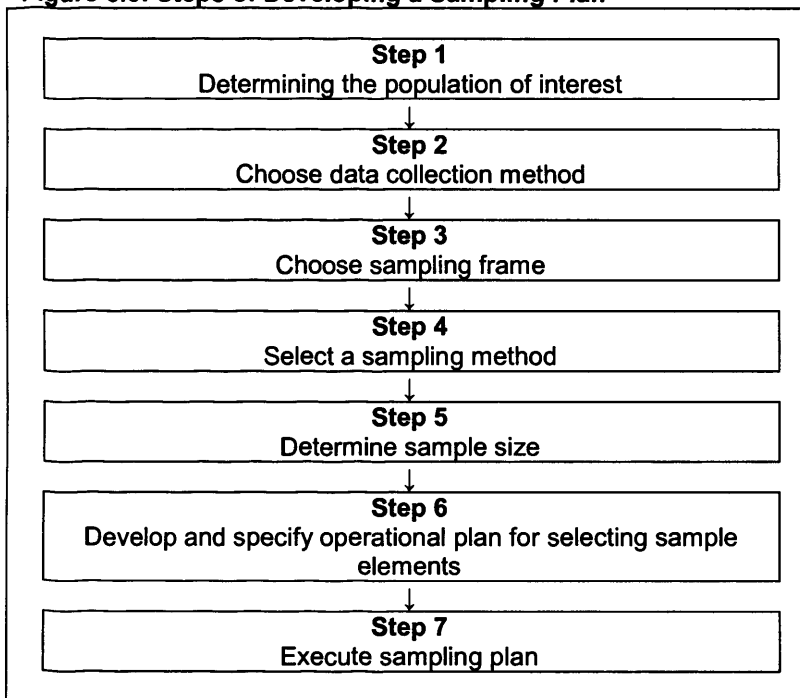
Source: McDaniel and Gates (1999)

Step 1: Defining the population of interest

The first step involved in sampling was to define the population of interest. In this study, the population of interest is British Muslims aged between 18 and 30 years old. Although information about the total population of British Muslim aged between 18 and 30 years old is not available, the UK National Statistics (2001) reported that about 37% or 54,000 Muslims in the UK were between 16 and 34 years of age. Therefore, it can be

assumed that the total population of British Muslims aged 18 to 30 years old was around 40,000 to 50,000 in 2001.

Step 2: Choose data collection method

For the purpose of this study, web based and drop off questionnaires were used as the main data collection method. Section 6.5.2 described the reasons for using these two methods, as well their advantages and disadvantages.

Step 3: Choose sampling frame

The third step in the process was to identify the sampling frame, which is a list of population elements from which we select units to be samples. In an ideal situation the list is complete and accurate; however, an ideal list is not available in this study. Although the sampling frame is not available, it is still possible to construct a reasonable sampling frame (Simsek and Veiga, 2001). In this study the sampling frame was created from members of the group of interest (e.g. Muslim Association of Britain, Muslims in England, the Islamic Society of Britain, Islamic Relief Wales) located on social networking sites (i.e. Facebook). The decision to construct a sampling frame from a social networking site was made because young people in the UK are actively involved in using the internet (UK National Statistics, 2007). Furthermore, social networking has become a mainstream online activity among all age groups in the UK and the penetration was highest amongst 25 to 34 year olds (89%) and 15 to 24 year olds (86%) (comScore, 2009).

Step 4: Select a sampling method

The fourth step in the process of developing a sampling plan involved the selection of a sampling method. The two major sampling methods are: probability sample and non probability sample. Probability sample refers to a sample in which each population has a known, a non zero chance of being included in the sample (Churchill and Iacobucci, 2002). Meanwhile, a non probability sample refers to a sample which relies on personal judgment somewhere in the element selection process and, therefore, prohibits estimation of the probability that any population element will be included in the sample

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(Churchill and Iacobucci, 2002). For the purpose of this study, two types of non probability sample were used: combinations of the self selection sampling method and the snowball sampling method. The procedure used in the selection of sample elements will be explained in Step 6.

Step 5: Determine sample size

The sample size required for this study is between 200 and 300 samples. Hair et al. (2010) points out that a sample size of at least 100 and not exceeding 400 is considered adequate for Structural Equation Modelling (SEM) statistical analysis. Therefore, from the sampling frame, 2,000 individuals were invited to complete the questionnaire. The calculation of sample required is presented in Table 6.12 while further explanation on the sample size issue will be explained in Section 6.7.2.

Table 6.12: Calculation of Sample Required

Sample required	=	200 - 300
Estimated response rate	=	10%
Actual sample required	=	[200 x 100]/10 = 2000

Step 6: Develop and specify operational plan for selecting sample elements

As been mentioned in Step 4, two types of non probability sample were used: combinations of the self selection sampling method and the snowball sampling method. Self selection sampling was used by inviting individuals who met the requisite characteristics (i.e. Muslim in the UK, aged between 18 and 30 years old) to complete the questionnaire. These individuals were recruited from a social networking site (i.e. Facebook) and through researcher's personal contact. Then, these individuals were used as informants to identify others who qualified for inclusion in the sample. They were asked to complete the questionnaire and lead more persons who can be asked to complete the questionnaire and so on.

Step 7: Execute sampling plan

The final step in the sampling process involved the execution of the operational sampling plan as discussed in the previous step. In this step, each step specified above was followed to make sure that specified procedures are adhered to.

6.6 Reliability and Validity of the Measures

Reliability and validity are central issues in all measurement (Neuman, 2000). Both concern how concrete measures are connected to constructs (Neuman, 2000). Table 6.13 summarises guidelines used in this study to assess reliability and validity.

6.6.1 Reliability

Reliability refers to the consistency of a measure of a concept (Bryman and Bell, 2007). The two broad types of reliability are: test retest and internal consistency (Hair et al., 2010). Firstly, test retest reliability measures the stability of scale items over time. The respondents are asked to complete scales at two different times under as near identical conditions as possible. The degree of similarity between the two measurements is determined by computing a correlation coefficient; the higher the correlation coefficient, the greater the reliability (Bearden and Netemeyer, 1999). Secondly, the most commonly used measure of reliability is internal consistency reliability, which measures the correlation among items or sets of items in the scale for all who answer the items (Bearden and Netemeyer, 1999). This study adopted the second approach of measuring reliability which is the internal consistency reliability. The most widely used internal consistency reliability coefficient is the Cronbach Alpha (Bearden and Netemeyer, 1999). The generally agreed upon lower limit for Cronbach Alpha is 0.7, although it may decrease to 0.6 in exploratory research (Hair et al., 2010).

Another reliability coefficient that is often used in conjunction with SEM model was used in this study, which is: construct reliability estimates (Hair et al., 2010). A construct reliability of 0.7 or higher suggests good reliability while a construct

reliability score between 0.6 and 0.7 may be acceptable provided that other indicators of model's construct validity are good (Hair et al. 2010). Construct reliability is calculated using the following formula:

$$\text{Construct Reliability} = \frac{(\text{Sum of standardised loadings})^2}{(\text{Sum of standardised loadings})^2 + \text{Sum of indicator measurement error}}$$

Other than Cronbach Alpha and construct reliability, reliability can also be assessed by R^2 (squared multiple correlations) for individual items, where values greater than 0.5 indicate the item reliability is satisfied (Bollen, 1989). In the present study, reliability was assessed through Cronbach Alpha, construct reliability, and R^2. The results for reliability of the measures are presented in Chapter Seven (Section 7.7) and Chapter Eight (Section 8.3).

6.6.2 Validity

Validity is the degree to which a measure accurately presents what it is supposed to (Hair et al., 2006). It asks the question: 'Are we measuring what we think we are measuring?' According to Kinnear and Taylor (1991), validity is a broader and more difficult issue than reliability. The two main types of validity of measurement that are relevant for this study are construct validity and content validity (Saunders et al., 2007).

a)   Construct validity

Construct validity is established by relating a measuring instrument to a general theoretical framework in order to determine whether that instrument is tied to the concepts and theoretical assumptions employed. In this study a qualitative technique was used to judge the items and ensure construct validity of the measures (Hair et al., 2006). Several judges were asked to rate how well the definition and the items match the construct. All individuals were given definitions for all the constructs used in this study as well as those items that represent the constructs (all constructs were judged at the same time). They were then asked to sort the items by matching them with the

appropriate definitions. Items receiving more than 50% agreement were accepted (Hair et al., 2006). The results for this qualitative technique to measure construct validity for the survey instrument are presented in Chapter Seven (see Section 7.7).

Other approaches that were used in this study to assess the validity of an instrument include traditional and contemporary approaches (Bagozzi et al., 1991). Traditional approaches include the principal component of Exploratory of Factor Analysis (EFA) (Straub and Carlson, 1989), whereas the contemporary approaches include Confirmatory Factor Analysis (CFA) (Bagozzi et al., 1991). EFA explores the data and provides the researcher with information about how many factors are needed to best represent the data (Hair et al., 2006). CFA is similar to EFA in some respects, but philosophically it is quite different because the researcher must specify the number of factors that exist within a set of variables and detail which factor each variable will load highly on before the results can be computed (Hair et al., 2006). In this study the measurement instruments were validated using both approaches. Firstly, the measurement items were validated using EFA (the results are reported in Chapter Seven, Section 7.6) then the constructs were validated again using CFA (the results are reported in Chapter Eight, Section 8.3).

Construct validity has two subtypes: one looks at how well similar indicators converge and it is known as 'convergent validity', the other looks at how different indicators diverge of distinguished differences and it is known as 'discriminant validity' (Neuman, 2000). Convergent validity means that multiple measures of the same construct hang together or operate in a similar way (Neuman, 2000). Hair et al. (2010) suggested that there are several ways to estimate the relative amount of convergent validity among the items measured. The first is through checking the factor loading. High loadings on a factor would indicate that they converge on some common points. Hair et al. (2010) recommended that standardised loading estimates should be 0.5 or higher, and ideally 0.7 or higher. In addition, factor loading should be statistically significant (Byrne, 2001, Kline, 2005). A second way is by checking the Average Variance Extracted (AVE). An AVE of less than 0.5 indicates that, on average, more errors remain in the items than the variance explained by the construct. Therefore, an AVE of 0.5 or higher

is a good rule of thumb suggesting adequate convergence (Hair et al., 2010). AVE is calculated using the following formula:

$$\text{Average Variance Extracted} = \frac{\text{Sum of squared standardised loadings}}{\text{Sum of squared standardised loadings} + \text{Sum of indicator measurement error}}$$

In addition to factor loadings and AVE, construct reliability is another indicator of convergent validity (Hair et al., 2010). As mentioned earlier, a construct reliability of 0.7 or higher suggests good reliability while a score of between 0.6 and 0.7 may be acceptable provided that other indicators of model's construct validity are good (Hair et al., 2010).

The second type of construct validity is the discriminant validity. Discriminant validity is the opposite of convergent validity. It means that the indicators of one construct hang together or converge, they also diverge or are negatively associated with opposing constructs (Neuman, 2000). There are several ways to determine discriminant validity. The first is by checking correlation value among constructs, where a construct does not correlate too highly with other different construct from which it is supposed to differ. If the correlations are too high (i.e. >0.85), this suggests that the construct is not actually capturing a distinct or isolated trait (Kline, 1998). In addition, AVE values greater than 0.5 also indicate discriminant validity (Fornell and Larcker, 1981). Finally, a more rigorous test to examine validity is by checking AVE values for any two constructs with the squared of correlation estimate between these two constructs (Hair et al., 2010). The value of AVE should be greater than the corresponding interconstruct squared correlations. Passing this test provides good evidence of discriminant validity (Hair et al., 2010). The results for construct validity (convergent and discriminant) are presented in Chapter Eight (see Section 8.3).

b)   Content validity

Content validity addresses the question of whether the full content of definition is represented in the measure (Neuman, 2000). Content validity is sometimes known as

'face validity' because it is assessed by examining the measure with an eye toward ascertaining the domain being sampled (Churchill and Iacobucci, 2002). Judgment of what is 'adequate' can be made in a number of ways. In this study, to ensure the constructs possess content validity, all questions were selected after: a) an extensive literature review; b) personal interviews with academics having expertise in statistics; and, c) a pilot test which also asked respondents to evaluate the appropriateness of the measuring instruments.

6.6.3 Unidimensionality

Unidimensionality means that a set of measured variables (indicators) can be explained by only one underlying construct (Hair et al., 2010). It is recommended to perform CFA of a multiple indicator measurement models and assess unidimensionality by goodness of fit indices (Anderson and Gerbing, 1988). In the present study, a variety of fit indices were used (such as GFI, CFI, IFI, and RMSEA). The results for unidimensionality are presented in Chapter Eight (see Section 8.3).

Table 6.13: Guidelines to Assess Measurement Reliability, Validity and Unidimensionality

Reliability/ Validity		Description	Assessment	Recommendation
Reliability		Consistency of a measure of a concept	Cronbach Alpha	• ≥0.7 or it may decrease to 0.6 in exploratory research.
			Individual item squared multiple correlations (R^2)	• ≥0.5.
			Construct Reliability	• ≥0.7 suggests good reliability. Value between 0.6 and 0.7 may be acceptable provided that other indicators of a model's constructs validity are good.
Construct Validity	*Convergent Validity*	Items for a specific construct should converge or share a high proportion of variance in common	Factor Loadings	• Standardised loading estimates should be ≥0.5 and ideally ≥0.7. • Factor loadings should be statistically significant.
			AVE	• AVE of ≥0.5 is a good rule of thumb.
			Construct Reliability	• ≥ 0.7 suggests good reliability. Value between 0.6 and 0.7 may be acceptable provided that other indicators of a model's constructs validity are good.
	Discriminant Validity	The extent to which a construct is truly distinct from other constructs	Correlations among factors	• Low to moderated correlations among factors (<0.85)
			AVE	• AVE of ≥0.5 is a good rule of thumb.
			Comparison between AVE and interconstruct squared correlation	• AVE that is greater than interconstruct squared correlation.
Unidimensionality		Existence of one construct underlying a set of items	Goodness of fit indices	• GFI, CFI, IFI, and RMSEA (refer Table 6.14 for the recommended fit).

Source: Adapted from Hair et al. (2010), Anderson and Gerbing (1988), Fornell and Lacker (1981), Bollen (1989), Kline (1998)

6.7 Data Analysis Technique

In this study, SEM was used as the main statistical technique to achieve the purpose of the study. This statistical analysis was chosen because it estimates interrelated dependence relationships in a single model, it has the ability to represent unobserved concepts in these relationships, and it can account for measurement errors in the estimation process (Hair et al., 2010, Byrne, 2010, Kline, 1998). Thus, SEM is the most

appropriate statistical modelling technique to be used because it enables the researcher to examine relationship between: clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence and relationship between susceptibility to interpersonal influence and status consumption in a single model. It also allows the researcher to examine the moderating roles of individual differences; religiosity, acculturation and ethnic identity on these relationships. Furthermore, SEM allows researcher to validate measurement model before making any attempt to evaluate the structural model.

6.7.1 Fundamentals of SEM

The general SEM model can be decomposed into two sub models (commonly known as a two-step model): a measurement model and a structural model (Anderson and Gerbing, 1988). Figure 6.4 shows the general structural equation model. The latent variables are portrayed using ellipse (A, B) while manifest variables are portrayed by squares or rectangular (V, W, X, Y and Z). Latent (unobserved) variables are variables which do not have direct operational method to measure it while manifest variables refer to observed indicators (i.e. items).

In this study, susceptibility to interpersonal influence, uniqueness, conformity, self congruity, modesty and status consumption are examples of latent variables while items measuring these constructs are known as manifest variables. Small circles associate with each observed error term, and the factor being predicted (A, B), a residual term. Single headed arrows (→) represent the impact of one variable on another and double headed arrows (↔) represent covariances or correlation between pair of variables. The measurement model represents the CFA model, which specifies the pattern by which measure loads on a particular factor. In contrast, the structural model defines relations among the unobserved variables. Accordingly, it specifies the manner by which particular latent variables directly or indirectly influence (i.e. 'cause') changes in the values of certain other latent variables in the model.

Figure 6.4: General SEM
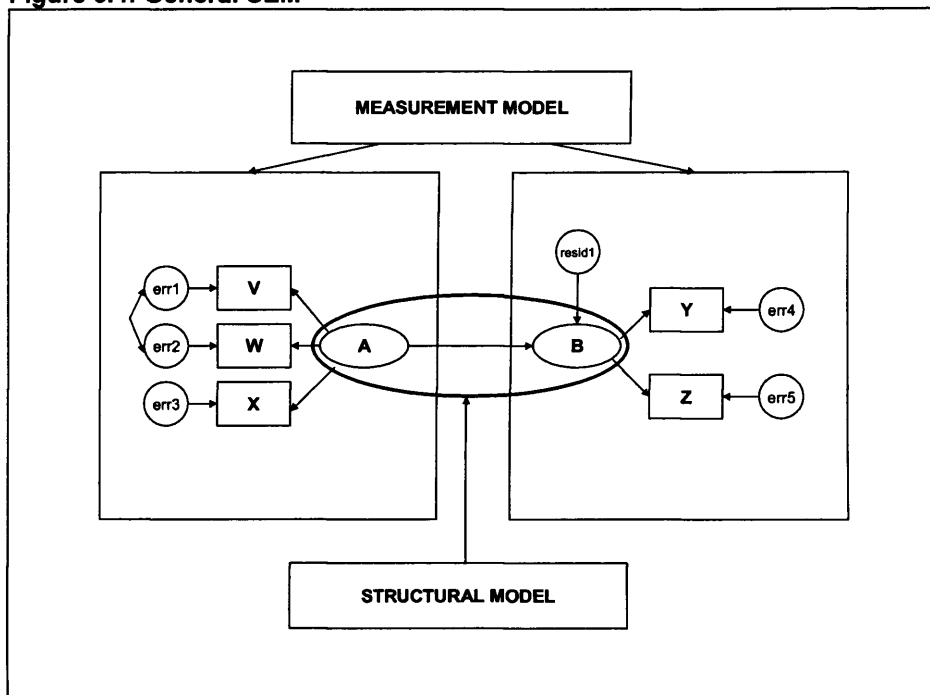
Source: Adapted from Byrne (2010)

6.7.2 Stages in SEM

For the purpose of this study, the six step process of SEM as suggested by Hair et al. (2010) was employed (see Figure 6.5). This study chose to follow the six step process which was suggested by Hair et al. (2010) because the process involved from the basic step (i.e. defining individual constructs) to the last step (i.e. assessing the structural model validity). In addition, this six step process is consistent with a two-step SEM process whereby the fit and validity of structural model is tested once a satisfactory measurement model is obtained (Anderson and Gerbing, 1988). In other words, a two-step SEM requires the researcher to establish a valid measurement model before testing the structural model. Furthermore, the process is explained well, and is easy to understand and to follow.

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Figure 6.5: Six Stage Process for SEM

```
┌─────────────────────────────────────────────────────────────┐
│   ╭─────────────────────────────────────────────╮           │
│   │               Stage 1                        │           │
│   │     Defining the individual constructs       │           │
│   ╰─────────────────────────────────────────────╯           │
│                        ↓                                     │
│   ╭─────────────────────────────────────────────╮           │
│   │               Stage 2                        │           │
│   │    Develop and specify the measurement model │           │
│   ╰─────────────────────────────────────────────╯           │
│                        ↓                                     │
│   ╭─────────────────────────────────────────────╮           │
│   │               Stage 3                        │           │
│   │   Designing a study to produce empirical     │           │
│   │             results                          │           │
│   ╰─────────────────────────────────────────────╯           │
│                        ↓                                     │
│   ╭─────────────────────────────────────────────╮           │
│   │               Stage 4                        │           │
│   │    Assessing measurement model validity      │           │
│   ╰─────────────────────────────────────────────╯           │
│                        ↓                                     │
│  ╭──────────────╮           ╱╲          ╭──────────────╮     │
│  │ Refine       │          ╱  ╲         │ Proceed to   │     │
│  │ measures and │◄─No─────╱Measure-╲─Yes►│ test         │     │
│  │ design a new │         ╲ment Model╱   │ structural   │     │
│  │ study        │          ╲ Valid? ╱    │ model with   │     │
│  ╰──────────────╯           ╲  ╱         │ stages 5 & 6 │     │
│                              ╲╱          ╰──────────────╯     │
│                        ↓                                     │
│   ╭─────────────────────────────────────────────╮           │
│   │               Stage 5                        │           │
│   │          Specify structural model            │           │
│   ╰─────────────────────────────────────────────╯           │
│                        ↓                                     │
│   ╭─────────────────────────────────────────────╮           │
│   │               Stage 6                        │           │
│   │       Assess structural model validity       │           │
│   ╰─────────────────────────────────────────────╯           │
│                        ↓                                     │
│  ╭──────────────╮           ╱╲          ╭──────────────╮     │
│  │ Refine model │          ╱  ╲         │ Draw         │     │
│  │ and test     │◄─No─────╱Structural╲─Yes►│ substantive  │  │
│  │ with new data│         ╲  Model  ╱   │ conclusions  │     │
│  │              │          ╲ Valid? ╱    │ and          │     │
│  ╰──────────────╯           ╲  ╱         │ recommend.   │     │
│                              ╲╱          ╰──────────────╯     │
└─────────────────────────────────────────────────────────────┘
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Source: Hair et al. (2010)

Step 1: Defining the individual constructs

The first step involved was the definition of individual constructs. Constructs can be developed or they can be defined and operationalised as they were in previous research studies. In this study (as described in Section 6.5.2) items measuring clothing benefits sought; uniqueness, conformity, self congruity and modesty, susceptibility to interpersonal influence, status consumption, religiosity, acculturation, ethnic identity constructs were identified from the existing studies, from the findings from focus groups, and from the interviews.

Step 2: Developing and specify the measurement model

The second step was to develop and specify the measurement model. In this stage each latent construct to be included in the model was identified and measured indicators variables (items) were assigned to the latent constructs. The main model of this study includes uniqueness, conformity, self congruity, modesty, susceptibility to interpersonal influence (normative influence and informational influence), and status consumption constructs. The basic specifications of these constructs are illustrated in Chapter Eight (see Figures 8.1, 8.2, 8.3 and 8.4). This stage of SEM can be thought of as assigning individual variables to constructs. Visually, it answers the question: 'Where should the arrows linking the constructs to the variables be drawn?'

Step 3: Designing a study to produce empirical results

The third step requires the researcher to address several important issues related to the SEM technique in order to produce empirical results. Hair et al. (2010) highlighted six issues that the researcher needs to address, which includes: a) the type of data analysed (covariance or correlation); b) missing data; c) sample size; d) model structure; e) estimation techniques; and f) computer software use.

a)   Type of data analysed (covariance or correlations)

Researchers have the option of using either covariance or correlation matrix as an input. In this study covariance matrices was used because they provide the researcher with far more flexibility due to the relatively greater information content they contain (Hair et al., 2010). Since this study used AMOS software to perform SEM, the program can compute the model solution directly from the raw data without requiring the researcher to compute a correlation or covariance matrix separately. Furthermore, the AMOS program can also automatically select the matrix and estimate parameters within a few seconds.

b)   Missing data

The issue of missing data must be addressed if the missing data are in a non random pattern or more than 10% (Kline, 1998). There are two questions which must be

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answered concerning missing data, which are: a) What types of data are missing? And, b) What approach should be used to remedy the missing data?

Types of missing data

There are two types of missing observations: Missing Completely at Random (MCAR) and Missing at Random (MAR) (Hair et al., 2010). Missing data are considered MCAR if the pattern of missing data for a variable does not depend on any other variable in the data set or on the values of the variable itself. On the other hand, if the pattern of missing data for a variable is related to other variables, but it is not related to its own values, then it is considered to be MAR.

Missing data remedies

There are several methods to be used to remedy missing data: a) the complete case approach (listwise deletion); b) the all available approach (pairwise deletion); and, c) imputation techniques (Hair et al., 2010, Kline, 1998). Listwise deletion means that cases with missing observations on any variable in an analysis are excluded from all computations; therefore, the effective sample size with listwise deletion includes only cases with complete records (Kline, 1998). An advantage of this approach is that all analyses are conducted with the same cases and it is easy to implement in any program (Kline, 1998). In pairwise deletion the cases are excluded only if they have missing data on the variables involved in a particular computation. There are three ways to calculate estimated scores for imputation techniques: firstly, the missing observations on a particular variable are substituted with the overall sample average; secondly, the missing observations are be replaced with a predicted score generated for each subject by using multiple regression based on non missing scores on other variables; thirdly, pattern matching requires the replacement of missing observation with a score from another case with a similar profile of scores across other variables (Kline, 1998).

c) **Sample size**

The role of sample size is to produce more information and greater stability, which assists the researcher in performing SEM (Hair et al., 2010). Hair et al. (2010)

recommended that sample sizes should be in the range of 100 to 400. This is mainly because as sample size becomes large (>400), the method becomes more sensitive and almost any difference is detected, making goodness of fit measures suggest a poor fit (Hair et al., 2010). Hoe (2008) further argued that any number above 200 is understood to provide sufficient statistical power for data analysis. In this study, the total sample usage in this study was 222 and it was consequently above the recommended sample size.

d)   Model structure

Another important step in setting up a SEM analysis is determining and communicating the theoretical model structure to the program. This step requires the researcher to specify which parameter to be fixed (i.e. the value is specified by the researcher) or free (i.e. one to be estimated). In this study, the AMOS software used a completely graphical interface.

e)   Estimation techniques

There are several options available for estimation technique, such as: Weighted Least Squares (WLS), Generalised Least Squares (GLS), Asymptotically Distribution Free (ADF), and Maximum Likelihood Estimation (MLE). For the purposes of this study, Maximum Likelihood Estimation (MLE) was used because it is more efficient and unbiased when the assumption of multivariate normality is met (Hair et al., 2010). Kline (1998) contends that the name 'maximum likelihood' describes the statistical principle that underlies the derivation of the estimates, which takes place in such a way as to maximise the likelihood or the probability that the data were drawn from a particular population. MLE mainly assumes multivariate normality for endogenous and exogenous variables that are continuous. This normality assumption does not necessarily apply to exogenous variables that may be dichotomous (Kline, 1998). MLE continues to be the most widely used approach and it is the default in most SEM programs (Hair et al., 2010) including AMOS.

f)   Computer software used

The last issue concern with regards to SEM technique is the computer software which is used. In this study, AMOS (an acronym for 'Analysis of Moment Structures') software was chosen because it is user friendly, very straightforward, and easily applied.

Step 4: Assessing measurement model validity

The fourth step involved measuring model validity. This stage attempts to examine all aspects of construct validity through various empirical measures. To perform this, CFA was used to provide a confirmatory test on the measurement model. CFA specifies a series of relationships that suggests how measured variables represent a latent construct that is not measured directly. Measurement model validity depends on: a) establishing acceptable level of goodness of fit for the measurement model; and, b) specific evidence of construct validity. Guidelines to assess acceptable levels of goodness of fit are summarised in Table 6.14, while the guidelines to assess evidence of construct validity and unidimensionality are summarised in Table 6.13.

Step 5: Specify the structural model

Step 5 involved specifying the structural model by assigning relationships from one construct to another based on the proposed theoretical model. At this stage, a path diagram which represents both the measurement and structural part of SEM in one overall model is developed as shown in Chapter Eight (see Figure 8.5). Once the path diagram is developed, the model is ready for estimation. In other words, the overall theory is about to be tested, including the hypothesised dependence relationships among constructs.

Step 6: Assess the structural model validity

The final stage involved efforts to test validity of the structural model and its corresponding hypothesised theoretical relationships. Once the model is established as providing acceptable estimates, the goodness of fit must then be assessed. There are three types of goodness of fit measures: 1) Absolute fit measures determine how well a model fits the sample data; 2) Incremental fit assess how well the estimated model fits

relative to some alternative baseline model; or, 3) Parsimonious fit measures provide information about which model among a set of competing model is best.

The details of each type of goodness of fit measures are described in Table 6.14. Typically, using three or four fit indices provides adequate evidence of model fit. Researchers need not report all goodness of fit indices; however, the researcher should report at least one incremental index (e.g. CFI or TLI) and one absolute index (e.g. GFI, RMSEA and SRMR) in addition to the x^2 value and the associated degrees of freedom (Hair et al., 2010).

Table 6.14: Goodness of Fit Measure

Goodness of Fit Measure	Description	Level of Acceptable Fit
1. Absolute fit *determine how well a model fits the sample data*		
Chi Square Statistic (x^2)	A measure for evaluating overall model fit and assessing the magnitude of discrepancy between the sample and fitted covariances matrices.	Statistical test of significance provided (low x^2 values).
Goodness of Fit Index (GFI)	A measure of proportion of variance and covariance that a given model is able to explain.	Close to 1 indicates better model fit.
Root Mean Square Error of Approximation (RMSEA)	Indicates how well the model, with unknown but optimally chosen parameter estimates would fit the population covariance matrix.	< 0.05 –good fit, 0.05-0.08 – reasonable fit, 0.08- 0.1- mediocre fit and >0.1 – poor fit.
Normed Chi-Square (x^2/df)	This is the ratio of the chi square divided by the degrees of freedom.	Lower limit: 1.0, Upper limit: 2.0/3.0 or 5.0
Root Mean Residual (RMR)	Represents the average residual value derived from the fitting of the variance covariance matrix for the hypothesised model to the variance covariance matrix of the sample data.	0.05 or less.
2. Incremental fit *assess how well the estimated model fits relative to some alternative baseline model*		
Comparative Fit Index (CFI)	Comparative index between proposed and null models adjusted for degrees of freedom.	Close to 1 indicates better model fit.
Tucker-Lewis Index (TLI), or Non Normed Fit Index (NNFI)	It combines a measure of parsimony into a comparative index between the proposed and null models.	Close to 1 indicates better model fit.
Normed Fit Index (NFI)	It is a relative comparison of the proposed model to the null model.	Close to 1 indicates better model fit.
Bollen's Incremental Fit Index (IFI)	Comparative index between proposed and null models adjusted for degrees of freedom	Close to 1 indicates better model fit.
3. Parsimonious fit *provide information about which model among a set of competing model is best*		
Parsimony Normed Fit Index (PNFI)	The PNFI takes into account the number of degrees of freedom used to achieve a level of fit.	Higher values of PNFI are better.
Parsimony Goodness of Fit Index (PGFI)	The PGFI is based on the parsimony of the estimated model.	Higher values of PGFI are better.
Adjusted Goodness of Fit Index (AGFI)	This fit index takes into account both the measure of fit and model complexity.	Higher values of AGFI are better
Expected Cross Validation Index (ECVI)	Represents a measure of the degree to which one would expect a given model to replicate in another sample from the same population.	Lower value is preferred.

Sources: Adapted from Hair et al. (2010), Byrne (2010), Kline (1998)

6.8 Summary

This chapter has discussed the methodology used in this study. The next two chapters (Chapter Seven and Eight) will provide the results of an analysis of the data. Chapter Seven presents the descriptive statistics of the data and provides a general picture of the survey participants and their response to the survey questions. Chapter Eight reports the findings for the hypothesised relationships using SEM.

Chapter Seven
Descriptive Analysis

7.1 Introduction

This chapter reports the results of the descriptive analysis of the final data. The first section of this chapter provides a summary of the respondents' demographic profile and the constructs examined in the present study. The second section will present the results of exploratory factor analysis for all the constructs. Finally, the results of each construct reliability and validity are reported in the third section and followed by results of one way between group analysis of variance at the end of this chapter.

<div align="center">PART ONE</div>

7.2 Survey Questionnaires Collected

The data collection process was conducted over a period of six weeks. As mentioned in Chapter Six (Section 6.5.2), the data was collected through both web based and drop off questionnaires. In total, 371 survey questionnaires were received (see Table 7.1). Twenty-two survey questionnaires were discarded because the respondents were not aged between 18 and 30 years old (which was the age group of concern in this study). Another 127 survey questionnaires were also discarded because the respondents did not answer the questions completely (i.e. they completed only 50% of the questionnaire).

After analysing the pattern of the incomplete questionnaires it was found that the majority of these respondents had completed the first part of the survey and had then left the entire questionnaire incomplete. This situation probably occurred because some of the respondents felt that the survey questionnaire was a bit too long and they were not keen on the topic. Although this problem was not found during the pilot test, steps were taken to increase the response rate (as has been discussed in Chapter Six, Section 6.5.2); however, the total number of usable survey questionnaires was found to be sufficient to proceed to further analysis. As shown in Table 7.2, the net number of usable survey questionnaire was 222.

Table 7.1: Number of Questionnaires Received for Different Data Collection Method

Data Collection Method	Number of questionnaires received
Web based questionnaire	336
Drop off questionnaire	35
Total	371

Source: This Study

Table 7.2: Number of Usable Survey Questionnaires

Description	Number
Surveys received	371
Unqualified respondents	22
Incomplete questionnaires	127
Net number usable	222

Source: This Study

7.3 Demographic Profile

The demographic profile of the respondents in this study consists of: gender, marital status, occupation, education level, ethnic group and length of stay in the UK. As indicated in Table 7.3 and Figure 7.1, 82.6% of the respondents were female while 17.4% were male. There were high numbers of female respondents because this study focused on clothing as the product category. According to Weekes (2001), 92% of young adults women in UK tend to place more emphasis on clothes shopping and, therefore, this could be the reason that contributed to the high number of female respondents when compared to male respondents.

The information on marital status of respondents demonstrated that more than half (78.2%) were single, followed by married/living with partner (19.9%), and divorced (1.9%). With regards to educational background, the majority of respondents had obtained undergraduate degree (53.4%). While others attended at least high school and obtained qualifications of GCSEs/O Level (5.4%), A Levels (17.6%), professional qualification/diploma (10.3%), and postgraduate degree (13.2%).

Regarding the respondents occupation, the largest group comprised of students (62.3%), followed by professional/senior management (14.5%), unemployed (5.8%), housewife/husband (5.8%), clerical staff (3.9%), self employed (2.9%), technical staff

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(2.4%), and other (2.4%). In terms of respondents' length of stay in the UK: 67.3% have stayed in the UK since they were born, 14.5% between 1 and 10 years, 12.7% between 11 and 20 years and 5.5% for more than 20 years. Based on this, it can be said that the majority (67.3%) of the respondents were belong to second or later generations (Jamal and Chapman, 2000, Sekhon, 2007).

When the respondents were asked to indicate their ethnic group, the largest group regarded themselves as British Pakistani (31.3%), 10.6% of respondents saw themselves as British Bangladeshi, and 8.7% would classified themselves as British Indian. The remaining respondents considered themselves as Pakistani (8.7%), British (7.2%), British Arab (6.7%), Arab (6.3%), Bangladeshi (3.4%), Indian (3.4%), British African (2.4%), African (1.0%) and other (10.6%).

Table 7.3: Demographic Profiles of Present Study Respondents

Demographic Variables	Category	Sample (N=222)	
		Frequency	(%)
Gender	Male	36	17.4
	Female	171	82.6
Marital Status	Single	161	78.2
	Married/Living with partner	41	19.9
	Divorced	4	1.9
Occupation	Student	129	62.3
	Housewife/husband	12	5.8
	Professional/senior management	30	14.5
	Clerical staff	8	3.9
	Technical staff	5	2.4
	Self employed	6	2.9
	Unemployed	12	5.8
	Other	5	2.4
Education	GCSEs/ O Level	11	5.4
	A Levels	36	17.6
	Professional Qualification/Diploma	21	10.3
	Undergraduate degree	109	53.4
	Postgraduate degree	27	13.2
Length of Stay in the UK	Since birth	148	67.3
	1 to 10 years	32	14.5
	11 to 20 years	28	12.7
	More than 20 years	12	5.5
Ethnic Group	British	15	7.2
	Pakistani	18	8.7
	British Pakistani	65	31.3
	Bangladeshi	7	3.4
	British Bangladeshi	22	10.6
	Indian	7	3.4
	British Indian	18	8.7
	African (i.e., Somali, Algerian, Libyan)	2	1.0
	British African (i.e., Somali, Algerian, Libyan)	5	2.4
	Arab (i.e., Iraqi, Yemeni, Egyptian)	13	6.3
	British Arab (i.e., Iraqi, Yemeni, Egyptian)	14	6.7
	Other (i.e., Asian, American)	22	10.6

Source: This Study

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Figure 7.1: Pictorial Demographic Profile of Respondents
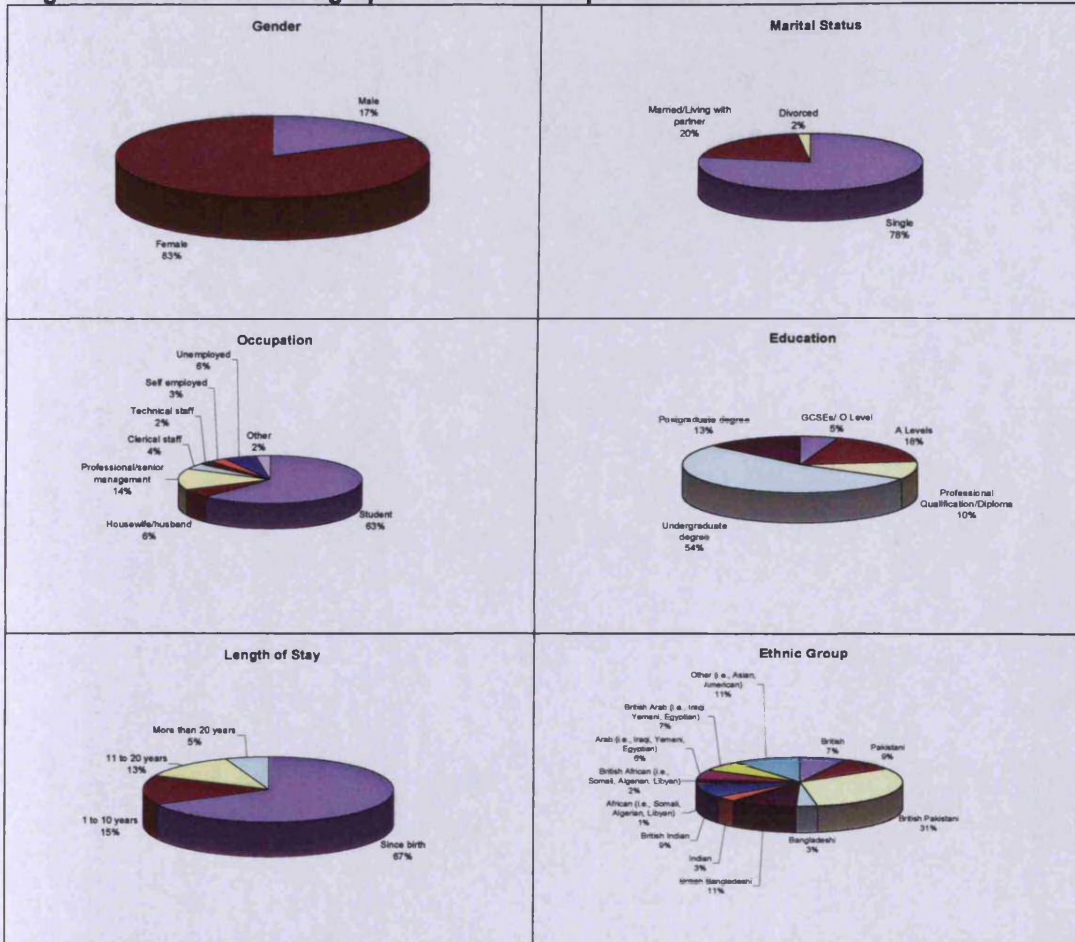
Source: This Study

The demographic profile of the respondents matches the profile of British Muslim in the UK (UK National Statistics, 2001). According to the UK National Statistics (2001), three quarters (74%) of Muslims were from an Asian ethnic background, predominantly Pakistani (43%), Bangladeshi (16%), Indian (8%) and other Asian (6%). In this study, in terms of ethnic group, the majority of the respondents associate themselves with Pakistan (40%), Bangladesh (14%) and India (12.1%) (see Table 7.3). Therefore, it can be concluded that the data represented the population as a whole.

7.4 General Clothing Consumption with Regards to High Street Fashion Retailers

The first part of the questionnaire was concerned with the respondents' general clothing consumption. The first question in this part asked about their frequency of buying clothes from high street fashion retailers. As indicated in Table 7.4 and Figure 7.2, 48.6% of respondents buy clothes once a month, 17.1% once every two weeks, 9.5% once in every two or three months, 8.1% once a week, and 3.2% twice a year and other (i.e. once a year, during festival season) (13.5%). According to a report by Synovate (2008), more than 60% of the UK consumers go clothes shopping at least once a month. The finding from this report implies that the majority (73.8%) of the respondents from this study can be considered as frequent clothing shoppers. Additionally, the results also show that, on average: 45.9% of the respondents spend less than £30 per month on clothing; while 25.0% spend between £30 and £50; 15.9% spend between £50 and £80; 9.1% spend between £80 and £100; and 4.1% spend more than £100.

When the respondents were asked to choose a high street fashion retailer that they most often shop at, the majority of the respondents chose Primark as the most frequently used retailer with 69.4%, followed by New Look (64%), H&M (56.3%), Next (49.5%), Dorothy Perkins (41%), Zara (36%), River Island (35.6%), Peacocks (33.8%), Matalan (31.5%), Topshop (30.6%), TK Maxx (24.8%), Miss Selfridge (19.8%), Monsoon (19.4%), M&S (19.4%), Bhs (14.9%), Topman (10.8%) and Burton (9%). In terms of the respondents' main retailer, 18% of the respondents chose Primark as their main retailer, followed by New Look (16%), H&M (12.5%), Peacocks (11%), Next (7.5%) while 35% have chosen other high street retailer (i.e. M&S, Topshop, Zara) as their main retailer (see Table 7.4 and Figure 7.2).

Table 7.4: Respondents General Clothing Consumption

Demographic Variables	Category	Sample (N=222)	
		Frequency	(%)
Purchase Frequency from High Street Fashion Retailer	Once a week	18	8.1
	Once in every two weeks	38	17.1
	Once a month	108	48.6
	Once in every two or three months	21	9.5
	Twice a year	7	3.2
	Other (i.e. once a year, festival season)	30	13.5
Monthly Spent	Less than £30	101	45.9
	£30 and £50	55	25.0
	£50 and £80	35	15.9
	£80 and £100	20	9.1
	More than £100	9	4.1
Most Often Shop High Street Fashion Retailer	Primark	154	69.5
	New Look	142	64
	H&M	125	56.3
	Next	110	49.5
	Dorothy Perkins	91	41
	Zara	80	36
	River Island	79	35.6
	Peacocks	75	33.8
	Matalan	70	31.5
	Topshop	68	30.6
	TK Maxx	55	24.8
	Miss Selfridge	44	19.8
	Monsoon	43	19.4
	M&S	43	19.4
	Bhs	33	14.9
	Topman	24	10.8
	Burton	20	9
Main Retailer	Primark	40	18
	New Look	36	16
	H&M	28	12.5
	Peacocks	24	11
	Next	17	7.5
	Other (i.e. M&S, Topshop, Zara)	77	35

Source: This Study

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Figure 7.2: Pictorial Respondents General Clothing Consumption
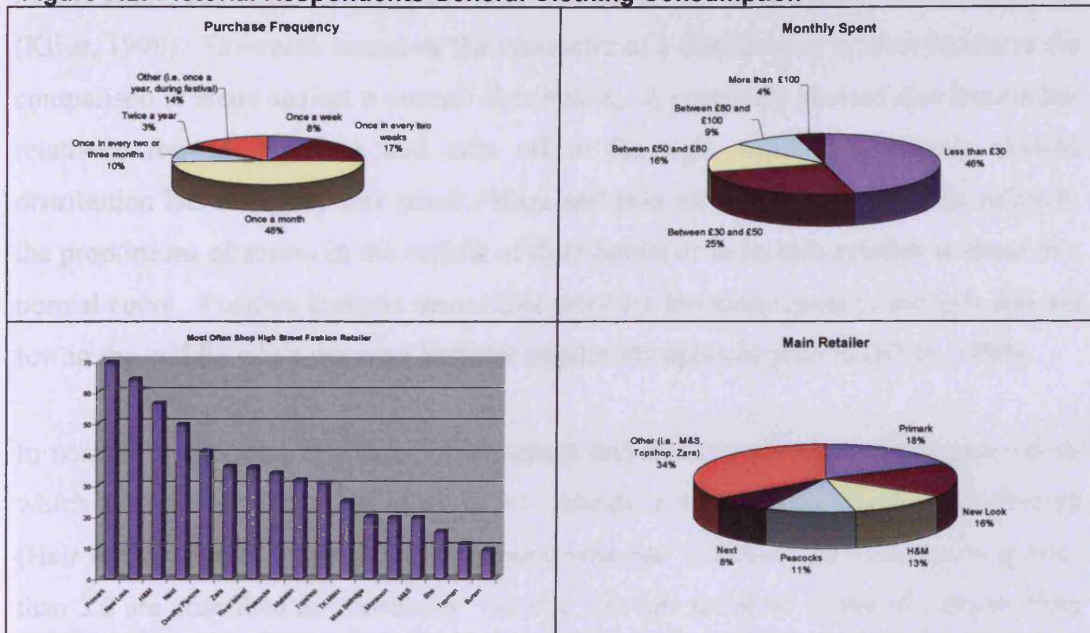
Source: This Study

7.5   Descriptive Analysis of Responses

The previous sections (i.e. Section 7.3 and 7.4) have reported on the demographic characteristics of the survey respondents and their general clothing consumption patterns with regards to high street fashion retailers. This section will report on the frequency for all items related to all constructs in the conceptual model. As described in Chapter Five (Figure 5.1), the proposed model consists of the following constructs: uniqueness, conformity, self congruity, modesty, susceptibility to interpersonal influence, status consumption, religiosity, acculturation and ethnic identity.

All constructs were measured by asking respondents questions in the form of a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). It is noted that items which were negatively stated were reverse coded. These items are COM5, SOS4, REL4 and REL6. Detailed descriptions of the items, percentage data for each scale, means, standard deviations, skewness and kurtosis are reported in table form (see Tables 7.5 to 7.13). The following descriptive discussions are based on the mean scores of each of the construct and item.

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In this study, skewness and kurtosis were utilised to test the normality of the variables (Kline, 1998). Skewness measures the symmetry of a distribution, in most instances the comparison is made against a normal distribution. A positively skewed distribution has relatively few large values and tails off to the right while a negatively skewed distribution has relatively few small values and tails off to the left. Kurtosis refers to the proportions of scores in the middle of distribution or in its tails relative to those in a normal curve. Positive kurtosis means that there are too many cases in the tails and too few in the middle while negative kurtosis implies the opposite pattern (Kline, 1998).

In normal distribution, the value of skewness and kurtosis are zero. Skewness values which fall outside the range of -1 to +1 indicate a substantially skewed distribution (Hair et al., 2006). Kline (1998) suggested absolute values of the skew index greater than 3.0 are described as 'extremely' skewed whereas absolute values of kurtosis from 8.0 to over 20 indicate 'extreme' kurtosis. As such, in this study the guidelines to detect non normality distributions are that skewed should exceed 3.0 and kurtosis should exceed 8.0 (Kline, 1998).

7.5.1 Uniqueness

The uniqueness scale was measured with four items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for uniqueness is presented in Table 7.5. The results show that they slightly disagreed that that they chose clothing that was very unusual (UNI1: mean = 3.29, SD = 1.73) and would like to show their own personality by selecting unique clothes that other people hardly wear (UNI4: mean = 3.81, SD = 1.85). The respondents showed a neutral standpoint on choosing clothing that makes them feel distinctive (UNI2: mean = 4.10, SD = 1.69) and they disagreed that they wear very different clothing even though they attract attention from others (UNI3: mean = 2.95, SD = 1.63).

As mentioned earlier, guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.5, skewness and kurtosis values for uniqueness items are found to be in line with the rules mentioned, indicating a normal distribution.

Table 7.5: Descriptive Analysis for Uniqueness

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
UNI*	UNI1	17.6	24.4	12.2	17.2	16.3	9.5	2.7	3.29	1.73	0.288	-1.054
	UNI2	6.4	14.5	16.8	18.6	19.1	17.3	7.3	4.10	1.69	-0.085	-0.963
	UNI3	20.5	27.4	18.7	16.9	5.5	8.2	2.7	2.95	1.63	0.711	-0.314
	UNI4	11.9	21.0	8.7	20.1	17.8	11.9	8.7	3.81	1.85	0.066	-1.109

*UNI=Uniqueness
Source: This Study

7.5.2 Conformity

The conformity scale was measured with five items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for conformity is presented in Table 7.6. These results show that they disagreed that they tried to dress like others in their group so that people will know they were friends (COM1: mean = 2.411, SD = 1.44), did not feel more a part of the group if they were dressed like their friends (COM3: mean = 2.84, SD = 1.75) and disagreed that they wear clothes that everyone else is wearing even though they may not look good on them (COM4: mean = 1.91, SD = 1.15). The results show that the respondent slightly disagreed on the issue of checking with other friends about what they are wearing to a gathering before they decide what to wear (COM2: mean = 3.19, SD = 1.90) and were not comfortable when their clothes are different from all others at a party (COM5: mean = 3.75, SD = 1.85).

In this study, guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.6, skewness and kurtosis values for conformity items are considered to be in line with the rules mentioned, indicating a normal distribution.

Table 7.6: Descriptive Analysis for Conformity

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
Conformity	COM1	33.8	28.3	16.0	11.4	6.8	2.7	0.9	2.411	1.44	0.968	0.251
	COM2	25.3	21.7	12.0	9.2	17.5	10.1	4.1	3.19	1.90	0.391	-1.168
	COM3	28.9	25.7	11.0	12.8	12.4	6.4	2.8	2.84	1.75	0.662	-0.707
	COM4	45.2	35.0	9.7	6.0	2.3	1.4	0.5	1.91	1.15	1.689	3.161
	COM5	11.5	20.7	14.3	18.9	13.8	11.1	9.7	3.75	1.85	0.213	-1.040

Source: This Study

7.5.3 Self Congruity

The self congruity scale was measured with five items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for self congruity is presented in Table 7.7. These results show that the respondents were slightly disagreed with the view that people who shop at their main retailer were more like them than those who shop at other retailers (SIC1: mean = 3.96, SD = 1.65) and they slightly disagreed with the view that the image of the typical shopper at their main retailer was highly consistent with how they saw themselves (SIC2: mean = 3.6, SD = 1.59). Based on the mean scores for other items, the respondents slightly disagreed with the view that that they can identify with those people who prefer to shop at their main retailer over those who shop at other retailers (SIC3: mean = 3.77, SD = 1.64) and they slightly disagreed with the view that people similar to them shop at their main retailer most of the time (SIC4: mean = 3.95, SD = 1.61). Finally, the respondents were slight disagreed that the image of the typical shopper at their main retailer reflected the type of person they were (SIC5: mean = 3.49, SD = 1.63).

As mentioned earlier, the guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.7, skewness and kurtosis values for self congruity items are in line with these guidelines, indicating a normal distribution.

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Table 7.7: Descriptive Analysis for Self Congruity

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
SIC*	SIC1	8.1	14.7	13.7	25.6	18.5	13.7	5.7	3.96	1.65	-0.074	-0.798
	SIC2	10.1	17.8	20.2	23.1	14.9	11.1	2.9	3.6	1.59	0.144	-0.781
	SIC3	10.0	16.1	15.6	23.7	19.0	11.4	4.3	3.77	1.64	-0.002	-0.835
	SIC4	7.2	15.9	13.9	23.6	20.7	14.9	3.8	3.95	1.61	-0.125	-0.860
	SIC5	12.8	19.4	17.1	23.2	14.7	10.0	2.8	3.49	1.63	0.168	-0.846

*SIC = Self Congruity
Source: This Study

7.5.4 Modesty

The modesty scale was measured with six items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for modesty is presented in Table 7.8. The results show that the respondents felt embarrassed when they see someone in clothes that are too tight (MOD1: mean = 5.00, SD = 1.71) or in too low cut a dress (MOD2: mean = 5.31, SD = 1.61); however, they neither agreed nor disagreed with regard to hesitating to associate with those whose clothes seem to reveal too much of their body (MOD3: mean = 4.70, SD = 1.86) and choosing clothing with small print even though a larger design looks equally good on them (MOD6: mean = 4.027, SD = 1.56). The results also show the respondents felt that unlined sheer dresses, blouses, or shirts reveal too much of the body (MOD4: mean = 5.38, SD = 1.57) and they chose clothing that was conservative in style (MOD5: mean = 5.15, SD = 1.48).

As mentioned earlier, the guidelines to detect non normality distribution are that skewed should exceed 3.0 or that kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.8, skewness and kurtosis values for modesty items are in line with these guidelines, indicating a normal distribution.

Table 7.8: Descriptive Analysis for Modesty

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
Modesty	MOD1	4.5	8.6	5.4	13.1	19.8	29.3	19.4	5.00	1.71	-0.804	-0.263
	MOD2	4.1	6.4	4.1	9.1	18.3	32.0	26.0	5.31	1.66	-1.095	0.401
	MOD3	6.4	9.5	11.8	14.5	14.5	23.6	19.5	4.70	1.86	-0.457	-0.931
	MOD4	2.8	2.8	7.8	12.9	18.4	24.4	30.9	5.38	1.57	-0.895	0.148
	MOD5	2.8	2.8	6.9	19.7	19.3	29.8	18.8	5.15	1.48	-0.751	0.164
	MOD6	7.2	10.9	10.4	40.7	12.2	11.3	7.2	4.03	1.56	-0.038	-0.323

Source: This Study

7.5.5 Susceptibility to Interpersonal Influence

Susceptibility to interpersonal influence consists of two factors: informational influence and normative influence. Informational influence scale was measured with four items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for informational influence is presented in Table 7.9. These results show that the respondents slightly disagreed that they frequently gather information from friends or family about a product before they buy (IIF1: mean = 3.92, SD = 1.84) and they often observed what others are buying and using to make sure they buy the right product or brand (IIF2: mean = 3.76, SD = 1.75). The respondents took a neutral standpoint on the issue that they often asked their friends about a product if they have little experience with the product (IIF3: mean = 4.76, SD = 1.69) and consulted other people to help choose the best alternative available from a product class (IIF4: mean = 4.41, SD = 1.70).

The normative influence scale was measured with eight items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for normative influence is presented in Table 7.9. These results show that the respondents disagreed that they often tried to buy the same brands that someone else buys if they want to be like them (NIF1: mean = 2.62, SD = 1.63) and they disagreed that it was important that others like the products and brands they buy (NIF2: mean = 2.8, SD = 1.73). The results also show that they disagreed that they rarely purchase the latest fashion styles until they are sure their friends approve of them (NIF3: mean = 2.27, SD = 1.39) and they did not often identify with other people by purchasing the same products and brands they purchase. (NIF4: mean = 2.53, SD = 1.49). Moreover,

the respondents disagreed that they generally purchase those brands that they think others will approve of when buying products (NIF5: mean = 2.61, SD = 1.58) and they slightly disagreed that they like to know what brands and products make good impressions on others (NIF6: mean = 3.02, SD = 1.78). The results also show that the respondents disagreed that if other people can see them using a product then they often purchase the brand they expect them to buy (NIF7: mean = 2.58, SD = 1.56). They also disagreed that they achieved a sense of belonging by purchasing the same products and brands that others purchase (NIF8: mean = 2.56, SD = 1.58).

In this study, guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.9, skewness and kurtosis values for normative influence items are found to be in line with the rules mentioned, indicating a normal distribution.

Table 7.9: Descriptive Analysis for Susceptibility to Interpersonal Influence

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
IIF*	IIF1	13.2	17.5	8.5	13.2	25.0	17.9	4.7	3.92	1.84	-0.210	-1.228
	IIF2	15.2	14.3	11.0	18.1	23.8	15.7	1.9	3.76	1.75	-0.216	-1.165
	IIF3	6.2	9.1	4.3	14.8	26.3	27.3	12.0	4.76	1.69	-0.767	-0.251
	IIF4	8.1	10.0	6.7	21.5	22.0	24.4	7.2	4.41	1.70	-0.532	-0.626
NIF**	NIF1	34.0	23.1	13.7	14.2	7.5	6.6	0.9	2.62	1.63	0.768	-0.467
	NIF2	25.7	32.9	11.0	10.0	10.5	6.7	3.3	2.8	1.73	0.842	-0.389
	NIF3	35.6	32.7	13.9	9.6	5.3	1.0	1.9	2.27	1.39	1.301	1.486
	NIF4	32.2	27.0	13.3	14.2	10.4	1.9	0.9	2.53	1.49	0.753	-0.372
	NIF5	31.4	26.2	14.3	13.3	8.1	5.7	1.0	2.61	1.58	0.793	-0.356
	NIF6	28.0	19.9	13.7	10.0	18.5	8.5	1.4	3.02	1.78	0.384	-1.18
	NIF7	31.6	27.3	13.4	13.9	8.1	4.8	1.0	2.58	1.56	0.812	-0.290
	NIF8	33.0	26.8	13.4	12.0	8.6	5.3	1.0	2.56	1.58	0.848	-0.284

*IIF = Informational Influence, **NIF = Normative Influence
Source: This Study

7.5.6 Status Consumption

The status consumption scale was measured with five items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for status consumption is presented in Table 7.10. The results show that the respondents disagreed that they would buy clothing just because it had social status

(SOS1: mean = 2.88, SD = 1.68) or that they paid more for particular clothing if it had social status (SOS3: mean = 2.89, SD = 1.72). For the other items, they slightly disagreed with the views that they were interested in new clothing with social status (SOS2: mean = 3.11, SD = 1.78) and wearing prestigious clothing was important to them (SOS5: mean = 3.27, SD = 1.77). Finally, the results show that they slightly disagreed that social status of clothing was relevant to them (SOS4: mean = 3.11, SD = 1.87).

As mentioned earlier, the guidelines to detect non normality distribution in this study are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.10, skewness and kurtosis values for status consumption items are in line with the guidelines, indicating a normal distribution.

Table 7.10: Descriptive Analysis for Status Consumption

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
SOS*	SOS1	24.3	28.4	13.1	15.3	8.6	8.6	1.8	2.88	1.68	0.658	-0.630
	SOS2	23.5	22.6	13.1	18.1	8.6	10.9	3.2	3.11	1.78	0.481	-0.890
	SOS3	26.9	26.9	9.6	15.5	10.0	10.0	0.9	2.89	1.72	0.567	-0.927
	SOS4	23.5	25.3	12.2	14.9	10.4	6.3	7.2	3.11	1.87	0.623	-0.720
	SOS5	22.3	17.7	12.7	21.4	13.6	8.6	3.6	3.27	1.77	0.271	-0.984

*SOS = Status Consumption
Source: This Study

7.5.7 Religiosity

Religiosity scale was measured with nine items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for religiosity is presented in Table 7.11. The results show that the majority of the respondents believed in Allah (REL1: mean = 6.92, SD = 0.41), carefully avoided shameful acts (REL2: mean = 6.46, SD = 0.87), always performed their duty as a Muslim to Allah (e.g. pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) (REL3: mean = 6.06, SD = 1.25) and indicated that religious beliefs influence all their dealings with others (REL9: mean = 6.36, SD = 1.08).

In addition, the respondents agreed that religion was very important (REL4: mean = 6.4, SD = 1.68) and it was important for them to follow Allah's Commandments

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consciously (REL5: mean = 6.67, SD = 0.73). The results also indicate that it was important for the respondents to show good manners to everyone (REL7: mean = 6.76, SD = 0.69) and they felt that it was their duty to respect the rights of everyone (REL8: mean = 6.72, SD = 0.63). Finally, the results show that the respondents slightly agreed that it was important for them to do good deeds for others (REL6: mean = 5.66, SD = 2.28).

In this study the guidelines to detect non normality distribution are skewed exceed 3.0 or kurtosis exceed 8.0 (Kline, 1998). Based on Table 7.11, two (REL1 and REL7) religiosity items (i.e. skewness and kurtosis) are found to have exceeded the guidelines; however, this result is expected to be skewed (i.e. relatively few small values) since a Muslim should be religious and least likely to compromise their beliefs (Wan Ahmad et al., 2008, Fam et al., 2004).

Table 7.11: Descriptive Analysis for Religiosity

Construct and Items		Response Scale (%)						Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7			
Religiosity	REL1				1.4	0.5	2.4	95.7	6.92	0.41	-6.070	38.410
	REL2		0.5	1.0	2.9	6.3	26.6	62.8	6.46	0.87	-2.097	5.289
	REL3	1.5	0.5	4.4	2.4	15.0	27.7	48.5	6.06	1.25	-1.785	3.552
	REL4	7.2	1.4	0.5	1.0		4.8	85.0	6.4	1.68	-2.715	5.714
	REL5			0.5	3.4	2.5	16.2	77.5	6.67	0.73	-2.632	7.131
	REL6	16.4	1.9	1.4	1.4	1.4	12.6	64.7	5.66	2.28	-1.411	0.198
	REL7	0.5			1.9	1.4	12.6	83.6	6.76	0.69	-4.489	27.237
	REL8				2.4	2.4	15.9	79.2	6.72	0.63	-2.642	7.340
	REL9	1.0	0.5	1.0	3.4	11.6	18.4	64.3	6.36	1.08	-2.265	6.366

Source: This Study

7.5.8 Acculturation

Acculturation scale was measured with eight items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for acculturation is presented in Table 7.12. The results show that they neither agreed nor disagreed that they often use English language at home (LAN1: mean = 4.42, SD = 1.75), prefer English movies if they had choice (MED2: mean = 4.67, SD = 2.11), and prefer English television shows if they had choice (MED3: mean = 4.87, SD = 2.15). They agreed that English was the most often use language at work/college (LAN2:

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mean = 6.54, SD = 0.82) and slightly agreed that they often use English language among friends (LAN3: mean = 5.78, SD = 1.365). These results also show that the respondents slightly disagreed that they prefer English music if they had choice (MED1: mean = 3.49, SD = 2.24). Finally, they disagreed that the ethnic background of their best friend was British White (SIT1: mean = 2.5, SD = 1.64) and the ethnic background of their second best friend was British White (SIT2: mean = 2.46, SD = 1.62).

As mentioned earlier, the guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.12, skewness and kurtosis values for acculturation items are found to be in line with the guidelines mentioned, indicating a normal distribution.

Table 7.12: Descriptive Analysis for Acculturation

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		N/A	1	2	3	4	5	6	7				

Construct and Items		N/A	1	2	3	4	5	6	7	Mean	Std Dev.	Skewness	Kurtosis
Acculturation	LAN1		5.4	14.6	4.4	31.7	7.3	25.4	11.2	4.42	1.75	-0.271	-0.917
	LAN2				0.5	4.4	4.4	22.2	68.5	6.54	0.82	-1.998	3.740
	LAN3		1.0	3.4	0.5	14.8	8.9	35.0	36.5	5.78	1.365	-1.312	1.442
	MED1	21.4	1.9	6.8	4.9	36.9	5.3	15.5	7.3	3.49	2.24	-0.336	-0.968
	MED2	10.2	1.5	2.9	3.9	25.4	10.7	24.9	20.5	4.67	2.11	-0.948	0.092
	MED3	9.9	1.5	3.4	2.5	21.7	7.4	28.1	25.6	4.87	2.15	-1.067	0.196
	SIT1		37.9	21.8	14.1	16.5	3.4	1.5	4.9	2.5	1.64	1.118	0.687
	SIT2		38.0	24.5	11.0	17.5	2.5	2.5	4.0	2.46	1.62	1.137	0.691

Source: This Study

7.5.9 Ethnic Identity

The ethnic identity scale was measured with four items on a seven point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). A descriptive analysis for ethnic identity is presented in Table 7.13. The results show that the respondents identified strongly with their chosen ethnic group (EIDI1: mean = 5.53, SD = 1.52) and that it was important for them to maintain their culture of origin (EIDI3: mean = 5.59, SD = 1.44) and often speak the language of their culture of origin (EIDI4: mean = 5.55, SD = 1.78). They neither agreed nor disagreed that that it was important for them to get along well with the values of mainstream British culture (EIDI2: mean = 4.98, SD = 1.58).

In this study, the guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, based on Table 7.13, skewness and kurtosis values for ethnic identity items are found to be in line with the rules mentioned, indicating a normal distribution.

Table 7.13: Descriptive Analysis for Ethnic Identity

Construct and Items		Response Scale (%)							Mean	Std Dev.	Skewness	Kurtosis
		1	2	3	4	5	6	7				
EIDI*	EIDI1	1.9	2.9	6.8	10.2	19.4	24.3	34.5	5.53	1.52	-1.006	0.414
	EIDI2	3.9	6.8	5.8	14.5	24.6	29.5	15.0	4.98	1.58	-0.826	0.047
	EIDI3	2.0	2.0	5.0	11.5	18.0	28.5	33.0	5.59	1.44	-1.109	0.900
	EIDI4	3.9	3.4	9.7	8.7	14.0	12.1	48.3	5.55	1.78	-1.016	-0.074

*EIDI = Ethnic Identity
Source: This Study

<div style="text-align:center">PART TWO</div>

7.6 Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) has been employed to determine how and to what extent the observed variables are linked to their underlying factors. EFA has also been performed to assess the validity of the items used in the survey questionnaire (Straub and Carlson, 1989). In this study, all items were subjected to EFA using SPSS Version 14. A summary of the results of this analysis is presented in Table 7.14. The results show that the data are appropriate for factor analysis. Firstly, most of the correlation coefficients were above 0.3. Secondly, The Kaiser-Meyer-Oklin Measure of Sampling Adequacy (KMO) value was higher than the recommended value of 0.6 (ranging from 0.629 to 0.891). Finally, the Bartlett's Test of Sphericity achieved statistical significance, confirming the suitability of the data for factor analysis (Pallant, 2005).

Table 7.14: Summary of Exploratory Factor Analysis Results

| Constructs | KMO | Bartlett's' Test of Sphericity | | | Total Variance |
		Chi Square	df	Significant	
Uniqueness	0.777	258.764	6	0.000	62.327
Conformity	0.775	331.541	6	0.000	66.303
Self Congruity	0.838	495.423	10	0.000	66.488
Modesty	0.785	458.421	10	0.000	60.279
Susceptibility to Interpersonal Influence	0.891	1718.83	66	0.000	70.530
Status Consumption	0.829	577.536	10	0.000	66.488
Religiosity	0.828	392.551	10	0.000	61.629
Acculturation	0.691	370.757	15	0.000	67.130
Ethnic Identity	0.629	95.377	3	0.000	60.248

Source: This Study

7.6.1 Uniqueness

All four items of the uniqueness scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of data for factor analysis. The correlation matrix table showed that correlation coefficients were above 0.3 with KMO value was 0.777 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine number of components (factors to extract) Eigenvalues of 1 or more were checked. One component meets this criterion and it explains a total of 62.327% of the variance, with values ranging from 0.763 to 0.851. Based on this result, it was decided not to perform a Varimax rotation. The factor analysis results of uniqueness construct are presented in Table 7.15. Overall, four items were retained for further analysis.

Table 7.15: Factor Analysis Results of Uniqueness Construct

Items		Component 1	% Variance
UNI4	I would like to show my own personality by selecting unique clothes that people hardly wear	.851	
UNI2	I choose clothing that makes me feel distinctive	.775	
UNI1	I choose clothing that is very unusual	.766	
UNI3	I wear very different clothing even though I attract attention from others	.763	62.327

Source: This Study

7.6.2 Conformity

All five items of conformity scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of the data for factor analysis. The correlation matrix table showed that most of the correlation coefficients were above 0.3 with KMO value was 0.775 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

In order to determine number of components (factors to extract) Eigenvalues of 1 or more were checked. One component meets this criterion and it explains a total of 53.357% of the variance; however, item COM5 was removed because the item shows low loadings (< 0.4) and low communalities (<0.3).

The remaining four items were subjected to EFA with Varimax rotation. The rotated component matrix showed that all items loaded onto one component. Deletion of item COM5 increased the total variance by 12.946% to 66.303%. The factor analysis results of conformity construct are presented in Table 7.16. Overall, four items were retained for further analysis.

Table 7.16: Factor Analysis Results of Conformity Construct

	Items	Component 1	% Variance
COM3	I feel more a part of the group if I am dressed like my friends	.869	
COM1	I try to dress like others in my group so that people will know we are friends	.834	
COM4	I wear clothes that everyone is wearing even though they may not look good on me	.807	
COM2	I check with my friends about what they are wearing to a gathering before I decide what to wear	.742	66.303

Source: This Study

7.6.3 Self Congruity

All five items of self congruity scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract

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(Pallant, 2005). In order to assess the suitability of data for factor analysis, the correlation matrix for coefficients was inspected. The correlation matrix table showed that the correlation coefficients were above 0.3 with KMO value was 0.838 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine number of components (factors to extract) Eigenvalues of 1 or more were checked. One component meets this criterion and it explained a total of 66.488% of the variance, with values ranging from 0.777 to 0.839. Based on this result, it was decided not to perform Varimax rotation. Factor analysis results of self congruity construct are presented in Table 7.17. Overall, five items were retained for further analysis.

Table 7.17: Factor Analysis Results of Self Congruity Construct

	Items	Component 1	% Variance
SIC5	The image of the typical shopper at my main retailer reflects the type of person I am	.839	
SIC2	The image of the typical shopper at my main retailer is highly consistent with how I see myself	.830	
SIC3	I can identify with those people who prefer to shop at my main retailer over those who shop at other retailers	.818	
SIC4	People similar to me shop at my main retailer most of the time	.811	
SIC1	People who shop at my main retailer are more like me than those who shop at other retailers	.777	66.488

Source: This Study

7.6.4 Modesty

All six items of modesty scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of data for factor analysis. The correlation matrix table showed that most of the correlation coefficients were above 0.3 with KMO value was 0.785 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine the number of components (factors to extract) Eigenvalues of 1 or more were checked. Two components meet this criterion and they explain a total of 69.990% of the total variance: component 1 explained 53.091% of the total variance and component 2 explained 16.899% of the total variance.

Varimax rotation was performed to help read these two components. The rotated solution showed that the items loaded onto two components. Items MOD1, MOD2, MOD3 and MOD4 loaded on the first component while items MOD5 and MOD6 were loaded onto component 2. It was decided to remove item MOD6 in order to gain higher Cronbach Alpha value (see Table 7.24). As a result, five items were retained.

The remaining five items were subjected to EFA with Varimax rotation. The results revealed that the items loaded onto one component which explained 60.279% of the total variance. The factor analysis results of the modesty construct are presented in Table 7.18. Overall, five items were retained for further analysis.

Table 7.18: Factor Analysis Results of Modesty Construct

	Items	Component 1	% Variance
MOD2	I feel embarrassed when I see someone in too low cut a dress	.866	
MOD1	I feel embarrassed when I see someone in clothes that are too tight	.855	
MOD3	I hesitate to associate with those whose clothes seem to reveal too much of their body	.796	
MOD4	Unlined sheer dresses, blouses, or shirts reveal too much of the body	.708	
MOD5	I choose clothing that is conservative in style	.629	60.279

Source: This Study

7.6.5 Susceptibility to Interpersonal Influence

All 12 susceptibility to interpersonal influence scale items were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factor) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of data for factor analysis. The correlation matrix table shows that correlation coefficients were above 0.3 with KMO value was 0.891 exceeded

0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine number of components (factors to extract) Eigenvalues of 1 or more were checked. Two components meet this criterion, explaining a total of 70.53% of the variance.

To help reading these two components all items were then subjected to EFA with Varimax rotation. The rotated solution showed that the items loaded onto two components, with the first component explaining 45.556% of the total variance and second component explaining 24.974% of the total variance. The total amount of the variance explained was 70.53%, with values ranging from 0.727 to 0.875. Items NIF1, NIF2, NIF3, NIF4, NIF5, NIF6, NIF7 and NIF8 loaded on the first component labelled as 'Normative Influence' while items IIF1, IIF2, IIF3 and IIF4 loaded on the second component and labelled as 'Informational Influence'. The factor analysis results of susceptibility to interpersonal influence construct are presented in Table 7.19. Overall, 12 items were retained for further analysis for susceptibility to interpersonal influence.

The analysis demonstrated that the findings of this study are consistent with those of the original study (Bearden et al., 1989). It revealed that a two factor representation, consisting of the normative and informational facets of susceptibility to interpersonal influence for the relatively young British Muslim sample provides an excellent description of the data.

Table 7.19: Factor Analysis Results of Susceptibility to Interpersonal Influence Construct

Items	Component 1	Component 2	% Variance
NIF7	If other people can see me using a product, I often purchase the brand they expect me to buy.	.871		
NIF5	When buying products, I generally purchase those brands that I think others will approve of.	.847		
NIF4	I often identify with other people by purchasing the same products and brands they purchase.	.841		
NIF8	I achieve a sense of belonging by purchasing the same products and brands that others purchase.	.828		
NIF6	I like to know what brands and products make good impressions on others.	.803		
NIF3	I rarely purchase the latest fashion styles until I am sure my friends approve of them.	.796		
NIF1	If I want to be like someone, I often try to buy the same brands that they buy.	.747		
NIF2	It is important that others like the products and brands I buy.	.727		45.556
IFI4	I often consult other people to help choose the best alternative available from a product class.		.875	
IFI3	If I have little experience with a product, I often ask my friends about the product.		.846	
IFI1	I frequently gather information from friends or family about a product before I buy.		.791	
IFI2	To make sure I buy the right product or brand, I often observe what others are buying and using.		.763	24.974

Source: This Study

7.6.6 Status Consumption

All five items of status consumption scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of data for factor analysis. The correlation matrix table showed that correlation coefficients were above 0.3 with KMO value was 0.829 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine number of components (factors to extract) Eigenvalues of 1 or more were checked. One component meets this criterion and it explained a total of 62.641% of the variance, with values ranging from 0.524 to 0.916. Based on this result, it was decided not to perform a Varimax rotation. Factor analysis results of the status consumption

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construct are presented in Table 7.20. Overall, five items were retained for further analysis.

Table 7.20: Factor Analysis Results of Status Consumption Construct

	Items	Component 1	% Variance
SOS2	I am interested in new clothing with social status	.916	
SOS3	I would pay more for particular clothing if it had social status	.908	
SOS1	I would buy clothing just because it had social status	.883	
SOS5	Wearing prestigious clothing is important to me	.643	
SOS4	The social status of clothing is irrelevant to me (*negatively worded*)	.524	62.641

Source: This Study

7.6.7 Religiosity

The nine items of religiosity were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of data for factor analysis. The correlation matrix table showed that there were coefficients above 0.3 with KMO value of 0.778 exceeded 0.6 and the Bartlett's Test of Sphericity value was significant. This confirms the suitability of the items for EFA.

To determine the number of components (factors to extract) Eigenvalues of 1 or more were checked. Three components meet this criterion and they explained a total of 70.171% of the variance: component 1 explained 39.346% of the total variance, component 2 explained 16.783%, and component 3 explained 13.952%. Items REL4 and REL6 were deleted because Hair et al. (1998) recommended that a factor needs to consist of at least three items.

After deleting items REL4 and REL6, the remaining items were subjected to Varimax rotation. The rotated solution showed that all items loaded on two components. Items REL7 and REL8 were deleted to ensure a factor consists of at least three items (Hair et al., 1998). The remaining five items were subjected to Varimax rotation. The rotated solution showed that all items loaded on one component explaining 61.629% of the total

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variance, with values ranging from 0.709 to 0.855. In addition, KMO value increased from 0.778 to 0.828. The factor analysis results of religiosity construct are presented in Table 7.21. Overall, five items were retained for further analysis.

Table 7.21: Factor Analysis Results of Religiosity Construct

Items		Component 1	% Variance
REL5	It is important for me to follow Allah's Commandments conscientiously	.855	
REL9	Religious beliefs influence all my dealings with others	.821	
REL3	I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah	.774	
REL2	I carefully avoid shameful acts	.759	
REL1	I believe in Allah	.709	61.629

Source: This Study

7.6.8 Acculturation

All eight items of the acculturation scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to test the appropriateness of the items for factor analysis. The correlation matrix table showed that there were coefficients above 0.3 with KMO value of 0.663 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine number of components (factors to extract) Eigenvalues of 1 or more were checked. Three components meet this criterion and explain a total of 70.359% of the variance: component 1 explained 34.377% of the total variance, component 2 explained 19.789% of the total variance, and component 3 explained 16.233% of the total variance.

After the viability of the factor analysis was determined a Varimax rotation was performed. The rotated solution showed that the items loaded onto three components. Items MED1, MED2 and MED3 loaded on the first component explaining 26.754% of the total variance. Items LAN1, LAN2 and LAN3 loaded on the second component,

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explaining 23.737% of the total variance. Items SIT1 and SIT2 were loaded on component 3, explaining 19.868% of the total variance. Items SIT1 and SIT2 were deleted because Hair et al. (1998) recommended that a factor needs to consist of at least three items.

The Varimax rotated solution, excluding items SIT1 and SIT2, revealed two components with Eigenvalues larger than 1, explaining 67.130%; component 1 contributes 35.243% and component 2 contributes 31.887%. The first component (items MED1, MED2 and MED3) was labelled 'Media' and the second component (items LAN1, LAN2 and LAN3) was labelled 'Language'. Deletion of items SIT1 and SIT2 increased the KMO value to from 0.663 to 0.691. The factor analysis results of acculturation construct are presented in Table 7.22. Overall, six items were retained for further analysis.

Table 7.22: Factor Analysis Results of Acculturation Construct

Items		Component		% Variance
		1	2	
MED2	What type of movies do you prefer?	.893		
MED3	What type of television shows do you prefer?	.801		
MED1	What type of music do you prefer?	.788		35.243
LAN3	What language you use most often among friends?		.872	
LAN2	What language you use most often at work/college?		.771	
LAN1	What language you use most often at home?		.656	31.887

Source: This Study

7.6.9 Ethnic Identity

The four ethnic identity items were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factor) to extract (Pallant, 2005). In order to assess the suitability of data for factor analysis, the correlation matrix for coefficients was inspected. The correlation matrix table showed that there were coefficients above 0.3 with KMO value of 0.645 exceeded 0.6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

To determine number of components (factors to extract) Eigenvalues of 1 or more were checked. All items were found to be loaded on one component and they explained a

total of 49.06% of the variance. It was decided to remove item EIDI2 to gain a higher Cronbach Alpha value (see Table 7.24).

The remaining three items were subjected to EFA with Varimax rotation. The rotated component matrix showed that all items loaded onto one component, with values ranging from 0.683 to 0.825. Deletion of item EIDI2 increased the total variance by 11.19% to 60.248%. The factor analysis results of ethnic identity construct are presented in Table 7.23. Overall, three items were retained for further analysis.

Table 7.23: Factor Analysis Results of Ethnic Identity Construct

	Items	Component 1	% Variance
EIDI3	How important is it for you to maintain your culture of origin?	.825	
EIDI1	How strongly do you identify with your chosen ethnic group?	.812	
EIDI4	How often do you speak the language of your culture of origin?	.683	60.248

Source: This Study

PART THREE

7.7 Reliability and Validity of Measurement

7.7.1 Reliability

Table 7.24 presents a summary of the results of reliability for all nine constructs: clothing benefits sought; uniqueness, conformity, self congruity and modesty, susceptibility to interpersonal influence, religiosity, acculturation and ethnic identity.

Table 7.24: Summary Results of Reliability

Construct and Items			Corrected Item Total Correlation	Cronbach if Item Deleted	Cronbach Alpha	No. of Items
Uniqueness	UNI1	I choose clothing that is very unusual	.581	.762	.798	4
	UNI2	I choose clothing that makes me feel distinctive	.592	.757		
	UNI3	I wear very different clothing even though I attract attention from others	.577	.764		
	UNI4	I would like to show my own personality by selecting unique clothes that people hardly wear	.695	.703		
Conformity	COM1	I try to dress like others in my group so that people will know we are friends	.662	.757	.814	4
	COM2	I check with my friends about what they are wearing to a gathering before I decide what to wear	.579	.808		
	COM3	I feel more a part of the group if I am dressed like my friends	.743	.710		
	COM4	I wear clothes that everyone is wearing even though they may not look good on me	.630	.784		
Self Congruity	SIC 1	People who shop at my main retailer are more like me than those who shop at other retailers	.652	.859	.874	5
	SIC2	The image of the typical shopper at my main retailer is highly consistent with how I see myself	.724	.842		
	SIC3	I can identify with those people who prefer to shop at my main retailer over those who shop at other retailers	.705	.846		
	SIC4	People similar to me shop at my main retailer most of the time	.695	.848		
	SIC5	The image of the typical shopper at my main retailer reflects the type of person I am	.732	.839		
Modesty	MOD1	I feel embarrassed when I see someone in clothes that are too tight	.727 (.690)	.771 (.765)	.833 (.818)	5
	MOD2	I feel embarrassed when I see someone in too low cut a dress	.747 (.712)	.766 (.761)		
	MOD3	I hesitate to associate with those whose clothes seem to reveal too much of their body	.657 (.659)	.793 (.772)		
	MOD4	Unlined sheer dresses, blouses, or shirts reveal too much of the body	.562 (.548)	.818 (.797)		
	MOD5	I choose clothing that is conservative in style	.478 (.536)	.838 (.799)		
	MOD6	I choose clothing with small prints, even though a larger design looks equally good on me#	.359			

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		Construct and Items	Corrected Item Total Correlation	Cronbach if Item Deleted	Cronbach Alpha	No. of Items
Susceptibility to Interpersonal Influence	NIF1	If I want to be like someone, I often try to buy the same brands that they buy	.615	.914	.918	12
	NIF2	It is important that others like the products and brands I buy	.650	.912		
	NIF3	I rarely purchase the latest fashion styles until I am sure my friends approve of them	.468	.920		
	NIF4	I often identify with other people by purchasing the same products and brands they purchase	.513	.918		
	NIF5	When buying products, I generally purchase those brands that I think others will approve of	.695	.910		
	NIF6	I like to know what brands and products make good impressions on others	.666	.912		
	NIF7	If other people can see me using a product, I often purchase the brand they expect me to buy	.719	.910		
	NIF8	I achieve a sense of belonging by purchasing the same products and brands that others purchase	.714	.910		
	IFI1	I frequently gather information from friends or family about a product before I buy	.741	.908		
	IFI2	To make sure I buy the right product or brand, I often observe what others are buying and using	.720	.909		
	IFI3	If I have little experience with a product, I often ask my friends about the product	.778	.907		
	IFI4	I often consult other people to help choose the best alternative available from a product class	.756	.908		
Status Consumption	SOS1	I would buy clothing just because it had social status	.760	.764	.832	5
	SOS2	I am interested in new clothing with social status	.808	.746		
	SOS3	I would pay more for particular clothing if it had social status	.804	.748		
	SOS4	The social status of clothing is irrelevant to me (*negatively worded*)	.376	.871		
	SOS5	Wearing prestigious clothing is important to me	.475	.841		
Religiosity	REL1	I believe in Allah	.544	.817	.813	5
	REL2	I carefully avoid shameful acts	.608	.775		
	REL3	I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah	.648	.780		

		Construct and Items	Corrected Item Total Correlation	Cronbach if Item Deleted	Cronbach Alpha	No. of Items
	REL5	It is important for me to follow Allah's Commandments conscientiously	.744	.747		
	REL9	Religious beliefs influence all my dealings with others	.686	.752		
Acculturation	LAN1	What language you use most often at home?	.356	.742	.745	6
	LAN2	What language you use most often at work/college?	.410	.741		
	LAN3	What language you use most often among friends?	.436	.724		
	MED1	What type of music do you prefer?	.527	.699		
	MED2	What type of movies do you prefer?	.583	.678		
	MED3	What type of television shows do you prefer?	.686	.641		
EIDI*	EIDI1	How strongly do you identify with your chosen ethnic group?	.503 (.507)	.509 (.479)	.654 (.623)	3
	EIDI2	How important is it for you to get along well with values of mainstream British culture? #	.256			
	EIDI3	How important is it for you to maintain your culture of origin?	.528 (.597)	.485 (.419)		
	EIDI4	How often do you speak the language of your culture of origin?	.385 (.306)	.689 (.637)		

*EIDI=Ethnic Identity, #Item deleted
Source: This Study

a) Cronbach's Alpha

Table 7.24 shows that Cronbach Alpha's correlation coefficients for the main survey are between 0.654 and 0.918. In general, the Cronbach's Alpha values achieved the recommended value of 0.7. Although the Cronbach Alpha value for ethnic identity is 0.654, which is slightly below the recommended level. However, since the present study is an exploratory research, the Cronbach Alpha's correlation coefficients between 0.654 and 0.918 demonstrated the acceptable internal consistency reliability of the study (Hair et al., 2010).

b) Corrected item total correlation

The figures in the 'corrected item total correlation' column indicate the degree to which each item correlates with the total score. Low values (i.e. less 0.3) indicate that the item is measuring something different from the whole (Pallant, 2005). As shown in the

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Table 7.24, all items have values of more than 0.3, indicating that the items are measuring the same factor.

c)   If item deleted correlation coefficient

The column 'Cronbach if item deleted' which is shown in Table 7.24 indicates the impact on Cronbach Alpha if each item is removed. These values were compared with the final alpha value obtained. In the case that the values in this column are higher than the final alpha value, the researcher may want to consider removing this item from the scale (Pallant, 2005). In this study, items EIDI2 and MOD6 were deleted to increase the Cronbach Alpha values (see Table 7.24).

In summary, this section has successfully demonstrated the reliability of all of the scales used in the study and, hence, these are considered to be acceptable for further statistical testing.

7.7.2 Validity

a)   Construct validity

In this study construct validity for the survey instrument was obtained by asking respondents to sort the items that match with the appropriate definitions, two sorting rounds were carried out. Each sorting round involved three judges from different background (i.e. lecturer, teacher, housewife, and PhD students). The results from this exercise indicate that each construct demonstrates construct validity, the items received on average of 50% agreement (Hair et al., 2006) (see Table 7.25 for more detail). In this study, construct validity was also assessed through convergent and discriminant validity.

Table 7.25: Results of Sorting Rounds

Measures	Round One	Round Two	Mean
Clothing Benefits Sought	83	87	85
Susceptibility to Interpersonal Influence	92	92	92
Status Consumption	93	87	90
Religiosity	89	81	85
Acculturation	75	63	69
Ethnic Identity	60	73	67
Mean	82	80	

Source: This Study

i)   Convergent validity

Convergent validity assesses the degree to which two measures of the same concept are correlated (Hair et al., 2006). As been described in Chapter Six (Section 6.6.2), there are several ways available to estimate the relative amount of convergent validity among item measures, including: factor loadings, Average Variance Extracted (AVE) and construct reliability (Hair et al., 2010).

Hair et al. (2010) recommended that standardised loading estimates should be 0.5 or higher, ideally they should be 0.7 or higher. An AVE of 0.5 or higher is a good rule of thumb, suggesting adequate convergence. Construct reliability of 0.7 or higher suggests good reliability. A construct reliability score between 0.6 and 0.7 may be acceptable provided that the other indicators of a model's construct validity are good (Hair et al., 2010).

The factor loadings, AVE and construct reliability for all measurement scales in the main model (i.e. uniqueness, conformity, self congruity, modesty, status consumption and susceptibility to interpersonal influence) are examined and reported in Table 7.26. In general, the factor loadings demonstrate values above 0.5, AVE values higher than 0.5, and good construct reliability ranging between 0.805 and 0.979. These results are in line with the rules mentioned earlier and convergent validity is evidenced in this study.

Table 7.26: Factor Analysis and Convergent Validity Analysis

		Construct and Items	Factor Loading	Construct Reliability	Average Variance Extracted
Uniqueness	UNI1	I choose clothing that is very unusual.	.652	.805	.691
	UNI2	I choose clothing that makes me feel distinctive.	.675		
	UNI3	I wear very different clothing even though I attract attention from others.	.686		
	UNI4	I would like to show my own personality by selecting unique clothes that people hardly wear.	.831		
Conformity	COM1	I try to dress like others in my group so that people will know we are friends.	.834	.887	.663
	COM2	I check with my friends about what they are wearing to a gathering before I decide what to wear.	.742		
	COM3	I feel more a part of the group if I am dressed like my friends.	.869		
	COM4	I wear clothes that everyone is wearing even though they may not look good on me.	.807		
Self Congruity	SIC1	People who shop at my main retailer are more like me than those who shop at other retailers.	.777	.908	.665
	SIC2	The image of the typical shopper at my main retailer is highly consistent with how I see myself.	.83		
	SIC3	I can identify with those people who prefer to shop at my main retailer over those who shop at other retailers.	.818		
	SIC4	People similar to me shop at my main retailer most of the time.	.811		
	SIC5	The image of the typical shopper at my main retailer reflects the type of person I am.	.839		
Modesty	MOD1	I feel embarrassed when I see someone in clothes that are too tight.	.855	.882	.602
	MOD2	I feel embarrassed when I see someone in too low cut a dress.	.866		
	MOD3	I hesitate to associate with those whose clothes seem to reveal too much of their body.	.796		
	MOD4	Unlined sheer dresses, blouses, or shirts reveal too much of the body.	.708		
	MOD5	I choose clothing that is conservative in style.	.629		
Susceptibility to Interpersonal Influence	NIF1	If I want to be like someone, I often try to buy the same brands that they buy.	.747	.938	.654
	NIF2	It is important that others like the products and brands I buy.	.727		
	NIF3	I rarely purchase the latest fashion styles until I am sure my friends approve of them.	.796		
	NIF4	I often identify with other people by purchasing the same products and brands they purchase.	.841		
	NIF5	When buying products, I generally purchase	.847		

Construct and Items			Factor Loading	Construct Reliability	Average Variance Extracted
		those brands that I think others will approve of.			
	NIF6	I like to know what brands and products make good impressions on others	.803		
	NIF7	If other people can see me using a product, I often purchase the brand they expect me to buy.	.871		
	NIF8	I achieve a sense of belonging by purchasing the same products and brands that others purchase.	.828		
	IFI1	I frequently gather information from friends or family about a product before I buy.	.791	.891	.672
	IFI2	To make sure I buy the right product or brand, I often observe what others are buying and using	.763		
	IFI3	If I have little experience with a product, I often ask my friends about the product.	.846		
	IFI4	I often consult other people to help choose the best alternative available from a product class.	.875		
SOS*	SOS1	I would buy clothing just because it had social status.	.883	.921	.679
	SOS2	I am interested in new clothing with social status.	.916		
	SOS3	I would pay more for particular clothing if it had social status.	.908		
	SOS4	The social status of clothing is irrelevant to me (*negatively worded*).	.524		
	SOS5	Wearing prestigious clothing is important to me.	.643		

*SOS=Status Consumption
Source: This Study

ii)   Discriminant validity

Discriminant validity is the extent to which a construct is truly distinct from other constructs (Hair et al., 2006). Thus, high discriminant validity provides evidence that a construct is unique and captures some phenomena which other measures do not. In this study, discriminant validity among constructs in the main model (i.e. uniqueness, conformity, self congruity, modesty, susceptibility to interpersonal influence and status consumption) is examined by ensuring the correlation index among variables is less than 0.85 (Kline, 1998); the value of AVE of each construct is greater than 0.5 (Fornell and Larcker, 1981); and, the value of AVE is greater than the corresponding interconstruct squared correlations (Hair et al., 2010).

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Table 7.27 shows that: firstly, values of correlation index among variables (in bracket) are less than 0.85; secondly, values of AVE (in diagonal) are greater than 0.5; and thirdly, values of AVE (in diagonal) are greater than the corresponding interconstruct squared correlations (off diagonal-values not in bracket). This evidence ensures the existence of discriminant validity in this study.

Table 7.27: Discriminant Validity

	NORM	INFO	UNI	COM	SIC	MOD	SOS
NORM	.654						
INFO	.023 (.152)	.672					
UNI	.058 (.241)	.023 (.152)	.691				
COM	.295 (.543)	.186 (.431)	.037 (.192)	.663			
SIC	.139 (.373)	.076 (.275)	.008 (.087)	.054 (.233)	.665		
MOD	.0001 (-.009)	.007 (.085)	.0006 (-.025)	.109 (.033)	.009 (.093)	.602	
SOS	.334 (.578)	.08 (.283)	.058 (.241)	.182 (.427)	.141 (.376)	.005 (-.068)	.679

NORM=Normative, INFO=Informational, UNI=Uniqueness, COM=Conformity, SIC=Self Congruity, MOD=Modesty, SOS=Status Consumption

Note: Values in diagonal are AVE, and in off diagonal are interconstruct squared correlations. Values in bracket show correlation index among variables.

It is important to note that the construct validity (convergent and discriminant) will also be reported in Chapter Eight, along with the results of Confirmatory Factor Analysis (CFA) in Structural Equation Modelling (SEM). This is done because the CFA is capable of producing empirical evidence of construct validity (Anderson and Gerbing, 1988).

b) Content Validity

Content validity ensures that the measure includes an adequate and representative set of items describing the concept. The lists of attributes used to measure uniqueness, conformity, self congruity, modesty, susceptibility to interpersonal influence, status consumption, religiosity, acculturation and ethnic identity were selected after: 1) an extensive literature review, 2) personal interviews with academics having expertise in

statistics, and 3) a pilot test and asking respondents to evaluate the appropriateness of the measuring instruments.

It was evident that these research procedures ensured the high content validity of the measurement instrument. In this study, the questionnaire was piloted by two PhD students, three faculty members from Cardiff University, and 35 British Muslim participants.

7.8   One Way ANOVA with Post-Hoc Analysis

The extent to which individuals would differ on the basis of demographic characteristics (gender, marital status, education level, occupation and length of stay in the UK) in regard to uniqueness, conformity, self congruity, modesty, susceptibility to interpersonal influence, status consumption, religiosity, acculturation and ethnic identity were investigated. For gender, an Independent samples t-test was computed, while for all other demographic variables, which consist of more than two groups, a one way between groups ANOVA with post-hoc tests was computed. Only results with a statistically significant finding are presented individually for every demographic characteristic.

7.8.1 Marital Status

A one way between group analysis of variance was conducted to explore the impact of marital status on susceptibility to interpersonal influence. Respondents were divided into three groups according to their marital status (Group 1: Single, Group 2: Married/Living with partner, Group 3: Divorced/Widowed/Separated). The results are presented in Table 7.28.

Table 7.28: Outcomes of ANOVA Test for Marital Status and Susceptibility to Interpersonal Influence

Group	Mean	Std Deviation	Min/Max
Single	3.3267*	1.26117	1.00/7.00
Married/Living with partner	3.0769	1.15587	1.00/6.00
Divorced/Widowed/Separated	1.750*	0.95743	1.00/3.00
Total	3.2435	1.25323	1.00/7.00
ANOVA Test	F-value = 3.611		
*Significantly different at p<0.05			

The results in Table 7.28 show that there is a statistically significant difference at the p<0.05 level in susceptibility to interpersonal influence scores for the two of three marital status groups [F (2, 190) =3.611, p=0.029]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (Single) (M=3.3267, SD=1.26117) was significantly different from Group 3 (Divorced/Widowed/Separated) (M=1.7500, SD=0.95743). Group 2 (Married/Living with partner) did not differ significantly from any other group.

7.8.2 Education Level

A one way between group analysis of variance was conducted to explore the impact of education level on acculturation and modesty. Respondents were divided into five groups according to their education level (Group 1: GCSE/O Level, Group 2: A Levels, Group 3: Professional Qualification/Diploma, Group 4: Undergraduate, Group 5: Postgraduate). The results are presented in Table 7.29.

Table 7.29: Outcomes of ANOVA Test for Education Level and Acculturation

Group	Mean	Std Deviation	Min/Max
GCSE/O Level	4.4444	1.58990	2.00/7.00
A Levels	5.0556	1.35107	2.00/7.00
Professional Qualification/Diploma	4.5238*	1.20909	2.00/7.00
Undergraduate	5.1429	1.20439	1.00/7.00
Postgraduate	5.5600*	1.00333	4.00/7.00
Total	5.0816	1.25001	1.00/7.00
ANOVA Test	F-value = 2.704		
*Significantly different at p<0.05			

The results in Table 7.29 show that there is a statistically significant difference at the p<0.05 level in acculturation scores for the two of five educational groups [F (4, 191) =

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2.704, p=0.032]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 3 (Professional Qualification/Diploma) (M=4.5238, SD=1.20909) was significantly different from Group 5 (Postgraduate) (M=5.5600, SD=1.00333). Group 1 (GCSE/O Level), Group 2 (A Levels) and Group 4 (Undergraduate) did not differ significantly from any other group.

Finally, the results in Table 7.30 also show that there is a statistically significant difference at the p<0.05 level in modesty scores for the two educational groups [F (4, 190) =2.870, p=0.024]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (GCSE/O Level) (M=5.8182, SD=0.87386) was significantly different from Group 5 (Postgraduate) (M=4.5200, SD=1.47535). Group 2 (A Levels), Group 3 (Professional Qualification/Diploma) and Group 4 (Undergraduate) did not differ significantly from any other group.

Table 7.30: Outcomes of ANOVA Test for Education Level and Modesty

Group	Mean	Std Deviation	Min/Max
GCSE/O Level	5.8182*	0.87386	5.00/7.00
A Levels	5.1429	1.16677	3.00/7.00
Professional Qualification/Diploma	5.5500	1.46808	2.00/7.00
Undergraduate	5.2404	1.24242	1.00/7.00
Postgraduate	4.5200*	1.47535	1.00/7.00
Total	5.1949	1.29351	1.00/7.00
ANOVA Test	F-value = 2.870		
*Significantly different at p<0.05			

7.8.3 Occupation

A one way between group analysis of variance was conducted to explore the impact of occupation on status consumption. Respondents were divided into eight groups according to their occupation (Group 1: Student, Group 2: Housewife/husband, Group 3: Professional/senior management, Group 4: Clerical staff, Group 5: Technical staff, Group 6: Self employed, Group 7: Unemployed, Group 8: Other). The results are presented in Table 7.31.

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Table 7.31: Outcomes of ANOVA Test for Occupation and Status Consumption

Group	Mean	Std Deviation	Min/Max
Student	3.8031	1.09545	2.00/5.00
Housewife/husband	4.0000	1.79523	1.00/7.00
Professional/senior management	4.6333*	1.12815	3.00/7.00
Clerical staff	2.5000*	1.73172	2.00/7.00
Technical staff	4.0000	0.92582	1.00/4.00
Self employed	5.0000	1.22474	2.00/5.00
Unemployed	4.1818	1.58114	3.00/7.00
Other	3.2000	1.94001	1.00/7.00
Total	3.9261	1.74320	1.00/7.00
ANOVA Test	F-value = 2.067		
*Significantly different at p<0.05			

The results in Table 7.31 show that there is a statistically significant difference at the p<0.05 level in status consumption scores for the two of eight occupation groups [F (4, 195) =2.067, p=0.049]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 3 (Professional/senior management) (M=4.6333, SD=1.12815) was significantly different from Group 4 (Clerical staff) (M=2.5000, SD=1.73172). Group 1 (Student), Group 2 (Housewife/husband), Group 5 (Technical staff), Group 6 (Self employed), Group 7 (Unemployed) and Group 8 (Other) did not differ significantly from any other group.

7.8.4 Length of Stay in the UK

A one way between group analysis of variance was conducted to explore the impact of length of stay on ethnic identity and susceptibility to interpersonal influence. Respondents were divided into five groups according to their length of stay in the UK (Group 1: Since birth, Group 2: 1 to 10 years, Group 3: 11 to 20 years, Group 4: More than 20 years). The results are presented in Table 7.32.

Table 7.32: Outcomes of ANOVA Test for Length of Stay in the UK and Ethnic Identity

Group	Mean	Std Deviation	Min/Max
Since birth	5.3333*	1.33271	2.00/7.00
1 to 10 years	6.1935*	1.10813	3.00/7.00
11 to 20 years	6.0435	1.10693	4.00/7.00
More than 20 years	5.8000	0.78881	4.00/7.00
Total	5.5729	1.29625	2.00/7.00
ANOVA Test	F-value = 5.349		
*Significantly different at p<0.05			

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The results in Table 7.32 show that there is a statistically significant difference at the p<0.05 level in ethnic identity scores for the two of four length of stay in the UK groups [F (3, 195) =5.349, p=0.001]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (Since birth) (M=5.3333, SD=1.33271) was significantly different from Group 2 (1 to 10 years) (M=6.1935, SD=1.10813). Group 3 (11 to 20 years) and Group 4 (More than 20 years) did not differ significantly from any other group.

Moreover, the results in Table 7.33 also show that there is a statistically significant difference at the p<0.05 level in susceptibility to interpersonal influence scores for the two of four length of stay in the UK groups [F (3, 194) =3.711, p=0.013]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (Since birth) (M=3.0292, SD=1.16910) was significantly different from Group 3 (11 to 20 years) (M=3.8400, SD=1.34412). Group 2 (1 to 10 years) and Group 4 (More than 20 years) did not differ significantly from any other group.

Table 7.33: Outcomes of ANOVA Test for Length of Stay in the UK and Susceptibility to Interpersonal Influence

Group	Mean	Std Deviation	Min/Max
Since birth	3.0292*	1.16910	1.00/6.00
1 to 10 years	3.4815	1.47727	1.00/6.00
11 to 20 years	3.8400*	1.34412	2.00/7.00
More than 20 years	3.4444	1.01379	2.00/5.00
Total	3.2121	1.25664	1.00/7.00
ANOVA Test	F-value = 3.711		
*Significantly different at p<0.05			

7.9 Summary of the Results

The sample majority in this study could be described as females (82.6%) who are single (78.2%), highly educated (66.6%), and still studying (62.3%). The majority of the participants were either born in the UK or had lived here for more than 20 years (72.8%) and most of them described themselves as British Pakistani (31.2%).

In terms of the participants clothing consumption, the sample majority in this study spent on average of £30 per month (45.9%) and they shopped once a month (48.6%). Primark has been chosen as the most frequently visited high street fashion retailer (69.4%). Primark, New Look, H&M, Peacocks and Next are the top five main retailers (18%, 16%, 12.5%, 11% and 7.5%, respectively).

In this study the guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). In general, skewness and kurtosis values for all constructs are in line with the rules mentioned, indicating a normal distribution with the exception for one item (REL1) in the religiosity construct; however, this result is expected to be skewed (i.e. relatively few small values) since a Muslim should be religious and least likely to compromise their beliefs (Wan Ahmad et al., 2008, Fam et al., 2004).

Then, EFA conducted on all constructs helped to reduce the original items for the nine constructs to 49 items. Overall, the results revealed that the data are appropriate for factor analysis, which found that most of the correlation coefficients were above 0.3. The KMO values were then found to be higher than the recommended value of 0.6 and the Bartlett's Test of Sphericity achieved statistical significance, thereby confirming the suitability of the data for factor analysis.

The data also shows reliable and valid data. The numerous validity examinations (i.e. AVE, factor loadings and construct reliability) and the Cronbach Alpha correlation coefficient (0.654 to 0.918) indicate that this study's measurements have an acceptable validity and reliability.

Finally, the results of one way between group analysis of variance show that individuals would differ on the basis of demographic characteristics (marital status, education level, occupation and length of stay in the UK) in regard to acculturation, ethnic identity, susceptibility to interpersonal influence, modesty and status consumption.

7.10 Summary

This chapter has provided in great detail the descriptive statistics revealed in this study. In addition, this chapter has presented and discussed the findings from EFA and it has successfully demonstrated the reliability and validity of the measurement scales utilised in this study. The next chapter will present the results of the statistical analysis using SEM.

Chapter Eight
Structural Equation Modelling

8.1 Introduction

This chapter presents the results of the statistical analysis which was conducted using Structural Equation Modelling (SEM). This chapter begins in Section 8.2 with a description of the data preparation and screening to ensure that the data meets all SEM requirements. In Section 8.3 the results for measurement models which evaluate all measures in terms of unidimensionality, reliability and validity are presented. Section 8.4 presents the structural model with an aim to evaluate the overall fit of the proposed model in Chapter Five (see Figure 5.1). This is followed in Section 8.5 by a multiple group analysis across three different individual differences: religiosity, acculturation, and ethnic identity. A summary of the findings is presented in Section 8.6. Finally, Section 8.7 concludes the chapter.

8.2 Data Preparation and Screening

Preparation of the data for SEM is crucial for two main reasons: firstly, because the most widely used estimation procedures for SEM require certain assumptions of the data, especially about their distributional characteristics (Kline, 1998); and secondly, because data related problems can cause model fitting programs to fail to yield a solution or to 'crash' (Kline, 1998). In this study the data are screened to address the following issues: missing data, outliers and normality.

8.2.1 Missing Data

Table 8.1 provides the amount and the percentage of the missing data. The maximum percentage of missing data was 6.9% (EIDI3) which is less than 10% and, therefore, this was considered acceptable (Kline, 1998, Hair et al., 2010). In this study a regression imputation technique was employed to deal with the missing data whereby the missing observations were replaced with a predicted score which was generated for each subject by using multiple regression based on the non missing scores of the other variables (Kline, 1998). It was decided to employ this technique because the proportion of missing data was low (i.e. less than 10%) (Kline, 1998). In addition, adopting a method

such as listwise deletion or pairwise deletion would result in an inadequate sample size (Hair et al., 2006).

Table 8.1: Summary Statistics of the Missing Data

Construct	Items	Count	%	Construct	Items	Count	%
Religiosity	REL1	8	3.7	Modesty	MOD1	3	1.4
	REL2	8	3.7		MOD2	6	2.8
	REL3	9	4.2		MOD3	4	1.9
	REL5	8	3.7		MOD4	8	3.7
	REL9	8	3.7		MOD5	7	3.2
Acculturation	LAN1	10	4.6	Status Consumption	SOS1	3	1.4
	LAN2	12	5.6		SOS2	4	1.9
	LAN3	12	5.6		SOS3	6	2.8
	MED1	9	4.2		SOS4	2	0.9
	MED2	10	4.6		SOS5	5	2.3
	MED3	12	5.6	**Source: This Study**			
Ethnic Identity	EIDI1	9	4.2				
	EIDI3	15	6.9				
	EIDI4	8	3.7				
Susceptibility to Interpersonal Influence	NIF1	3	1.4				
	NIF2	5	2.3				
	NIF3	7	3.2				
	NIF4	4	1.9				
	NIF5	5	2.3				
	NIF6	4	1.9				
	NIF7	6	2.8				
	NIF8	6	2.8				
	IFI1	3	1.4				
	IFI2	5	2.3				
	IFI3	6	2.8				
	IFI4	6	2.8				
Uniqueness	UNI1	3	1.4				
	UNI2	4	1.9				
	UNI3	6	2.8				
	UNI4	6	2.8				
Conformity	COM1	4	1.9				
	COM2	6	2.8				
	COM3	5	2.3				
	COM4	6	2.8				
Self Congruity	SIC 1	3	1.4				
	SIC2	6	2.8				
	SIC3	3	1.4				
	SIC4	6	2.8				
	SIC5	3	1.4				

8.2.2 Outliers

Outliers represent cases whose scores are substantially different from all the others in a particular set of data (Byrne, 2010). When dealing with multivariate outliers, this study applied the rule of thumb suggested by Kline (1998) with a Mahalanobis distance (D^2) of a very conservative statistical significance level at p<0.001. The D^2 indicates the multivariate distance between the scores of an individual case and the sample means (Kline, 1998). A value of D^2 with a relatively low p-value may lead to rejection of the null hypothesis that the case comes from the same population as the rest. As shown in Table 8.2, in this study all of the outliers were retained because there is no proof which indicates that they are truly aberrant and not representative of any observations in the population (Hair et al., 2010). Furthermore, the presence of a few outliers within a large sample size is not necessarily a significant concern (Kline, 1998). Therefore, it was decided that these outliers should be retained.

Table 8.2: Observations Farthest from the Centroid (Mahalanobis Distance for Outliers)

Observation No.	Mahalanobis D²	p1	p2
100	88.160	0.000	0.000
5	61.255	0.000	0.000
144	60.704	0.000	0.000
42	59.562	0.000	0.000

Source: This Study

8.2.3 Normality

The most fundamental assumption in multivariate analysis is normality, which refers to the shape of the data distribution for an individual metric variable and its correspondence to the normal distribution (Hair et al., 2010). In this study the guidelines to detect non normality distribution are that skewed should exceed 3.0 or kurtosis should exceed 8.0 (Kline, 1998). The results of both skewness and kurtosis have been presented in Chapter Seven (see Section 7.5). In general, skewness and kurtosis values for all constructs are in line with the rules mentioned, indicating a normal distribution with the exception for one item (REL1) in the religiosity construct. Although data transformations can be done as a remedy for non normality (Hair et al., 2010), it was decided in this study to retain all the data because the construct for

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religiosity is expected to be skewed (i.e. relatively few small values) since a Muslim should be religious and as such are least likely to compromise their beliefs (Wan Ahmad et al., 2008, Fam et al., 2004). Furthermore, transformation means that the variable's original metrics are lost and the interpretation of the results must be made on the metric of the transformed scores (Kline, 1998). This could be a sacrifice if the original metric is meaningful (Kline, 1998).

8.2.4 Exploratory Factor Analysis

An Exploratory Factor Analysis (EFA) is necessary to purify the multiple item measurement scales before conducting the SEM analysis (Hair et al., 2006). EFA explores the data and provides the researcher with information about how many factors are needed to best represent the data (Hair et al., 2006). EFA also helps the researcher to assess the validity of the items used in the survey questionnaire (Straub and Carlson, 1989). The results of the EFA which was conducted in this study have been discussed at length in Chapter Seven (see Section 7.6). Following the EFA analysis for all the constructs, the validity and reliability tests are conducted using Confirmatory Factor Analysis (CFA) which will be explained next.

8.3 Measurement Models

There are four measurement models to be assessed by CFA: 1) measurement model for clothing benefits sought; 2) measurement model for susceptibility to interpersonal influence; 3) measurement model for status consumption; and, 4) measurement model for overall constructs. All latent variables used in measurement models were derived from EFA presented in Chapter Seven (see Section 7.6). The measurement models were evaluated based on four important issues: convergent validity, discriminant validity, unidimensionality, and reliability.

8.3.1 Measurement Model for Clothing Benefits Sought

A four factor measurement model with uniqueness, conformity, self congruity and modesty was tested. The initial CFA result of the model indicates an x^2 value of 205.392 with 129 degrees of freedom (p=0.000) and GFI value of 0.91, which was slightly above the recommended level of 0.9 (refer Table 8.3). Based on the examination of R^2 and standardised factor loadings, items MOD4 and MOD5 were dropped because the R^2 was low (below 0.3). In addition, by referring to the modification indices it can be seen that it was recommended to apply error covariance between SIC1 and SIC2 to increase the model fit. The error covariance could be meaningful since these indicators are multi measures for the same observed variables, which are: SIC1 (*People who shop at my main retailer are more like me than those who shop at other retailers.*) and SIC2 (*The image of the typical shopper at my main retailer is highly consistent with how I see myself.*) measure the image of a typical user of the main retailer. Consequently, items SIC1 and SIC2 were summed and transformed into a mean value to avoid complexity and multicollinearity (Lee, 2005). Consequently, the new item for the mean score for item SIC1 and SIC2 is SIC_NEW.

The CFA was then re-estimated, the new results are shown in Figure 8.1 and Table 8.3. Overall, the new model shows a much better fit when compared to the previous models, it has: an x^2 value of 109.837 with 84 degrees of freedom (p=0.031), all standardised factor loadings were greater than 0.5, and the R^2 values were between 0.419 and 0.833, with several items less than 0.50. This indicates that these items did not satisfy the acceptable reliability; however, the construct reliability for all constructs achieved the recommended value of 0.7 (ranged between 0.805 and 0.864) (Hair et al., 2010). A high construct reliability indicates that internal consistency exists, meaning that the measures all consistently represent the same latent construct (Hair et al., 2006). In addition, the Average Variance Extracted (AVE) values revealed that all constructs exceed 0.50, demonstrating convergent validity. Other goodness of fit indices (GFI=0.938, CFI=0.981, IFI=0.982, RMSEA=0.037) suggest that the proposed model achieved a good fit. In summary, the CFA results exhibited satisfactory results with regard to the fit indices, unidimensionality, convergent validity, and reliability.

Figure 8.1: Measurement Model for Clothing Benefits Sought
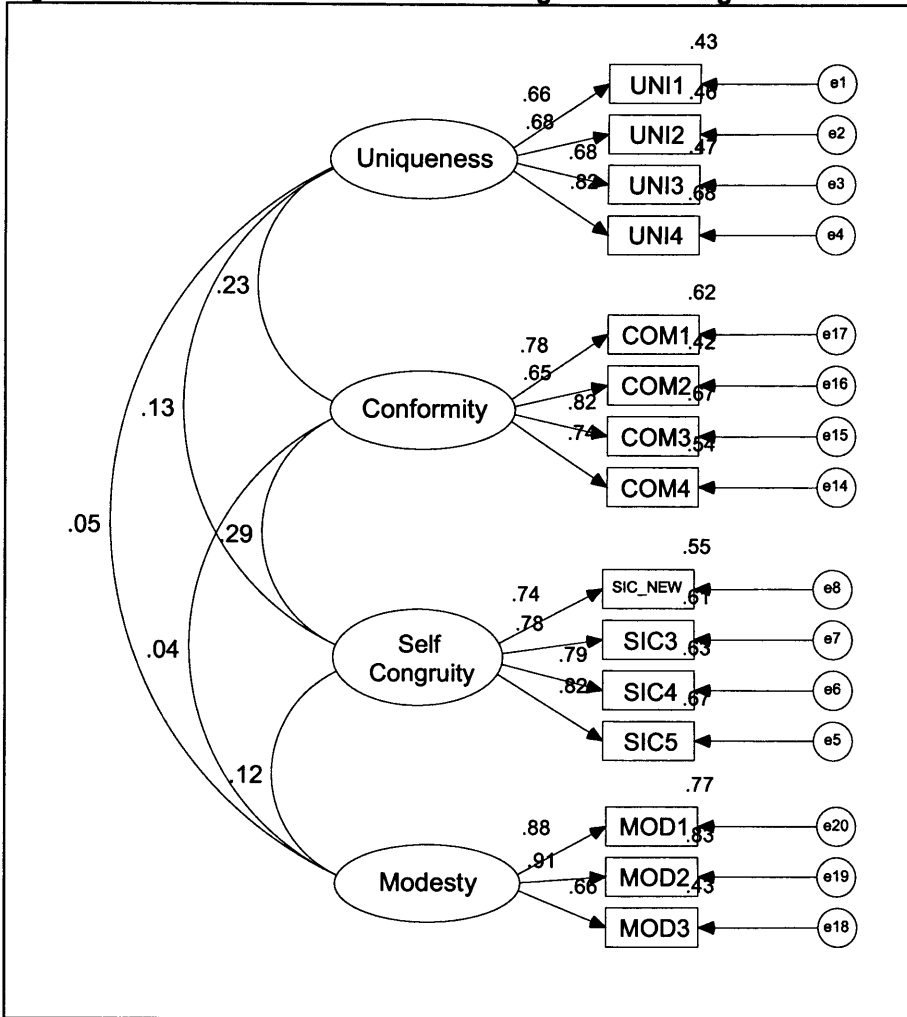
Model Fit (GFI=0.938, CFI=0.981, IFI=0.982, RMSEA=0.037, x²/df=1.308)
Source: This Study

Table 8.3: Results of Measurement Model for Clothing Benefits Sought

	Construct and Measures	Standardised Factor Loadings	t-values	Construct Reliability	Average Variance Extracted
UNI1	I choose clothing that is very unusual.*	0.658	n/a	0.805	0.679
UNI2	I choose clothing that makes me feel distinctive.	0.679	8.204		
UNI3	I wear very different clothing even though I attract attention from others.	0.685	8.254		
UNI4	I would like to show my own personality by selecting unique clothes that people hardly wear.	0.824	9.057		
COM1	I try to dress like others in my group so that people will know we are friends.*	0.77	n/a	0.837	0.564
COM2	I check with my friends about what they are wearing to a gathering before I decide what to wear.	0.655	9.262		
COM3	I feel more a part of the group if I am dressed like my friends.	0.83	11.685		
COM4	I wear clothes that everyone is wearing even though they may not look good on me.	0.738	10.572		
SIC_NEW	People who shop at my main retailer are more like me than those who shop at other retailers (SIC1)	0.744	11.46	0.864	0.615
	The image of the typical shopper at my main retailer is highly consistent with how I see myself (SIC2)				
SIC3	I can identify with those people who prefer to shop at my main retailer over those who shop at other retailers.	0.780	12.094		
SIC4	People similar to me shop at my main retailer most of the time.	0.791	12.287		
SIC5	The image of the typical shopper at my main retailer reflects the type of person I am.*	0.819	n/a		
MOD1	I feel embarrassed when I see someone in clothes that are too tight.	0.879	10.722	0.862	0.680
MOD2	I feel embarrassed when I see someone in too low cut a dress.	0.913	10.649		
MOD3	I hesitate to associate with those whose clothes seem to reveal too much of their body.*	0.658	n/a		
MOD4	Unlined sheer dresses, blouses, or shirts reveal too much of the body.#	n/a	n/a		
MOD5	I choose clothing that is conservative in style.#	n/a	n/a		
Goodness of Fit Statistics		**Initial**		**Re-specified**	
Chi square (x^2) of estimate model		x^2 =205.392 (df=129, p=0.000)		x^2 =109.837 (df=84, p=0.031)	
Goodness of fit (GFI)		0.907		0.938	
Root Mean Square Error of Approximation (RMSEA)		0.052		0.037	
Bollen's Incremental Fit Index (IFI)		0.954		0.977	
Comparative Fit Index (CFI)		0.953		0.981	
Parsimony fit (x^2 / df)		1.592		1.308	
*Note: *Fixed parameter; #Item deleted after CFA*					

Source: This Study

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8.3.2 Measurement Model for Susceptibility to Interpersonal Influence

The results of the EFA which are reported in the previous chapter (see Section 7.6) were used to specify the susceptibility to interpersonal influence measurement model. Susceptibility to interpersonal influence was measured by a second order model in combination with normative influence and informational influence. The initial CFA result of the model was not entirely adequate (GFI=0.877, CFI=0.926, IFI=0.926, RMSEA=0.109, x^2/df=3.649). In view of these results an additional analysis was employed in order to improve the initial model fit indices.

Based on the examination of modification indices, it was recommended to apply three error covariances between IIF3 and IIF4, NIF1 and NIF2, and between NIF3 and NIF4 to increase the model fit. The error covariance could be meaningful because these indicators are multi measures of the same observed variables, which are: IIF3 (*If I have little experience with a product, I often ask my friends about the product.*) and IIF 4 (*I often consult other people to help choose the best alternative available from a product class.*) measure on information gathering; NIF1 (*If I want to be like someone, I often try to buy the same brands that they buy.*) and NIF2 (*It is important that others like the products and brands I buy.*) measure on others influence on purchasing decisions; and, NIF3 (*I rarely purchase the latest fashion styles until I am sure my friends approve of them.*) and NIF4 (*I often identify with other people by purchasing the same products and brands they purchase.*) measure on getting others approval in purchasing. Consequently, items IIF3 and IIF4, NIF1 and NIF2, and NIF3 and NIF4 were summed and transformed into a mean value to avoid complexity and multicollinearity (Lee, 2005). As a result of this, a new item for the mean score for items IIF3 and IIF4 is IIF3_NEW, items NIF1 and NIF2 is NIF1_NEW, and items NIF3 and NIF4 is NIF3_NEW.

The final results of the re-specified model are presented in Figure 8.2 and Table 8.4. The results show a much better fit with x^2 value of 63.625 with 26 degrees of freedom (p=0.000) and other goodness of fit indices (GFI=0.943, CFI=0.973, IFI=0.973, RMSEA=0.081, and x^2/df=2.447) which suggest that the proposed model achieved a

good fit. The standardised factor loadings for all items were above 0.7 (ranged between 0.749 and 0.905) and R^2 values were above 0.5 (ranged between 0.561 and 0.819). Construct reliability shows values of 0.934 and 0.847 for normative and informational influence, respectively; which exceeded the recommended level of 0.7 (Hair et al., 2010). Furthermore, the AVE measures of 0.704 and 0.648 for normative and informational, respectively, were higher than the recommended level of 0.50 (Hair et al., 2010). Therefore, this suggests that there is valid and substantial support for the susceptibility to interpersonal influence model.

Figure 8.2: Measurement Model for Susceptibility to Interpersonal Influence
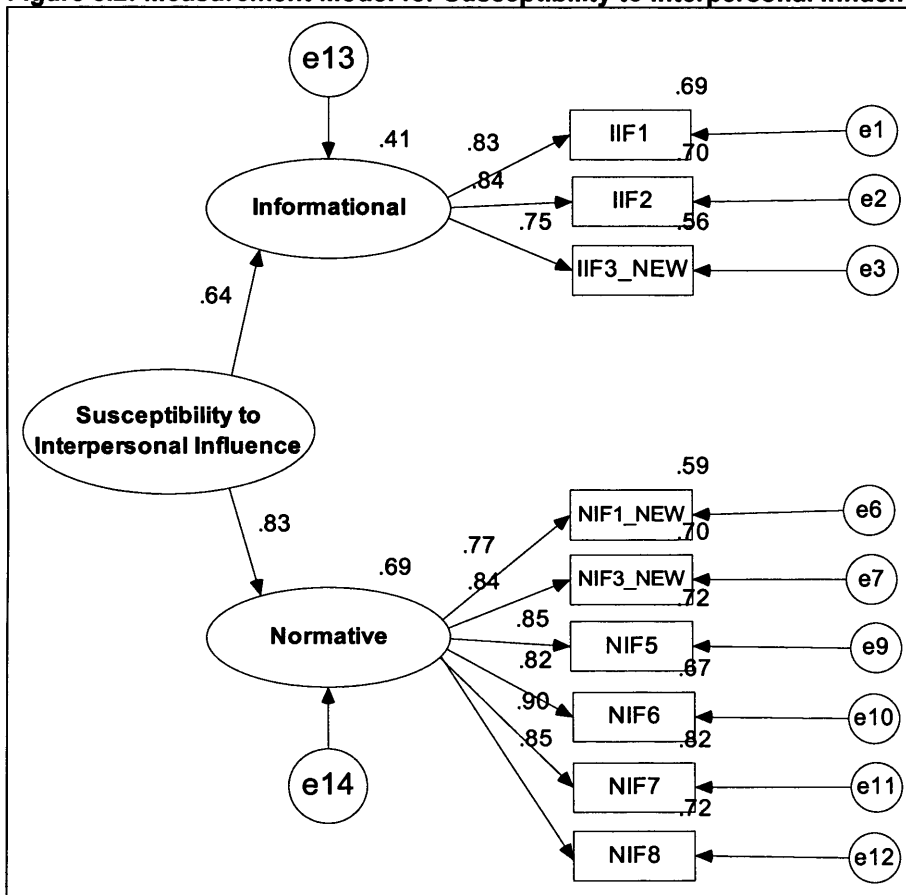
Model Fit (GFI=0.943, CFI=0.973, IFI=0.973, RMSEA=0.081, x²/df=2.447)
Source: This Study

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Table 8.4: Results of Measurement Model for Susceptibility to Interpersonal Influence

Construct and Measures		Standardised Factor Loadings	t-values	Construct Reliability	Average Variance Extracted
IFI1	I frequently gather information from friends or family about a product before I buy.*	0.828	n/a	0.847	0.648
IFI2	To make sure I buy the right product or brand, I often observe what others are buying and using.	0.836	12.442		
IIF3_NEW	If I have little experience with a product, I often ask my friends about the product (IIF3)	0.749	11.418		
	I often consult other people to help choose the best alternative available from a product class (IIF4)				
NIF1_NEW	If I want to be like someone, I often try to buy the same brands that they buy.* (NIF1)	0.767	n/a	0.934	0.704
	It is important that others like the products and brands I buy.* (NIF2)				
NIF3_NEW	I rarely purchase the latest fashion styles until I am sure my friends approve of them. (NIF3)	0.837	13.475		
	I often identify with other people by purchasing the same products and brands they purchase. (NIF4)				
NIF5	When buying products, I generally purchase those brands that I think others will approve of.	0.851	13.742		
NIF6	I like to know what brands and products make good impressions on others.	0.821	13.144		
NIF7	If other people can see me using a product, I often purchase the brand they expect me to buy.	0.905	14.826		
NIF8	I achieve a sense of belonging by purchasing the same products and brands that others purchase.	0.846	13.646		

Goodness of Fit Statistics	Initial	Re-specified
Chi square (x^2) of estimate model	193.415 (df=53, p=0.000)	63.625 (df=26, p=0.000)
Goodness of fit (GFI)	0.877	0.943
Root Mean Square Error of Approximation (RMSEA)	0.109	0.081
Bollen's Incremental Fit Index (IFI)	0.926	0.973
Comparative Fit Index (CFI)	0.926	0.973
Parsimony fit (x^2 / df)	3.649	2.447

Note: *Fixed parameter

Source: This Study

8.3.3 Measurement Model for Status Consumption

The results of the EFA as reported in the previous chapter (see Section 7.6) were used to specify the status consumption measurement model. Five items were loaded on status consumption. The initial CFA results indicate an x^2 value of 4.404 with 5 degrees of freedom (p=0.493). However, items SOS4 and SOS5 had low R^2 (less than 0.3). In view of these results, both items were dropped.

As a result of dropping these two items, the status consumption measurement model retained only three indicators (as illustrated in Figure 8.3). Hence, it is regarded as a 'just identified' or 'saturated' model (Byrne, 2010), which means that the model fit was

perfect and the number of equations were equal to the number of estimated coefficients. Thus, the model has zero degrees of freedom and its probability level cannot be computed (Hair et al., 2010). The re-specified model shows a satisfactory result $(x^2=0.00, df=0, p=1.00)$. The results of status consumption from the final measurement model are presented below in Table 8.5.

Figure 8.3: Measurement Model for Status Consumption
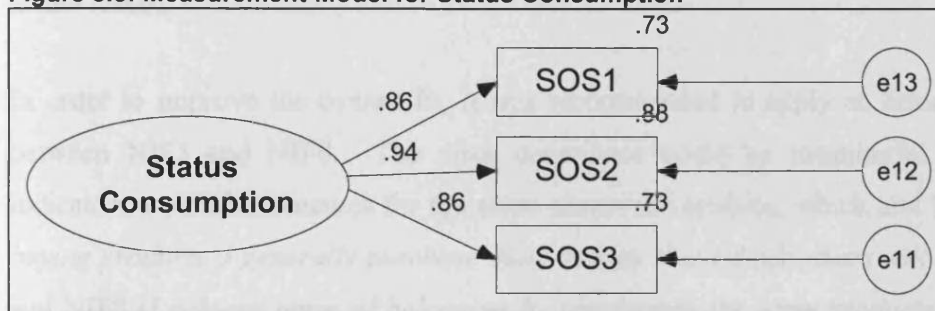
Model Fit (GFI=1.000, CFI=1.000, IFI=1.000, RMSEA=0.000, $x^2/df=0$)
Source: This Study

Table 8.5: Results of Measurement Model for Status Consumption

	Construct and Measures	Standardised Factor Loadings	t-values	Construct Reliability	Average Variance Extracted
SOS1	I would buy clothing just because it had social status.*	0.857	n/a	0.915	0.782
SOS2	I am interested in new clothing with social status.	0.938	18.026		
SOS3	I would pay more for particular clothing if it had social status.	0.856	16.351		
SOS4	The social status of clothing is irrelevant to me (negatively worded).#	n/a	n/a		
SOS5	Wearing prestigious clothing is important to me.#	n/a	n/a		
Goodness of Fit Statistics		**Initial**		**Re-specified**	
Chi square (x^2) of estimate model		$x^2=4.404$ (df=5, p=0.493)		$x^2 =$ (df=0, p=1.00)	
Goodness of fit (GFI)		0.992		1.000	
Root Mean Square Error of Approximation (RMSEA)		0.000		0.000	
Bollen's Incremental Fit Index (IFI)		1.001		1.000	
Comparative Fit Index (CFI)		1.000		1.000	
Parsimony fit (x^2/df)		0.881		0.000	
*Note: *Fixed parameter; #Item deleted after CFA*					

**Source: This Study**

8.3.4 Measurement Model for Overall Constructs

The overall measurement model to be tested consisted of clothing benefits sought; uniqueness, conformity, self congruity and modesty, susceptibility to interpersonal influence (normative and informational), and status consumption. Given these constructs the four observed indicators were loaded on uniqueness, four observed

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indicators were loaded onto conformity, four observed indicators loaded onto self congruity, three observed indicators loaded onto modesty, three observed indicators were loaded onto informational, six observed indicators were loaded onto normative construct, and three observed indicators were loaded onto status consumption. The initial results show that all standardised loadings were above 0.5 and the goodness of fit indices were adequate and acceptable (CFI=0.959, IFI=0.959, RMSEA=0.047, and x^2/df=1.480).

In order to improve the overall fit, it was recommended to apply an error covariance between NIF5 and NIF8. The error covariance could be meaningful since these indicators are multi measures for the same observed variables, which are: NIF5 (*When buying products, I generally purchase those brands that I think others will approve of.*) and NIF8 (*I achieve sense of belonging by purchasing the same products and brands that others purchase.*) measure on other people's approval in purchasing. Consequently, items NIF5 and NIF8 were summed and transformed into a mean value to avoid complexity and multicollinearity (Lee, 2005). Consequently, the new item for the mean score for items NIF5 and NIF8 is NIF5_NEW. Item COM2 was then dropped because it had low R^2.

The goodness of fit statistic results for the re-specified model are shown in Table 8.6 and Figure 8.4. The results show a much better fit, with x^2 value of 353.355 with 258 degrees of freedom (p=0.000), and they demonstrate goodness of fit indices (CFI=0.971, IFI=0.972, RMSEA=0.041, and x^2/df=1.370). R^2 for all indicators ranged from 0.424 and 0.910. This implies that the reliability of several items failed to satisfy the acceptable threshold level reliability (i.e. 0.5); however, the construct reliability for all constructs was greater than 0.8, which exceeds the suggested value of 0.7 (Hair et al., 2010) and indicates that the measures all consistently represent the same latent construct. In addition, AVE and standardised loadings satisfied the recommended value of 0.5 (Hair et al., 2010), demonstrating convergent validity. Therefore, the CFA results for overall constructs exhibited satisfactory results with regard to the fit indices, unidimensionality, convergent validity, and reliability. This suggests that the values were sufficient to confirm a good fit of the model to the data.

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Figure 8.4: Measurement Model for Overall Constructs
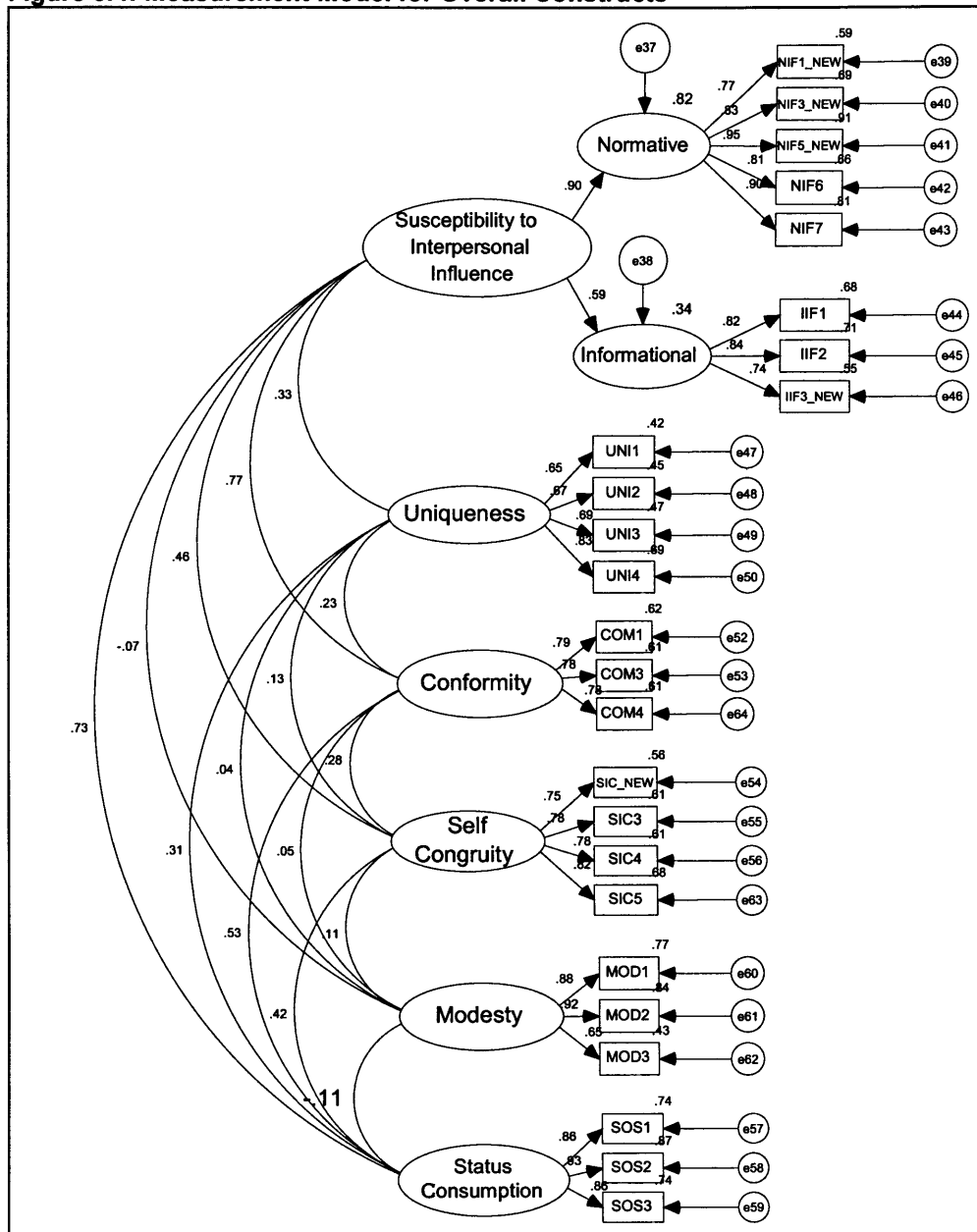
Model Fit (CFI=0.971, IFI=0.972, RMSEA=0.041, x²/ df=1.370)
Source: This Study

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Table 8.6: Results of Measurement Model for Overall Constructs

Construct and Measures		Standardised Factor Loadings	t-value	R^2	Construct Reliability	Average Variance Extracted
Uniqueness (UNI)	UNI1*	0.651	n/a	0.424	0.805	0.694
	UNI2	0.672	8.119	0.452		
	UNI3	0.687	8.25	0.472		
	UNI4	0.833	9.078	0.693		
Conformity (COM)	COM1*	0.787	n/a	0.585	0.828	0.616
	COM2#	n/a	n/a	n/a		
	COM3	0.784	11.295	0.614		
	COM4	0.783	11.287	0.613		
Self Congruity (SIC)	SIC_NEW	0.745	11.114	0.555	0.899	0.634
	SIC3	0.781	11.697	0.611		
	SIC4*	0.784	n/a	0.614		
	SIC5	0.823	12.308	0.677		
Modesty (MOD)	MOD1*	0.875	n/a	0.766	0.862	0.679
	MOD2	0.918	14.184	0.843		
	MOD3	0.655	10.682	0.428		
Normative (NORM)	NIF1_NEW*	0.766	n/a	0.587	0.940	0.712
	NIF3_NEW	0.831	13.494	0.691		
	NIF5_NEW	0.954	16.022	0.910		
	NIF6	0.813	13.139	0.662		
	NIF7	0.900	14.914	0.809		
Informational (INFO)	IFI*	0.824	n/a	0.679	0.846	0.648
	IIF2	0.843	12.529	0.713		
	IIF3_NEW	0.744	11.348	0.554		
Status Consumption (SOS)	SOS1*	0.858	n/a	0.736	0.803	0.783
	SOS2	0.934	18.698	0.873		
	SOS3	0.86	16.596	0.739		

Goodness of fit Statistics				Initial	Re-specified
Absolute fit	Chi square (x^2) of estimate model			x^2=454.415 df=307 p=0.000	x^2=353.355 df=258 p=0.000
	Root Mean Square Error of Approximation (RMSEA)			0.047	0.041
Incremental fit	Tucker Lewis Fit (TLI)			0.953	0.967
	Bollen's Incremental Fit Index (IFI)			0.959	0.972
	Comparative Fit Index (CFI)			0.959	0.971
Parsimonious fit	Parsimony fit (x^2 /df)			1.480	1.370

Note: *Fixed parameter; #Item deleted after CFA

Source: This Study

8.2.5 Discriminant Validity

In this study, discriminant validity was examined by three methods: 1) The correlation index among variables is less than 0.85 (Kline, 1998); 2) The value of AVE of each

construct is greater than 0.5 (Fornell and Larcker, 1981); and, 3) The value of AVE is greater than the corresponding interconstruct squared correlations (Hair et al., 2010).

As shown in Table 8.7: 1) The correlation index among variables (values in bracket) is less than 0.85; 2) The values of AVE (in diagonal) are greater than 0.5; and, 3) The values of AVE (in diagonal) are greater than the corresponding interconstruct squared correlations (off diagonal-values not in bracket). This evidence ensured the existence of discriminant validity.

Table 8.7: Discriminant Validity

	NORM	INFO	UNI	COM	SIC	MOD	SOS
NORM	0.712						
INFO	0.279 (0.528)	0.648					
UNI	0.086 (0.294)	0.05 (0.217)	0.694				
COM	0.48 (0.691)	0.229 (0.479)	0.052 (0.227)	0.616			
SIC	0.164 (0.405)	0.094 (0.306)	0.0172 (0.131)	0.079 (0.281)	0.634		
MOD	0.005 (-0.070)	0.0002 (0.015)	0.002 (0.044)	0.002 (0.046)	0.013 (0.114)	0.679	
SOS	0.45 (0.671)	0.146 (0.382)	0.095 (0.308)	0.278 (0.527)	0.172 (0.415)	0.013 (-0.114)	0.783

NORM=Normative, INFO=Informational, UNI=Uniqueness, COM=Conformity, SIC=Self Congruity, MOD=Modesty, SOS=Status Consumption
Note: Values in diagonal are AVE, and in off diagonal are interconstruct squared correlations. Values in bracket show correlation index among variables

8.4 Structural Model

In this section all of the hypothesised relationships between latent variables are tested using the structural model which is shown in Figure 8.5. The hypothesised structural model of how the constructs are interrelated with each other is defined by the proposed hypotheses in Chapter Five (see Section 5.1). The latent variables are represented by ellipses, the observed indicators by rectangles, the error term of observed indicators by small circles, the correlation amongst the constructs by double headed arrows, and the

relationships between the constructs by single headed arrows. Additionally, residuals (errors) associated with each of the endogenous variables are presented as circles.

Figure 8.5: Structural Model and Components
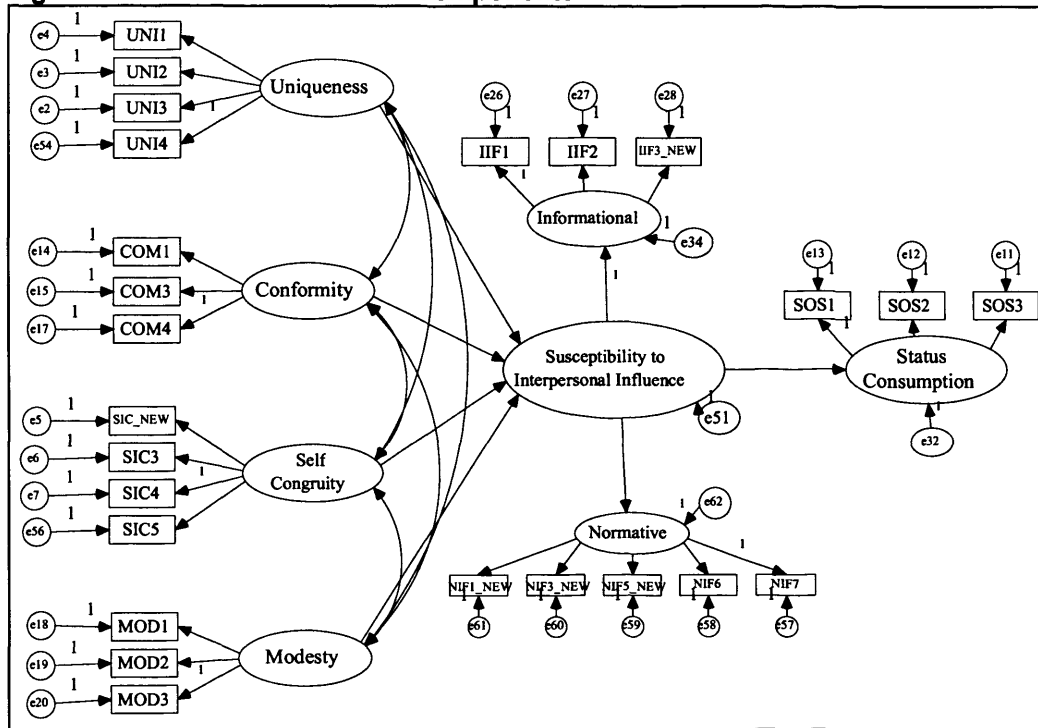
Source: This Study

The results of full structural model are presented in Figure 8.6 and Table 8.8. The fit indices (CFI=0.971, IFI=0.971, RMSEA=0.041, x^2/df=1.370) are acceptable according to criteria explained in Chapter Six (see Table 6.14) implying that the estimated model has achieved a good fit. Status consumption is significantly predicted by susceptibility to interpersonal influence (0.75) and 56% (R^2) of the variance associated with status consumption is explained by its only predictor (i.e. susceptibility to interpersonal influence).

The variance of susceptibility to interpersonal influence in total of 71% is explained by four predictors: uniqueness (0.175), conformity (0.648), self congruity (0.298), and modesty (-0.159). Susceptibility to interpersonal influence as a factor consisted of normative influence and informational influence. Loading of normative influence on susceptibility to interpersonal influence is 0.89, whereas loading of informational

influence on susceptibility to interpersonal influence is 0.59. In summary, H1, H2, H3, H4 and H5 are accepted.

Figure 8.6: Results of Structural Model

Model Fit (CFI=0.971, IFI=0.971, RMSEA=0.041, x²/df=1.370)
Source: This Study

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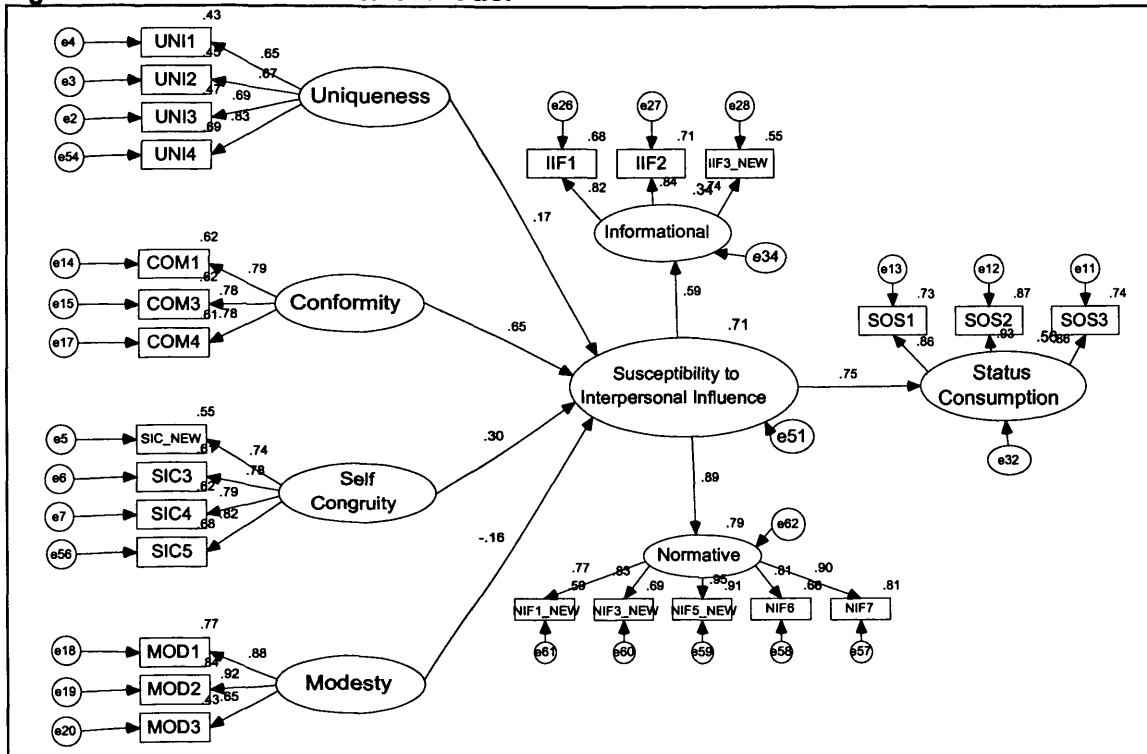
Table 8.8: Structural Model Results

	Hypotheses and Hypothesed and Paths	Estimate	Critical Ratio (t-value)	Results
H1	Uniqueness→ Susceptibility to Interpersonal Influence	0.175	2.702**	Supported
H2	Conformity→ Susceptibility to Interpersonal Influence	0.648	6.090***	Supported
H3	Self Congruity→ Susceptibility to Interpersonal Influence	0.298	4.141***	Supported
H4	Modesty→ Susceptibility to Interpersonal Influence	-0.159	-2.624**	Supported
H5	Susceptibility to Interpersonal Influence→Status Consumption	0.746	6.753***	Supported

Goodness of Fit Statistics		Results
Absolute fit	Chi square (x^2) of estimate model	x^2=358.964 df=262 p=0.000
	Root Mean Square Error of Approximation (RMSEA)	0.041
Incremental fit	Tucker Lewis Fit (TLI)	0.967
	Bollen's Incremental Fit Index (IFI)	0.971
	Comparative Fit Index (CFI)	0.971
Parsimonious fit	Parsimony fit (x^2 /df)	1.370
	Parsimony Normed Fit Index (PNFI)	0.787
	Parsimony Goodness of fit Index (PGFI)	0.718
	Expected Cross Validation Index (ECVI)	2.194

**significant at p<0.01, ***significant at p<0.001
Source: This Study

8.4.1 Competing Model Testing

Another competing model was tested in addition to the hypothesised model illustrated in Figure 8.6. A model comparison approach is consistent with the structural modelling literature (Byrne, 2010, Hair et al., 2010). In the competing model it was decided to estimate a direct path from uniqueness, conformity, self congruity and modesty to status consumption (as illustrated in Figure 8.7).

Estimating the competing model produced an almost similar model fit (CFI=0.971, IFI=0.972, ECVI=2.205, RMSEA=0.041, x^2/df=1.370) but the direct paths from uniqueness, conformity, self congruity, modesty to status consumption were not significant. In addition, it can be seen in Table 8.9 that the Expected Cross Validation Index (ECVI) value for the hypothesised model was smaller than the competing model (2.205), indicating a better model (Hair et al., 2010). Therefore, the hypothesised model indicates a better representation of the data because adding direct paths (non significant) from uniqueness, conformity, self congruity and modesty to status consumption did not improve the overall fit of the hypothesised model.

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Figure 8.7: Competing Structural Model Testing
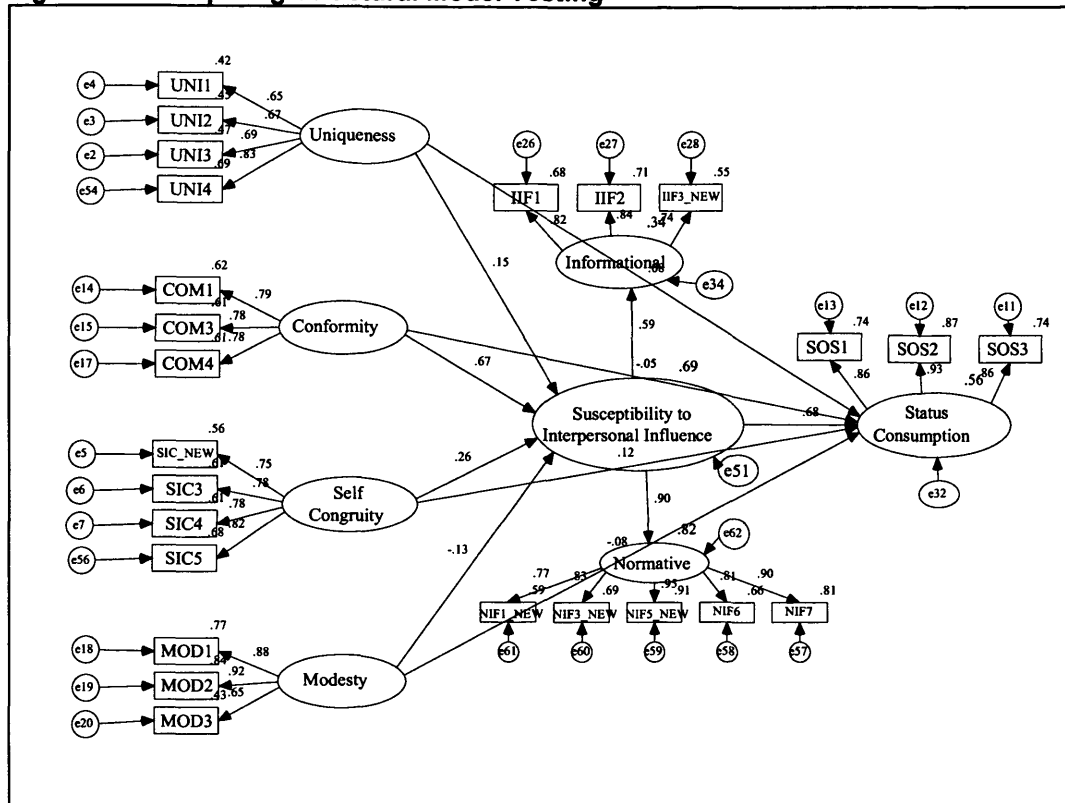
Model Fit (CFI=0.971, IFI=0.971, RMSEA=0.041, x²/df=1.370)
Source: This Study

Table 8.9: Goodness of Fit Indices of Hypothesised and Competing Models

Goodness of Fit Statistics							
Model	x^2	df	x^2/df	CFI	IFI	RMSEA	ECVI
Hypothesised Model	359	262	1.37	0.971	0.971	0.041	2.194
Competing Model	353	258	1.37	0.971	0.972	0.041	2.205

Note: Competing model: additional direct paths from uniqueness, conformity, self congruity and modesty to status consumption.
Source: This study

8.5 Multiple Group Analysis

The second stage of the statistical analysis involved conducting multiple group analysis of three indvidual differences: religiosity, acculturation, and ethnic identity. The analysis was conducted on: firstly, the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence; and secondly, the relationship between susceptibility to interpersonal influence and status consumption. These three individual differences (i.e. religiosity,

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acculturation and ethnic identity) were selected because they were considered to have significant effects on various consumer behaviours (as discussed in Chapter Four). This second stage of statistical analysis is concerned about whether or not the final model in Figure 8.6 is equivalent (i.e. invariant) across the three individual differences identified in this study.

This study used multiple group analysis recommended by Kline (1998) in order to achieve this end. It requires the researcher to impose cross-group equality constraints on the path coefficients. The x^2 of the model with its path coefficients constrained to equality is then contrasted against that of the unconstrained model. If the relative fit of the constrained model is much worse than that of the unconstrained model, one concludes that the direct effects differ across the groups. The results of multiple group analysis for each individual differences will be discussed in the following sections.

8.5.1 Multiple Group Analysis for Religiosity

In this section comparisons between and within the data set are made on the basis of the religiosity level of respondents. The data set was divided into two groups on the basis of median religiosity scores: the first is Less Religious (n=89) and the second is Highly Religious (n=133). Based on Kline's (1998) recommendation, the initial step in testing for invariance across group was to compare x^2, df, and fit statistics between the unconstrained and constrained model. This comparison yielded a x^2 difference value of 12.1 with 5 degrees of freedom, which was statistically signifcant at the 0.05 probability level (as shown in Table 8.10). This shows that the final model was non invariant or not equivalent across the groups. In other words, there were some differences in structural relations among highly religious and less religious individuals.

Table 8.10: Results of Multiple Group Analysis on the Basis of Individual's Level of Religiosity

Hypothesis		Estimate		Critical Ratio (t-value)	
		Less Religious (n=89)	Highly Religious (n=133)	Less Religious (n=89)	Highly Religious (n=133)
H6	Uniqueness→ Susceptibility to Interpersonal Influence	0.145	0.190	1.421(NS)	2.294**
H7	Conformity → Susceptibility to Interpersonal Influence	0.664	0.648	4.545***	5.098***
H8	Self Congruity → Susceptibility to Interpersonal Influence	0.436	0.242	3.551***	2.949*
H9	Modesty → Susceptibility to Interpersonal Influence	0.043	-0.274	0.446(NS)	-3.329***
H10	Susceptibility to Interpersonal Influence → Status Consumption	0.702	0.764	5.030***	5.910***
Goodness of Fit Statistics					
Model	x^2	df	x^2/df	CFI	IFI	RMSEA	Results
Unconstrained	712.6	524	1.360	0.946	0.947	0.040	
Constrained	724.7	529	1.370	0.944	0.945	0.041	
Δ	12.1	5					Significant at p<0.05

* significant at p<0.05, **significant at p<0.01, ***significant at p<0.001, NS-not significant

Source: This Study

The results in Table 8.10 represent the estimates and critical ratio (t-value) based on the two groups (i.e. highly religious and less religious). The results of multiple group analysis show that an individual's level of religiosity moderates the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption.

The results show that the effect of uniqueness and modesty on susceptibility to interpersonal influence was significant for highly religious individuals (t=2.294, p=0.01 and t=-3.329, p=0.001, respectively) while effect of conformity on susceptibility to interpersonal influence was stronger for highly religious individuals (t=5.098, p=0.001). The effect of self congruity on susceptibility to interpersonal influence was found to be non invariant, such that it was stronger for less religious individuals (t=3.551, p=0.001). Finally, the results reveal that the effect of susceptibility to interpersonal influence on status consumption was non invariant across individual levels of religiosity, such that it was stronger for highly religious individuals (t=5.910, p=0.001).

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8.5.2 Multiple Group Analysis for Acculturation

Having established the multiple group analysis of religiosity, this section will analyse the moderating role of acculturation on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as on the relationship between susceptibility to interpersonal influence and status consumption. The data set was divided into two groups on the basis of acculturation median scores: the first is Less Acculturated (n=143) and the second is Highly Acculturated (n=79). Based on Kline's (1998) recommendation, the initial step in testing for invariance across group was to compare x^2, df, and fit statistics between the unconstrained and constrained model. This comparison yielded a x^2 difference value of 12.4 with 5 degrees of freedom, which was statistically signifcant at the 0.05 probability level (as shown in Table 8.11). This shows that the final model was non invariant across the groups. In other words, there were some differences in structural relations among highly acculturated and less acculturated individuals.

Table 8.11: Results of Multiple Group Analysis on the Basis of Individual's Level of Acculturation

Hypothesis		Estimates		Critical Ratio (t-value)	
		Less Acculturated (n=143)	Highly Acculturated (n=79)	Less Acculturated (n=143)	Highly Acculturated (n=79)
H11	Uniqueness→ Susceptibility to Interpersonal Influence	0.186	0.109	2.368*	1.039(NS)
H12	Conformity → Susceptibility to Interpersonal Influence	0.575	0.870	4.825***	4.784***
H13	Self Congruity → Susceptibility to Interpersonal Influence	0.289	0.291	3.494***	2.480*
H14	Modesty → Susceptibility to Interpersonal Influence	-0.107	-0.245	-1.563(NS)	-2.156*
H15	Susceptibility to Interpersonal Influence → Status Consumption	0.761	0.781	6.024***	4.940***

Goodness of Fit Statistics							
Model	x^2	df	x^2/df	CFI	IFI	RMSEA	Results
Unconstrained	725.781	524	1.385	0.942	0.943	0.042	
Constrained	738.187	529	1.395	0.940	0.941	0.042	
Δ	12.4	5					Significant at p<0.05

*significant at p<0.05, **significant at p<0.01, ***significant at p<0.001, NS-not significant

Source: This Study

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The results in Table 8.11 represent the estimates and critical ratio (t-value) based on the two groups (i.e. highly acculturated and less acculturated). The results of multiple group analysis show that an individual's level of acculturation moderates the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption.

The results show that the effect of uniqueness on susceptibility to interpersonal influence was non invariant across the individual level of acculturation, such that the effect was significant among less acculturated (t=2.368, p=0.05). The effect of conformity on susceptibility to interpersonal influence was stronger for less acculturated individuals (t=4.825, p=0.001) while the relationship between self congruity and susceptibility to interpersonal influence was significant for less acculturated individuals (t=3.494, p=0.001). Furthermore, the results reported in Table 8.11 reveal that the effect of modesty on susceptibility to interpersonal influence was non invariant across the individual level of acculturation, such that it was significant for highly acculturated individuals (t=-2.156, p=0.05). Finally, the findings also reveal that the effect of susceptibility to interpersonal influence on status consumption was stronger for less acculturated (t=6.024, p=0.001).

8.5.3 Multiple Group Analysis for Ethnic Identity

This section will analyse the moderating role of strength of ethnic identity on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as on the relationship between susceptibility to interpersonal influence and status consumption. The data set was divided into two groups on the basis of strength of ethnic identity median scores: the first is Weak Ethnic Identity (n=105) and the second is Strong Ethnic Identity (n=117). Based on Kline's (1998) recommendation, the initial step in testing for invariance across group was to compare x^2, df, and fit statistics between the unconstrained and constrained model. This comparison yielded a x^2 difference value of 6.74 with 5 degrees of freedom, which was not statistically significant. This shows that the final model was invariant across the groups (see Table 8.12).

Table 8.12: Results of Multiple Group Analysis on the Basis of Individual's Strength of Ethnic Identity

Goodness of Fit Statistics							
Model	x^2	df	x^2/df	CFI	IFI	RMSEA	Results
Unconstrained	711.258	524	1.357	0.946	0.947	0.040	
Constrained	717.998	529	1.357	0.945	0.946	0.040	
Δ	6.74	5					Not significant

Source: This Study

8.6 Summary of Findings

Table 8.13 provides a summary of the findings from the hypothesis testing. The results suggest that status consumption is significantly predicted by susceptibility to interpersonal influence (0.75), thus supporting H5. Susceptibility to interpersonal influence is significantly predicted by uniqueness (0.175), conformity (0.648), self congruity (0.298), and modesty (-0.159), thus supporting H1, H2, H3 and H4. The fit indices (CFI=0.971, IFI=0.971, RMSEA=0.041, $x^2/df=1.370$) are acceptable according to criteria explained in Chapter Six (see Table 6.14) implying that the estimated model has achieved a good fit.

The multiple group analysis results (which are concerned about whether or not the final model is equivalent (i.e. invariant) across the three individual differences: religiosity, acculturation, and ethnic identity) show that the final model is non invariant or not equivalent across individual level of religiosity and acculturation. Meanwhile, the final model is invariant or equivalent across the individual strength of ethnic identity.

Table 8.13: Summary Results of Hypotheses Testing

No.	Description			Results
Stage One: Relationship between Clothing Benefits Sought (uniqueness, conformity, self congruity and modesty) and Susceptibility to Interpersonal Influence and Relationship between Susceptibility to Interpersonal Influence and Status Consumption				
H1	Uniqueness → Susceptibility to Interpersonal Influence (-)			Supported (*Reverse*)
H2	Conformity → Susceptibility to Interpersonal Influence (+)			Supported
H3	Self Congruity → Susceptibility to Interpersonal Influence (+)			Supported
H4	Modesty → Susceptibility to Interpersonal Influence (-)			Supported
H5	Susceptibility to Interpersonal Influence → Status Consumption (+)			Supported
Stage Two: Moderating Roles of Individual Differences (religiosity, acculturation and ethnic identity) on Relationship between Clothing Benefits Sought (uniqueness, conformity, self congruity and modesty) and Susceptibility to Interpersonal Influence, and Relationship between Susceptibility to Interpersonal Influence and Status Consumption				
No.	Dependent Variable	Independent Variable	Moderator	Result
H6	Susceptibility to Interpersonal Influence	Uniqueness	Religiosity	Effect significant for highly religious individuals
H7	Susceptibility to Interpersonal Influence	Conformity		Effect stronger for highly religious individuals
H8	Susceptibility to Interpersonal Influence	Self Congruity		Effect stronger for less religious individuals
H9	Susceptibility to Interpersonal Influence	Modesty		Effect significant for highly religious individuals
H10	Status Consumption	Susceptibility to Interpersonal Influence		Effect stronger for highly religious individuals
H11	Susceptibility to Interpersonal Influence	Uniqueness	Acculturation	Effect significant for less acculturated individuals
H12	Susceptibility to Interpersonal Influence	Conformity		Effect stronger for less acculturated individuals
H13	Susceptibility to Interpersonal Influence	Self Congruity		Effect stronger for less acculturated individuals
H14	Susceptibility to Interpersonal Influence	Modesty		Effect significant for highly acculturated individuals
H15	Status Consumption	Susceptibility to Interpersonal Influence		Effect stronger for less acculturated individuals
H16	Susceptibility to Interpersonal Influence	Uniqueness	Ethnic Identity	No differences between strong and weak ethnic identifiers
H17	Susceptibility to Interpersonal Influence	Conformity		
H18	Susceptibility to Interpersonal Influence	Self Congruity		
H19	Susceptibility to Interpersonal Influence	Modesty		
H20	Status Consumption	Susceptibility to Interpersonal Influence		

Source: This Study

8.7 Summary

This chapter has presented the results of the SEM analysis. The results were presented based on a two-step approach of SEM analysis. The first part of this chapter began with data preparation and screening, which were performed to ensure the data met all of the SEM requirements in terms of its missing data, outliers, and normality. After all of the SEM requirements had been met an exploratory factor analysis and confirmatory factor analysis were performed to validate the measures in terms of unidimensionality, reliability, convergent validity, and discriminant validity. The second part of the chapter has focused on the second step of SEM analysis (i.e. structural model analysis). Finally, multiple group analysis was conducted to test whether the model is equivalent across three moderating factors. The next chapter will provide discussion of the results reported in this chapter.

Chapter Nine
Research Discussion

9.1 Introduction

This chapter discusses the findings from Chapter Seven and the hypothesis testing in Chapter Eight. This chapter begins in Section 9.2 with a discussion of relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence, as well as the relationship between susceptibility to interpersonal influence and status consumption. This is followed in Section 9.3 by a discussion on the moderating roles of individual differences (i.e. religiosity, acculturation, and ethnic identity) on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence, as well as on the relationship between susceptibility to interpersonal influence and status consumption. Section 9.4 discusses the findings from testing the demographic characteristics in relation to all the variables using one way analysis of variance between groups with a post-hoc test. Finally, this chapter concludes with a brief summary which presented in Section 9.5.

9.2 Relationship between Clothing Benefits Sought (uniqueness, conformity, self congruity and modesty) and Susceptibility to Interpersonal Influence; and the Relationship between Susceptibility to Interpersonal Influence and Status Consumption (STAGE ONE)

This section discusses the research findings in relation to Stage One of the conceptual model (as shown in Figure 9.1). Stage One examines the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence. It also examines the relationship between susceptibility to interpersonal influence and status consumption. A summary of the results of Stage One is presented in Table 9.1. These results suggest that susceptibility to interpersonal influence is significantly predicted by the four clothing benefits sought; uniqueness, conformity, self congruity and modesty, thus, supporting H1, H2, H3 and H4. In addition, the results indicate that consumer susceptibility to interpersonal influence is

positively related to status consumption, hence accepting H5. A discussion on each finding is presented below.

Figure 9.1: Conceptual Framework and Research Hypotheses
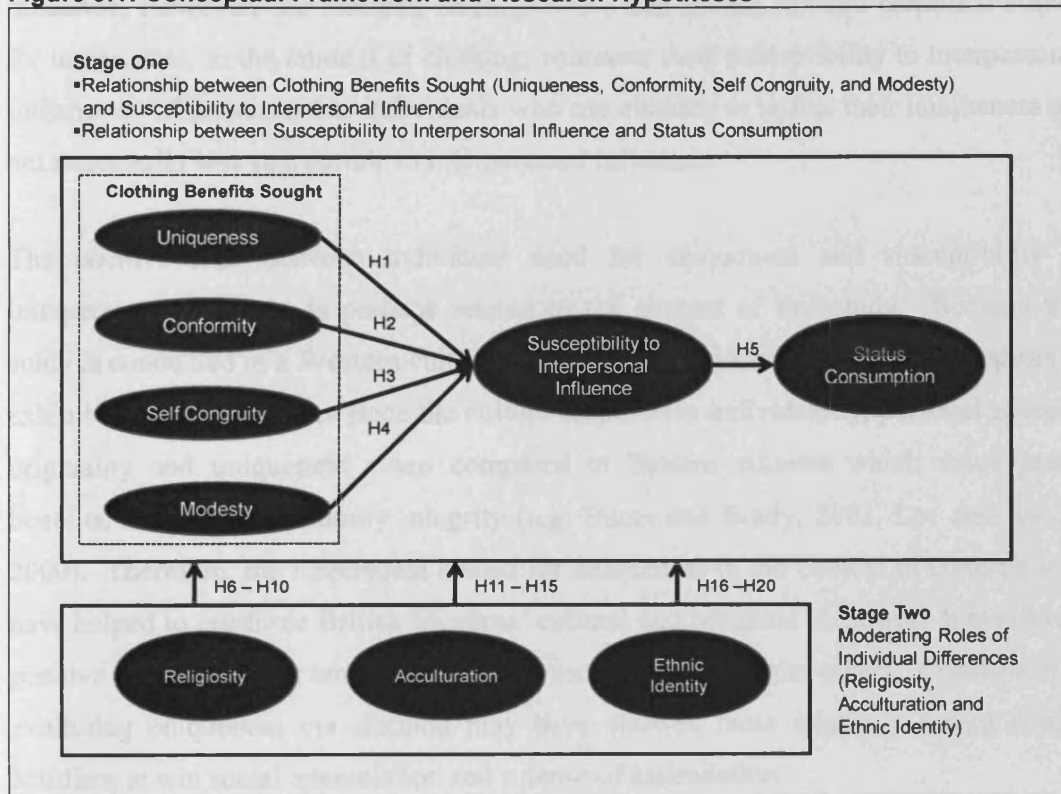
Source: This Study

Table 9.1: Summary Results of Relationship between Clothing Benefits Sought (uniqueness, conformity, self congruity and modesty) and Susceptibility to Interpersonal Influence; and the Relationship between Susceptibility to Interpersonal Influence and Status Consumption

No.	Description	Results
H1	Uniqueness → Susceptibility to Interpersonal Influence (-)	Supported (*Reverse*)
H2	Conformity → Susceptibility to Interpersonal Influence (+)	Supported
H3	Self Congruity → Susceptibility to Interpersonal Influence (+)	Supported
H4	Modesty → Susceptibility to Interpersonal Influence (-)	Supported
H5	Susceptibility to Interpersonal Influence → Status Consumption (+)	Supported

Source: This Study

> *Hypothesis 1: British Muslim consumer's need for uniqueness is negatively related to their susceptibility to interpersonal influence. (Supported Reverse)*

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The result of Hypothesis 1 is in line with expectation except that the sign of the relationship shows a reverse direction. It was expected that British Muslim consumer's need for uniqueness is negatively related to their susceptibility to interpersonal influence. However, the research findings show that British Muslim consumer's need for uniqueness, in the context of clothing, enhances their susceptibility to interpersonal influences. This means that individuals who use clothing to reflect their uniqueness are not necessarily less susceptible to interpersonal influence.

The positive link between individual need for uniqueness and susceptibility to interpersonal influence is perhaps related to the context of this study. Because this study is conducted in a Western culture, having a unique identity via clothing appears to exhibit desirable attributes since the culture emphasises individuality, personal success, originality and uniqueness when compared to Eastern cultures which value group benefits, harmony, and family integrity (e.g. Burns and Brady, 2001, Lee and Kacen, 2000). Therefore, the respondent's need for uniqueness in the context of clothing may have helped to reinforce British Muslims' cultural and religious identities. It also had a positive impact on their tendency to accept social influence from others. Consequently, exhibiting uniqueness via clothing may have allowed these relatively young British Muslims to win social appreciation and a sense of assimilation.

The positive link between uniqueness and susceptibility to interpersonal influence in this research can also be explained using Brewer's (1991) Optimal Distinctiveness Theory. This theory proposes that individuals are motivated by two competing needs: the desire for assimilation and the desire for differentiation (Brewer, 1991). The need to belong or to 'fit in' (assimilation) is offset by the need to feel distinct or unique compared with others (differentiation). Brewer (1991) further argued that most people are satisfied only when these needs are balanced.

Accordingly, applying Brewer's (1991) Optimal Distinctiveness Theory, the positive link between individual's need for uniqueness and their susceptibility to interpersonal influence may suggest that relatively young British Muslims seek to preserve their uniqueness without provoking a negative social response (Brewer, 1991). In other words, British Muslims seem to be using clothing as a means of establishing their

distinctiveness in a way that will be accepted and admired by their social environment. As such, uniqueness appears to fulfil two distinct needs, the need for differentiation and the need for assimilation (Ruvio, 2008), rather than being two ends of a continuum.

> *Hypothesis 2: British Muslim consumer's clothing conformity is positively related to their susceptibility to interpersonal influence. (Supported)*

The results of Hypothesis 2 support the positive link between British Muslim consumer's clothing conformity and their susceptibility to interpersonal influence. This means that the more an individual places importance on clothing conformity, the more he or she is susceptible to interpersonal influence.

A plausible explanation for this result can be found from the definition of clothing conformity (Horn and Gurel, 1981) which focuses on dressing in accordance with the norm of a specified group. Clothing conformity emphasises the importance of wearing dress that is similar to others in a particular group. Thus, it can be speculated that relatively young British Muslims in this study are able to maintain standards or norms as set by a specified group through wearing dress similar to their respective social groups. It can also be said that wearing or adopting similar styles worn by the group members may have created a unified look or image with the group that they want to be identified with.

Support for the positive relationship between clothing conformity and susceptibility to interpersonal influence also may indicate that relatively young British Muslims who conformed in their dress are not be interested in whether or not it was beautiful, or comfortable, but only in whether or not it was accepted by the people around them. This means that these individuals exhibit lesser independence of thought because they tend to rely on other people's judgment and, subsequently, the opinion of others becomes more important to them (Bearden et al., 1989). The tendency to follow the suggestions of others may also suggest the individual's lack of self confidence, thus, the act of complying with the clothing behaviour may help them to avoid punishments (i.e.

social disapproval) and receive rewards (i.e. increased acceptance by the group) (Bearden et al., 1989, Burnkrant and Cousineau, 1975).

In addition, the positive relationship between clothing conformity and susceptibility to interpersonal influence reveals that relatively young British Muslims are more likely to check with their friends about what they are wearing to a gathering before they decide what to wear. This may suggest that they are concerned and sensitive to the expression and self images that they project in social situations (Snyder, 1974), which consequently made them tend to look to others for guidance.

Finally, the result of Hypothesis 2 is consistent with the previous research of conformity and susceptibility to interpersonal influence. For example, several previous studies have shown that conformity is positively related to interpersonal influence (Bearden et al., 1989, Clark and Goldsmith, 2005). Similarly, in this study, it can be seen that relatively young British Muslims who placed importance on clothing conformity are positively related to susceptibility to interpersonal influence.

Hypothesis 3: British Muslim consumer's self congruity is positively related to their susceptibility to interpersonal influence. (Supported)

The result of Hypothesis 3 is in line with the expectations. The findings show that relatively young British Muslim consumer's self congruity is positively related to their susceptibility to interpersonal influence; whereby, a higher degree of congruence between an individual's self image and the typical image of high street fashion retailer shopper means that the individual will be more susceptible towards interpersonal influence.

A number of prior studies have argued that social influence operates through one or more of three key processes, which are: compliance, internalisation, and identification (Burnkrant and Cousineau, 1975, Bearden et al., 1989). The findings from this research suggest that relatively young British Muslims are more likely to accept social influence when their self images closely match the brand/retail patron images. The relatively

young British Muslims appear to be psychologically comparing their self images with those of the stereotypical users of the brand or retail stores in order to avoid being separated from these groups; hence, by internalising the image of the brand or retail patron as their image the British Muslim gain a sense of meaningfulness and connection which, in turn, enhances their social acceptance. This could also mean that self congruity allows British Muslim to enhance or support their self concept (Park and Lessig, 1977, Burnkrant and Cousineau, 1975) leading to a greater acceptance of social influence.

Another possible explanation that supports the positive link between self congruity and susceptibility to interpersonal influence can be attributed to the fact that self congruity is significantly stronger for high self monitors than low self monitors (Graeff, 1996). Consumers who portray a high self monitoring trait are sensitive to the expression and self presentation of relevant others in social situations, and are often uncertain about how they should act and, thus, look to others for guidance (Bearden et al., 1990). Since the majority of the respondents in this study are females (82.6%), and they tend to be more fashion conscious (Auty and Elliott, 1998), it appears that relatively young British Muslims with high scores on self congruity could also be high in self monitoring, which makes them subsequently more likely to conform to the expectations of others.

Finally, the findings of this study support the previous research which has argued that self congruity is an important predictor for a range of consumer behaviour phenomena, such as: brand preference, choice of store patronage, satisfaction, purchase intention and product evaluation (Jamal and Goode, 2001, Heath and Scott, 1998, Ericksen, 1996, Sirgy et al., 1997). In this study, an individual's self congruity is positively related to another consumer behaviour phenomena; consumer susceptibility to interpersonal influence.

Hypothesis 4: British Muslim consumer's need for modesty is negatively related to their susceptibility to interpersonal influence. (Supported)

The result of Hypothesis 4 is in line with the expectations. The results show that British Muslim consumers who seek modesty in clothing are less likely to be susceptible to interpersonal influence.

Support for Hypothesis 4 may suggest that relatively young British Muslims who seek modesty in clothing choices are indifferent to the opinions of others, implying that they are independent in clothing decision making. Their independency in decision making may reflect their self confidence (Bearden et al., 1990), suggesting that they are less likely to seek, accept, and acquire opinion and knowledge from other individuals to make informed decisions about consumption (Deutsch and Gerard, 1955). Therefore, it can be said that relatively young British Muslims who seek modesty in clothing are not concerned about whether others approve of their clothing choice (Bearden et al., 1989). In addition, they are also unlikely to purchase clothing in order to identify themselves with another group or because they observe others using them (Bearden et al., 1989).

The inverse relationship between modesty and susceptibility to interpersonal influence may also suggest the way that relatively young British Muslim's behave in information gathering. It can be speculated that British Muslims who seek modesty in their clothing choices are less likely to consult other people before buying any clothes, and they are unlikely to search for information from other individuals (i.e. family and friends) or reference groups (Bearden et al., 1989). They are also less likely to ask about or observe other people's buying, even when they are in a situation where they have little experience with the product (Bearden et al., 1989).

Finally, the support for a negative link between modesty and susceptibility to interpersonal influence is consistent with Lessig and Park's (1982) notion that influence from others varies depending on product or service complexity. Product or service complexity is related to the difficulty involved in evaluating a product due to the absence of objective standards. It is also related to the individual's incompetence in product evaluation resulting from the product's many technical or obscured characteristics (Lessig and Park, 1982). Lessig and Park (1982) showed that the relevance of the influence of a reference group increases as product complexity increases. In this study, it can be argued that seeking modest clothing is not complex

given that modesty in clothing reflects the basic function of clothing (Horn and Gurel, 1981, Barnard, 1996). Hence, the relevance of reference group influence seems to be less important.

> *Hypothesis 5: British Muslim consumer's susceptibility to interpersonal influence is positively related to status consumption. (Supported)*

The result of Hypothesis 5 provides support for the direct link between susceptibility to interpersonal influence and status consumption in relation to relatively young British Muslim consumers, this is in agreement with the previous research (O'Cass and Frost, 2002b, O'Cass and McEwen, 2004).

The results of this study suggest that there is an important impact of interpersonal influence on status consumption. Consumers are motivated to acquire products according to what they mean to themselves and to the other members of their social reference groups (Leigh and Gabel, 1992). Consequently, it would appear that consumption of status product is considered appropriate among relatively young British Muslim's social environment, which in turn makes them undertake such behaviour in order to fit the social standards (Shukla, 2010). Thus, it can be said that British Muslim's desire for conspicuous consumption is determined by social network and reference group influence (Wong and Ahuvia, 1998). As such, the direct positive link between susceptibility to interpersonal influence and status consumption suggests that British Muslim's motivation to improve their social standing via consumption of clothing products was enhanced by their tendency to accept social influence.

Support for Hypothesis 5 is also consistent with the findings from the study by Sekhon and Szmigin (2009) which suggest that the second generation's decision making is geared to ensuring reference groups (i.e. primarily family and members of their own ethnic community) approve of their purchases. Similarly, in this study, it seems that the possession of status oriented products among relatively young British Muslims is seen as a need, desire, and wants to fulfil the first generation's expectations. Thus, the purchasing, displaying and wearing clothes as a means of gaining status may prove to

their families, their community and themselves that they have achieved, they have fulfilled parental expectations, and that parental investment in immigrating, educating their children and finding a better life has been successful and worthwhile (Sekhon, 2007).

Finally, the positive link between susceptibility to interpersonal influence and status consumption suggests that certain status products and brands are used for image portrayal in order to provide entry to certain groups. Relatively young British Muslims who are involved in purchasing status goods appear to be unconcerned about the price paid as long as the purchase results in them possessing a product that is consistent with the norms of their reference groups (Bearden et al., 1989). Hence, British Muslim's desire for a product that can provide entry to a certain group motivates them to pay higher prices for clothing that confer status (Goldsmith et al., 2010), which was more likely to be influenced by their significant others.

9.3 Moderating Roles of Individual Differences: Religiosity, Acculturation, and Ethnic Identity (STAGE TWO)

This section discusses the findings of Stage Two of the conceptual model, which examined the moderating roles of individual differences (i.e. religiosity, acculturation, and ethnic identity) on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence, as well as on the relationship between susceptibility to interpersonal influence and status consumption.

9.3.1 Religiosity

Table 9.2 shows a summary of the results of moderating effect of religiosity on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence, as well as on the relationship between susceptibility to interpersonal influence and status consumption. The results

from the multiple group analysis indicate that the final models were non invariant (non equivalent) for this research's sample across individual levels of religiosity.

These results demonstrate that there is a need for a specific model to explain the relationship between self congruity and susceptibility to interpersonal influence (H8), such that the effect was stronger for less religious individuals. These results also show that the relationships between uniqueness (H6), conformity (H7), and modesty (H9) and susceptibility to interpersonal influence were more salient to a highly religious individual. In addition, the relationship between susceptibility to interpersonal influence and status consumption (H10) was stronger for highly religious individuals. Further discussion on each finding will be presented next.

Table 9.2: Summary Results of the Moderating Effect of Religiosity

Hypotheses		Result
H6	The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals.	Effect significant for highly religious individuals.
H7	The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals.	Effect stronger for highly religious individuals.
H8	The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for less religious individuals.	Effect stronger for less religious individuals.
H9	The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals.	Effect significant for highly religious individuals.
H10	The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by religiosity, such that the effect will be stronger for less religious individuals.	Effect stronger for highly religious individuals.

Source: This Study

> *Hypothesis 6:   The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals. (Supported Reverse)*

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The result of Hypothesis 6 is in line with expectation except that the sign of the relationship in the reverse direction. Although a stronger negative effect of uniqueness on susceptibility to interpersonal influence for highly religious British Muslims was expected, the results instead showed a significant positive effect of uniqueness on susceptibility to interpersonal influence for highly religious individuals.

One explanation as to why highly religious British Muslims are associated with a greater positive effect of uniqueness on susceptibility to interpersonal influence could be linked to Brewer's (1991) Optimal Distinctiveness Theory which suggests that people are often satisfied when their needs for differentiation and desire for assimilation are balanced. By applying this theory to explain the support for Hypothesis 6, it seems that the British Muslims in this study use clothing as a means to differentiate themselves from the mainstream society while at the same time showing that they belong to their religious group (Bonne et al., 2007, Wiebe and Fleck, 1980).

> *Hypothesis 7:   The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals. (Supported)*

The result of Hypothesis 7 is in line with expectations. In this study, the effect of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence was stronger for highly religious individuals.

A possible explanation as to why highly religious British Muslims are associated with a greater effect of conformity on susceptibility to interpersonal influence can be found in the way purchase decisions are made among religious people. Religious consumers tend to perceive higher risk in their purchase decisions, and this attitude perhaps relates to the tendency of highly religious individuals to be less secure and self confident than less religious individuals (Delener, 1990). When an individual is less confident and uncertain in making a decision, that person is more likely to be susceptible to social influences when making their judgment (Deutsch and Gerard, 1955). The findings of this research suggest that because highly religious British Muslims tend to perceive risk

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in their purchase decisions they are more likely to rely on other people's influences in order to reduce the uncertainty. This has contributed to a greater effect of clothing conformity on susceptibility to interpersonal influence among highly religious British Muslims.

Support for Hypothesis 7 could also be linked to the personality of religious people. It appears in this study that religious British Muslims are more motivated to comply with religious rules and/or peer group pressure, which subsequently makes them interdependent with their group (Bonne et al., 2007). In addition, highly religious British Muslim individuals tend to be influenced by other member's opinions or thoughts because of their frequent interactions (Choi et al., 2010). Furthermore, religiosity can be indicative of a stronger sense of community, belonging, and moral standards (Wiebe and Fleck, 1980). For these reasons, highly religious British Muslims are associated with a greater effect of clothing conformity on susceptibility to interpersonal influence.

> *Hypothesis 8:   The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for less religious individuals. (Supported)*

The result for Hypothesis 8 is in line with the expectations. It appears that the effect of British Muslim consumer's self congruity on susceptibility to interpersonal influence was moderated by an individual's level of religiosity so that it was stronger for less religious individuals.

In the case of the relatively young British Muslims in this study, the less religious individuals may be associated with stronger effect of self congruity on susceptibility to interpersonal influence might lend to the fact that the similarity between consumer's self image and the stereotypical users of a brand/retail stores plays a significant role in a consumer's product evaluation and preferences (Sirgy et al., 1997, Graeff, 1996, Jamal and Goode, 2001, Quester and Chong, 2001). Clark and Dawson (1996) argued that religiousness may impose limitations on the consideration of alternative actions.

Certain potential actions may be unacceptable to the more religious individuals and, therefore, they may not become a part of an evoked set of alternative actions. Accordingly, when important beliefs or values are in conflict, people tend to protect and maintain their identity through increased perceived similarity with the members of the in group and enhanced discriminatory behaviour toward those they consider part of their out group (Yim et al., 2007).

This study has revealed that highly religious British Muslims may perceive that their self images do not match the image of typical shopper of high street fashion, implying that they are less likely to make reference towards the mainstream society (presumably the typical shopper of high street fashion), which make them less likely to be influenced by others.

Another possible explanation for the result in Hypothesis 8 can be found from the consumer's need for consistency in their purchases (Sirgy, 1982). Stern et al. (1977) found that people will select products or services that confirm their self images, and they reject those products or services that are different from their self images. This is consistent with Cosgel and Minkler (2004) who argued that once an individual makes a religious commitment they acquire a religious identity which can be expressed through their consumption. Likewise, in this study, once highly religious British Muslim's deem the image of a typical of high street fashion retailer shopper as contrary to a religious principle, they may develop undesirable evaluative criterion. On the other hand, the typical image of high street fashion shoppers that do not comply with religious values may not be such an important issue for those British Muslims who are less religiously committed. For less religious individuals this in turn may result in a stronger effect of self congruity on their susceptibility to interpersonal influence.

> *Hypothesis 9:   The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by religiosity, such that the effect will be stronger for highly religious individuals. (Supported)*

The result of Hypothesis 9 is in line with expectations. In this study, the effect of British Muslim consumer's need for modesty on susceptibility to interpersonal influence was significant for highly religious individuals.

An explanation as to why the effect of modesty on susceptibility to interpersonal influence was significant for highly religious individuals is provided by the results of previous studies (e.g. Essoo, 2001, McDaniel and Burnett, 1990) which show that individual religiosity affects the way in which one behaves. In particular, in this present study the individual's religiosity affects the British Muslim's way of dressing. Given that highly religious individuals are more sensitive to the norms and rules as prescribed by their religion (Bonne et al., 2007), it seems that religious British Muslims appear to follow the rules on dressing as prescribed by Islam (i.e. wearing clothes that cover the whole body, choosing material that is not too thin, which does not resemble the clothing of non Muslims, and women's clothing should not resemble men's clothing) (Badawi, 1980).

Support for Hypothesis 9 is also in line with the previous research (Ruby, 2006), which demonstrates that people who dress modestly show that they follow the norms as described by their religion and are committed to their belief system. In addition, highly religious individuals have value systems that differ from those of the less religious and the non religious (Mokhlis, 2006b). From these results it can be seen that highly religious British Muslims tend to abide by the rules and codes of conduct as set by their religious doctrines (which includes the command of wearing dress modestly); however, if their belief in religious tenet is weak they may feel free to behave in other ways. Consequently, the negative effect of modesty on susceptibility to interpersonal influence is significant among highly religious individuals.

The findings from this study are also consistent with the study on religious identity and consumption by Cosgel and Minkler (2004), who argued that once an individual makes a religious commitment they acquire a religious identity and that their consumption assists in the communication of their religious identities to others. In this study, the religious British Muslims express their religious identity through the choice of modest clothing. The choice of modest clothing was not based on the preferences or incentives

of individuals but it was based on their commitment to Islam (Cosgel and Minkler, 2004), thus, reflecting the non existence of social influence in their decision making.

> *Hypothesis 10:   The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by religiosity, such that the effect will be stronger for less religious individuals. (Supported Reverse)*

The result of Hypothesis 10 is in line with expectations except that the sign of the relationship in the reverse direction. It was expected that an individual's level of religiosity would moderate the influence of susceptibility to interpersonal influence on status consumption such that it will be stronger for less religious individuals. The findings, however, show that it was stronger for highly religious individuals.

There are three possible explanations for the contrary result of Hypothesis 10. Firstly, as mentioned earlier, the British Muslims who were sampled in this study comprised of young people age between 18 and 30 years old and, therefore, it can be assumed that age is also an influence on individual preference for status consumption. Given that the majority of the British Muslim sampled in this study were categorised as highly religious individuals, this provides further evidence of the stronger effect between susceptibility to interpersonal influence and status consumption. This is in agreement with previous research which has indicated that the consumption of status goods mostly involves expensive goods and that younger people report a greater propensity to purchase high priced prestige brands (Kwak and Sojka, 2010, O'Cass and Frost, 2002a). This can explain why the effect of susceptibility to interpersonal influence on status consumption was stronger for highly religious individuals in this study.

Secondly, since most of the respondents were single, their consumption is more likely to be influenced by their parents (i.e. first generation immigrants) (Sekhon, 2007, Sekhon and Szmigin, 2009). Earlier studies by Sekhon (2007) and Sekhon and Szmigin (2009) have shown that the consumption of the second generation of Asian Indians was affected by intergenerational influences. Purchasing goods that symbolise status among the second generation is important because it reflects the first generation's status in the

Indian community. A need, desire, and want to fulfil the first generation's expectations then influences the second generation's decision making (Sekhon, 2007). A similar result is to be seen in this study where relatively young British Muslims' consumption of clothing is likely to be influenced by their first generation, whereby they place more importance on clothing that portrays the status of the wearer in order to demonstrate self worth and success to their wider community (Lindridge, 2010).

The third possible explanation might lend to the fact that highly religious people tend to show more collective personal traits (Bonne et al., 2007) and the acquisition of status goods is more likely in a collectivist society (Shukla, 2010). Therefore, the results of the current study confirm the findings from the previous studies and further explain why highly religious individuals are associated with a stronger effect of susceptibility to interpersonal influence on status consumption.

9.3.2 Acculturation

Table 9.3 summarises the results of moderating effect of acculturation on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as on the relationship between susceptibility to interpersonal influence and status consumption. The results from the multiple group analysis indicate that the final model was non invariant (non equivalent) for this research's sample across individual levels of acculturation. These results demonstrate that there is a need for a specific model to explain the relationships between uniqueness (H11), conformity (H12), self congruity (H13), and susceptibility to interpersonal influence. The relationships of these hypotheses were more salient to less acculturated individuals. On the other hand, the relationship between modesty and susceptibility to interpersonal influence (H14) was more salient to highly acculturated individuals. Finally, the results also show that the relationship between susceptibility to interpersonal influence and status consumption (H15) was more salient for less acculturated individuals. Further discussion on each finding is presented next.

Table 9.3: Summary Results of the Moderating Effect of Acculturation

Hypotheses		Result
H11	The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.	Effect significant for less acculturated individuals.
H12	The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.	Effect stronger for less acculturated individuals.
H13	The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for highly acculturated individuals.	Effect stronger for less acculturated individuals.
H14	The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.	Effect significant for highly acculturated individuals.
H15	The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals.	Effect stronger for less acculturated individuals.

Source: This Study

Hypothesis 11:   The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals. (Supported Reverse)

The result of Hypothesis 11 is in line with expectations except that the sign of the relationship in the reverse direction. It was expected that there would be a stronger negative effect of uniqueness on susceptibility to interpersonal influence for less acculturated individuals. Instead, the results show that there was a significant positive effect of uniqueness on susceptibility to interpersonal influence for less acculturated individuals. These findings might highlight the co-existence of multiple and fluid identities among British Muslims (Jamal, 2003). Less acculturated respondents (in comparison with highly acculturated respondents) aspired to be unique and yet were still willing to accept social influence by significant others. This result means that less acculturated British Muslims seem to use clothing for two reasons: firstly, to differentiate themselves from the mainstream society; and secondly, to show their belonging to their group (i.e. ethnic minority member). This result is consistent with

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Brewer's (1991) argument that people's identification with social groups simultaneously serves their needs for uniqueness (through between group comparisons) and similarity (through within group comparison).

> *Hypothesis 12: The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals. (Supported)*

The result of Hypothesis 12 is in line with the expectations. This means that the influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence was stronger for less acculturated individuals.

The results of this study show that less acculturated British Muslims will relate to a stronger extent to their culture of origin (i.e. Asian), which is generally classified as a collectivist culture (Triandis, 1995, Jamal, 2003). For collectivists, keeping good harmonious relationships inside their in group is a priority and avoiding loss of face is important (Wong and Ahuvia, 1998, Sun et al., 2004). Furthermore, it was also established that cultures with larger power distances, stronger uncertainty avoidance, and/or more feminine nature were likely to be more susceptible to be swayed by other's opinions (Singh, 2006). From this it can be argued that one way that less acculturated British Muslims maintained harmonious relations with others is reflected through clothing conformity as it is particularly obvious among members of collectivist cultures (Triandis, 1995). As such, by wearing or adopting similar clothing styles the less acculturated British Muslims are complying with the standards of the group to maintain good harmonious relationships inside their in group (Burnkrant and Cousineau, 1975).

A stronger effect of clothing conformity on susceptibility to interpersonal influence among less acculturated British Muslims might also mean that highly acculturated respondents in this study may have undergone a process of acculturation to the new host culture. Highly acculturated British Muslims may have adopted individualistic values whereby they appear to have become more self centred, self enhanced, less willing to make sacrifices for their in groups, less loyal and emotionally attached to in groups, and

less concerned with their in group needs, goals, norms and interests (Sun et al., 2004). As a result of having these characteristics, highly acculturated British Muslims may place less importance on clothing conformity when compared with less acculturated British Muslims, which make them less likely to be influenced by others.

> *Hypothesis 13:* *The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for highly acculturated individuals. (Supported Reverse)*

The result of Hypothesis 13 is in line with expectations except that the sign of the relationship in the reverse direction. It was expected that an individual's level of acculturation would moderate the influence of self congruity on susceptibility to interpersonal influence such that it will be stronger for highly acculturated individuals. The findings, however, show that it was stronger for less acculturated British Muslim consumers.

The most likely explanation as to why British Muslim's self congruity influence on susceptibility to interpersonal influence was stronger for less acculturated individuals can be found in the two self concept motives of self consistency and self esteem (Sirgy, 1982). Sirgy (1982) argues that self consistency indicates that the consumer will be motivated to purchase a product with an image (either positive or negative) that is in congruence with their self image belief. On the other hand, from a self esteem perspective the consumer is motivated to buy a positively valued product to maintain a positive self image or to enhance themselves by approaching an ideal image.

Following from the two self concept motives (Sirgy, 1982), it appears that less acculturated British Muslims have chosen clothing that is able to enhance their ideal image (Sirgy, 1982) in their effort to relate themselves to the host culture. The less acculturated British Muslims in this study appear to be using clothing as a surrogate means to reinforce their self concept (Kwak and Sojka, 2010) by comparing their self images with those of the typical shopper of high street fashion, which consequently

makes them to be more likely to accept social influences as a result of pressure to acculturate to mainstream culture.

Another possible explanation of why the effect of self congruity on susceptibility to interpersonal influence was stronger for less acculturated individuals can be found from symbolic self completion theory, which suggests that people who have an incomplete self definition tend to complete this identity by acquiring and displaying symbols associated with it (Solomon and Rabolt, 2009). By applying this theory in this study, it seems that less acculturated British Muslims may have purchased clothing that reflect their similar image to the typical shopper of high street fashion, thereby, indicating that they also belong to the mainstream society.

> *Hypothesis 14:   The influence of British Muslim consumer's need for modesty on susceptibility to interpersonal influence will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals. (Supported Reverse)*

The result of Hypothesis 14 is in line with expectations except that the sign of the relationship in the reverse direction. It was expected that British Muslim's level of acculturation moderates the influence of modesty on susceptibility to interpersonal influence such that it will be stronger for less acculturated individuals. The findings, however, show that effect of modesty on susceptibility to interpersonal influence was significant for highly acculturated individuals.

An explanation of why the effect of modesty on susceptibility to interpersonal influence was significant for highly acculturated individuals can be found in Berry's (1980) 'bidirectional' perspective of acculturation. Applying this perspective to support Hypothesis 14 means that by acculturating to the host culture the relatively young British Muslim respondents have either adapted to (or evolved) new forms of culture and consumption which reflect entirely new cultural values or, at the very least, they have adapted to a hybrid form of culture which combines values from the new host culture and the culture of origin. This means that the relatively young British Muslims in this study may have adopted British cultures (such as adopting individualistic values)

while still maintaining their modesty in clothing, values which stem from their country of origin.

The significant effect of modesty on susceptibility to interpersonal influence for highly acculturated individuals supports the rejection of Hypothesis 16 to Hypothesis 20 (which will be discussed in the next section). Previous studies have shown that young British Muslims, who have presumably have been brought up in the UK and are highly acculturated, show a greater concern on the importance of religion in their daily life when compared to their ethnic identity (Jacobson, 1997, Lindridge, 2010). In this study, it appears that the influence of British Muslim's need for modesty on susceptibility to interpersonal influence is significant for highly acculturated individuals given that the wearing of modest clothing shows the wearer's commitment to their belief system (Ruby, 2006, Cosgel and Minkler, 2004).

This finding also supports the previous research which shows that relatively young British Muslims in the UK have different opinions with regard to religious issues. For instance, three out of four young Muslims would prefer Muslim women to choose to wear the veil compared to only a quarter of over 55s (Wilson, 2007). This implies that young Muslims in the UK (again, presumably those who were born in the UK and more acculturated) are more likely to be concerned about religious issues when compared to their parents or grandparents. Hence, the findings confirm the importance of following religious values, in particular those relevant to modesty, via clothing choices.

> *Hypothesis 15:   The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by acculturation, such that the effect will be stronger for less acculturated individuals. (Supported)*

The finding of Hypothesis 15 is in line with the expectations. The results show that an individual's level of acculturation moderates the influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption such that it was found to be stronger for less acculturated individuals.

Support for Hypothesis 15 indicates that less acculturated British Muslims are more likely to display behaviours similar to their country's cultural values (Khairullah et al., 1996, Petroshius et al., 1995, Khairullah, 1995, Khairullah and Khairullah, 1999, Chattalas and Harper, 2007). Consequently, less acculturated British Muslims are more likely to incorporate collectivist values and attitude into their self image given that majority of them associated themselves with Asian countries (e.g. Indian, Bangladesh and Pakistan). Collectivists are more concerned about how they are seen by others (Sun et al., 2004) and with the maintenance of their own status (Wong and Ahuvia, 1998). Furthermore, the need for status is regarded as a fundamental part of Asian identity (Sekhon, 2007) and acquisition of status goods is more likely among collectivist society (Shukla, 2010). Thus, it can be said that relatively young British Muslims who are less acculturated (i.e. display behaviour similar to their cultural values) tend to place more importance on status consumption because acquisition of status goods represents status to both the individual and the surrounding significant others (Eastman et al., 1997).

Another possible explanation to support the positive link between susceptibility to interpersonal influence and status consumption among less acculturated British Muslims could be linked to the fact that people who have acculturated into the mainstream British culture would relate to a weaker extend to their culture of origin (e.g. Krug, 2008, Penaloza, 1994). Previous studies have shown that the stronger an immigrant identifies with his or her ethnic culture, the more likely they are to purchase high priced branded products for status purposes (Kwak and Sojka, 2010). For the immigrant, conspicuous consumption, maintaining a specific lifestyle, and the possession of luxury automobiles, big homes and/or other big ticket items, serve as mechanisms for gauging the success of oneself and others (Cleveland and Chang, 2009). Similarly, Deshpande et al. (1986) concluded that Hispanics in the USA who had a stronger ethnic affiliation also had a preference for purchasing high priced prestige brands. Likewise, in this study, purchasing clothing to improve social standing appears to be more important among less acculturated British Muslim individuals.

9.3.3 Ethnic Identity

Table 9.4 summarises the results of moderating effect of strength of ethnic identity on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as on the relationship between susceptibility to interpersonal influence and status consumption. The results from the multiple group analysis indicate that the final model was invariant (equivalent) for this research's sample across individual's strength of ethnic identity (H16 to H20 were not supported). These findings demonstrate that the final model in explaining the relationship between clothing benefit sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption, across strong ethnic identifiers and weak ethnic identifiers did not suffer from the bias of the respondent's strength of ethnic identity.

Table 9.4: Summary Results of the Moderating Effect of Ethnic Identity

Hypotheses		Result
H16	The influence of British Muslim consumer's need for uniqueness on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.	No differences between high and weak ethnic identifiers.
H17	The influence of British Muslim consumer's clothing conformity on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.	No differences between high and weak ethnic identifiers.
H18	The influence of British Muslim consumer's self congruity on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for weak ethnic identifiers.	No differences between high and weak ethnic identifiers.
H19	The influence of British Muslim consumer's modesty on susceptibility to interpersonal influence will be moderated by strength of ethnic identity, such that the effect will be stronger for high ethnic identifiers.	No differences between high and weak ethnic identifiers.
H20	The influence of British Muslim consumer's susceptibility to interpersonal influence on status consumption will be moderated by ethnic identity, such that the effect will be stronger for high ethnic identifiers.	No differences between high and weak ethnic identifiers.

Source: This Study

The results of Hypotheses 16 to 20 are against expectations. It was anticipated that British Muslims' strength of ethnic identity will moderate: firstly, the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty,

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and susceptibility to interpersonal influence; and secondly, the relationship between susceptibility to interpersonal influence and status consumption. The findings, however, show that an individual's ethnic identity did not moderate these relationships.

A possible explanation for the lack of support for Hypotheses 16 to 20 can be found in the demographic profile of the sample. Given that this study involves relatively young British Muslims aged between 18 and 30 years old, it can be assumed that these individuals are too young to strongly identify with their culture of origin, which explains why ethnic identity has no effect on the relationships examined. Additionally, Donthu and Cherian (1992) found that strong ethnic identifiers were less educated and earned less than weak ethnic identifiers. In this study, 66.6% of respondents were of undergraduate or postgraduate level and 76.8% were either students or professional/senior management, therefore, it can be assumed that these individuals are weak ethnic identifiers. Moreover, the majority (72.3%) of the British Muslims sampled in this study have lived in the UK since birth or for more than 20 years, which makes them more likely to have adopted the host country's values (Penaloza, 1994, Lee and Tse, 1994). As such, given that the majority of participants have been in the UK for over than 20 years or since birth and are well educated, it is expected that they have acculturated into the mainstream culture and, therefore, relate to a weaker extent to the culture of origin. Hence, the differences between strong and weak ethnic identifiers might have become less pronounced in this study.

This research finding shows that there is no significant effect of ethnic identity on relatively young British Muslim consumer behaviour, which suggests that they have not considered their ethnic identity as an important determinant in their consumption. This is supported in several previous studies. For example, Jacobson (1997) demonstrated that religion is more important than ethnic identity among Muslims. In another study, Lindridge (2010) found that Muslim participants consumed products that they felt rejected their Indian cultural identity and affirmed their British and Muslim identities.

9.4 Discussion of Demographics

This section discusses the findings in relation to the respondent's demographic characteristics, which are: marital status (Section 9.4.1), education level (Section 9.4.2), occupation (Section 9.4.3) and length of stay in the UK (Section 9.4.4) with regard to all of the variables in the study.

9.4.1 Marital Status and Susceptibility to Interpersonal Influence

The results of a one way analysis of variance between groups with post-hoc tests for marital status and susceptibility to interpersonal influence showed that single British Muslims tend to be more susceptible to interpersonal influence. In this study, it is assumed that single British Muslims are young, have limited consumption knowledge, and they are expected to be less capable of coping with uncertainty and risk than are more mature individuals, which in turn leads them to be more influenced by other's suggestions in consumption (Park and Lessig, 1977). In addition, single British Muslims are considered to have more frequent interactions in the groups in which they are involved and the frequency of social contacts between members, the intensity of normative pressure, the visibility of one's behaviour, and the rigidity of the group structure makes them more responsive to group influence (Park and Lessig, 1977).

9.4.2 Education Level and Acculturation and Modesty

9.4.2.1   Education level and acculturation

The results of a one way analysis of variance between groups with post-hoc tests for education level and acculturation showed that the more educated the British Muslims were, the more acculturated they were. This finding is in line with previous research. For example, Khairullah and Khairullah (1999) found in their study of Asian Indian immigrants in the USA that more acculturated individuals had a higher educational level than their less acculturated counterparts. The reason why highly educated British Muslims were more acculturated than those with lower education may be due to their relatively resourceful cultural learning (Jayasuriya et al., 1992).

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9.4.2.2 Education level and modesty

The findings of a one way analysis of variance between groups with post-hoc tests for education level and modesty revealed that British Muslims who had postgraduate degree were less modest in their clothing choices as compared to British Muslims who only had a GCSE/O Level qualification. Given that the average age of the individual's who have attained a GSCE/O Level qualification is between 17 and 18, it can be assumed that these individuals lived with their families and, hence, their clothing choices, in particular of choosing modest clothing, were more likely to be influenced by their parents. As been demonstrated by Feltham (1998), when people are independent from their family, parental influence significantly decreases and peer influence significantly increases. Therefore, the findings from this study suggest that well educated British Muslims did not live with their parents and, thus, the influence received from their parents has decreased.

9.4.3 Occupation and Status Consumption

The findings of a one way analysis of variance between groups with post-hoc tests for status consumption revealed that professional/senior management British Muslims were more likely to be involved in status consumption when compared to the clerical staff. This was due to the fact that professional/senior management were more likely to earn more than the clerical staff, which made them more likely to consume status goods. This is consistent with a study by Chao and Schor (1998) who found that occupational status is positively associated with the propensity to engage in status purchasing.

9.4.4 Length of Stay in the UK and Ethnic Identity and Susceptibility to Interpersonal Influence

a) Length of stay in the UK and ethnic identity

The findings of a one way analysis of variance between groups with post-hoc tests for length of stay in the UK and ethnic identity revealed that British Muslims who were born in the UK had weaker ethnic identity than those who had lived in the UK between one and ten years. An explanation for this result can be found in the fact that ethnic identification is negatively related to consumer acculturation (Penaloza, 1994). As

such, the more a person identifies with his or her culture of origin, the less likely it is that they will adapt and adopt mainstream values and behaviour. Furthermore, a number of previous researchers have shown that length of stay in the host country is positively related to an individual's levels of acculturation (D'Rozario and Choudhury, 2000, Penaloza, 1994, Lee and Tse, 1994). Therefore, in this study, relatively young British Muslims who had lived in the UK since they were born are considered to be highly acculturated, which consequently made them identified less to their ethnic culture.

b)   Length of stay in the UK and susceptibility to interpersonal influence

The findings of a one way analysis variance between groups with post-hoc tests for length of stay in the UK and susceptibility to interpersonal influence revealed that British Muslims who had lived in the UK since they were born were less susceptible to interpersonal influence than those British Muslims who had spent between 11 and 20 years in the UK. This finding is in line with the previous research of D'Rozario and Choudhury (2000) who found that an immigrant becomes less susceptible to the influence of others as they assimilate into the host culture. Likewise, relatively young British Muslims who had lived in the UK since they were born have become more acculturated into the mainstream British values and norms, and are more independent, which has consequently made them less susceptible to the influence of other people. This is further supported by the work of Mourali et al. (2005) who found that individualism has a negative effect on consumer susceptibility to influence from others. This might explain why length of stay in the UK is negatively related to British Muslim's susceptibility to interpersonal influence.

9.5 Summary

This chapter has discussed the research findings which were presented in Chapters Seven and Eight. The first section discussed the findings from the Stage One of the conceptual model, which examined the relationship between; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence. This was

followed by a discussion of the relationship between susceptibility to interpersonal influence and status consumption. The next section discussed the moderating effects of individual differences (i.e. religiosity, acculturation, and ethnic identity) on the relationship between clothing benefits sought (uniqueness, conformity, self congruity and modesty) and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption. Finally, a discussion on the findings in relation to the respondent's demographic characteristics with regards to all variables in the study was presented at the end of the chapter. Having discussed the research findings, the next, and final, chapter explains the contributions, the implications of this research, and it makes a number of recommendations for future research.

Chapter Ten
Contributions, Implications, Limitations and Directions for Future Research

10.1 Introduction

The aim of this chapter is to present the contributions, implications, limitations and of this research project and to give some directions for future research. The chapter begins by providing a summary of the thesis in Section 10.2. The contributions and theoretical implications are presented in Section 10.3. Section 10.4 presents the implications of study for practice (marketers). This is followed in Section 10.5 by a discussion of the limitations and directions for future research. Section 10.6 provides researcher's self reflection on research process and finally, Section 10.7 concludes the thesis.

10.2 Summary of the Thesis

The objectives of this study are threefold. Firstly, this study investigates the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence. Secondly, it examines the relationship between susceptibility to interpersonal influence and status consumption. Finally, this study investigates the moderating roles of individual differences (i.e. religiosity, acculturation and ethnic identity) on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as on the relationship between susceptibility to interpersonal influence and status consumption.

A systematic literature review was conducted in order to achieve the objectives of the study. Chapter Two presented a discussion of the clothing benefits sought. Chapter Three explored other important topics guiding this research, which is social influence and susceptibility to interpersonal influence in consumer behaviour and status consumption. Chapter Four then reviewed the role of individual differences, religiosity, ethnic identity, and acculturation in consumer behaviour.

Chapter Five presented the conceptual model which is derived from the research objectives mentioned in Chapter One and from the construction of the specific hypothesised relationships among the variables. Chapter Six outlined a detailed, step by

step procedural examination of the methodology employed in obtaining the required information for this empirical research. Chapter Six was organised into six major topics of methodology, which are: research paradigm, research design, research strategy, data collection method, reliability and validity of the measures and data analysis.

The analysis of the data was divided into two chapters: Chapter Seven and Chapter Eight. Chapter Seven presented the descriptive statistics of the data and provided a general picture of the survey participants and their responses to the survey questions. Chapter Eight reported the findings for the hypothesised relationships using Structural Equation Modelling (SEM). This was followed by discussions of the key findings in Chapter Nine. The current chapter (Chapter Ten) explains the contributions, implications, limitations, directions for future research and reflections of research.

10.3 Key Contributions and Theoretical Implications

This study has made several theoretical contributions in several areas, which include:

1. Establishing the effect of clothing benefits sought on susceptibility to interpersonal influence. Specifically, it includes:

    a) Substantiating a positive effect of uniqueness on susceptibility to interpersonal influence;

    b) Confirming the effect of conformity on susceptibility to interpersonal influence;

    c) Establishing the effect of self congruity on susceptibility to interpersonal influence; and.

    d) Demonstrating the effect of modesty on susceptibility to interpersonal influence.

2. Confirming the effect of susceptibility to interpersonal influence on status consumption.

3. Demonstrating the effect of individuals' level of religiosity and acculturation on:

   a) The relationship between clothing benefits sought (i.e. uniqueness, conformity, self congruity and modesty) and susceptibility to interpersonal influence; and,

   b) The relationship between susceptibility to interpersonal influence and status consumption.

10.3.1 Clothing Benefits Sought and Susceptibility to Interpersonal Influence

The first theoretical contribution of this study relates to understanding concerning the antecedents of susceptibility to interpersonal influence in the context of clothing purchase decision. In related domains to susceptibility to interpersonal influence, it has been established that an individual's susceptibility to interpersonal influence is affected by several factors, such as: self monitoring (Bearden et al., 1990), consumer assimilation (D'Rozario and Choudhury, 2000), consumer self esteem and confidence (Clark and Goldsmith, 2005, Bearden et al., 1990) and cultural orientation (Mourali et al., 2005).

The current study has examined clothing benefits sought, which are represented by four constructs; uniqueness, conformity, self congruity and modesty, as drivers of susceptibility to interpersonal influence. The inclusion of uniqueness, conformity, self congruity and modesty as antecedents of susceptibility to interpersonal influence will aid academics in better understanding the role of consumer choices and the reasons for clothing purchases in explaining consumer susceptibility to interpersonal influence, these contributions are:

a) Uniqueness and susceptibility to interpersonal influence

In the related domains to individual's needs for uniqueness, the previous research has regarded uniqueness as the opposite of attention to social comparison of information and tendency to conform (Clark and Goldsmith, 2005, Lynn and Harris, 1997a). These studies posit a negative relationship between the constructs and consumer needs for uniqueness.

In this study direct effect of uniqueness on susceptibility to interpersonal influence was examined. This empirical study has shown evidence of a direct positive effect of uniqueness on susceptibility to interpersonal influence in the context of clothing purchase decision. Hence, *this study's theoretical contribution lies in it being the first to support a positive effect of uniqueness on susceptibility to interpersonal influence.*

b) Conformity and susceptibility to interpersonal influence

Prior research has found that consumer tendency to conform positively affects consumer susceptibility to normative influence, which is a sub dimension of susceptibility to interpersonal influence (Clark and Goldsmith, 2005). While it has been shown that motivation to comply was correlated to susceptibility to interpersonal influence (Bearden et al., 1989), no previous research has investigated the effect of conformity in a cause and effect relationship as regards to susceptibility to interpersonal influence. Moreover, while it has been established that consumer susceptibility to normative influence depends on the consumer's tendency to conform in the context of consumer characteristics (i.e. market maven) (Clark and Goldsmith, 2005), no prior research has examined this relationship in the context of clothing purchases. Hence, *this study's theoretical contribution lies in it being the first to support the direct positive effect of conformity on overall construct of susceptibility to interpersonal influence in the context of clothing purchases.*

c) Self congruity and susceptibility to interpersonal influence

The present study also makes an important theoretical contribution to self congruity literature by including the construct as an antecedent of susceptibility to interpersonal

influence in the context of clothing purchases. Previous research has established the direct effect of self congruity on several aspects of consumer behaviour, such as: brand preference, brand choice, product evaluation, consumer satisfaction, and store loyalty (e.g. Jamal and Goode, 2001, Graeff, 1996, Sirgy et al., 1997). No prior research has looked into the effect of self congruity on susceptibility to interpersonal influence. Therefore, *this study's theoretical contribution lies in it being the first study to support the positive effect of self congruity on susceptibility to interpersonal influence.* The inclusion of self congruity as an antecedent of susceptibility to interpersonal influence in this study might help to further an understanding of why people differ in their responses to social influences.

d)   Modesty and susceptibility to interpersonal influence

The next theoretical contribution of this study is that it has examined the effect of modesty in clothing on susceptibility to interpersonal influence. Although there has been a study indicating that people who dress modestly reflect their commitment to their belief system (Ruby, 2006), no previous studies have investigated the direct effect of modesty on susceptibility to interpersonal influence. The effect of modesty in clothing on susceptibility to interpersonal influence was investigated in this study. From a theoretical standpoint, this finding provides additional insight into susceptibility to interpersonal influence literature. Hence, *this study's theoretical contribution lies in it being the first study to support the effect of modesty in clothing on susceptibility to interpersonal influence in the context of clothing.*

10.3.2   Susceptibility to Interpersonal Influence and Status Consumption

Previous research has indicated that consumption of status goods among the younger generation of an ethnic minority was influenced by their reference groups (primarily family and the members of their own ethnic community) (e.g. Sekhon and Szmigin, 2009). In addition, O'Cass and McEwen (2004) investigated the effect of the sub-dimension of susceptibility to interpersonal influence, normative influence, on status consumption. Their findings revealed that susceptibility to normative influence has a positive effect on status consumption.

In this study the effect of the overall susceptibility to interpersonal influence on status consumption was examined. The results show that susceptibility to interpersonal influence has a positive effect on status consumption. *Therefore, this study's theoretical contribution lies in it being the first to support the effect of overall susceptibility to interpersonal influence on status consumption.* Clothing is high in social influence and the social context is important because it is a publicly consumed good (Bearden and Etzel, 1982). This finding confirms the notion that an individual learns how they are expected to behave with reference to certain behaviour (i.e. involving in status consumption) from their interaction with others (Lee, 1990). Hence, the present study might help to further an understanding of why an individual is directed to consume status goods.

10.3.3 Individual Differences on Clothing Benefits Sought, Susceptibility to Interpersonal Influence and Status Consumption

a) Religiosity

Previous studies have demonstrated the effect of religiosity on several aspects of consumer behaviour, such as: shopping behaviour (Sood and Nasu, 1995, Siguaw and Simpson, 1997), store evaluative criteria (McDaniel and Burnett, 1990), consumer attitudes toward advertising (Michell and Al-Mossawi, 1995) and adoption of new product (Ateeq-ur-rehman and Shabbir, 2010). However, no previous research has investigated the effect of an individual's level of religiosity on the relationship between uniqueness, conformity, self congruity and modesty and susceptibility to interpersonal influence. Moreover, while it has been indicated that concentration on material wealth is condemned in all organised religions (Belk, 1983), no prior empirical research has examined the role of an individual's level of religiosity on status consumption.

In this study, it was found that the effect of uniqueness and modesty on susceptibility to interpersonal influence were significant for highly religious individuals while the effect of conformity on susceptibility to interpersonal influence was stronger for highly religious individuals. The findings also show that the effect of self congruity on susceptibility to interpersonal influence was stronger for less religious individuals.

Additionally, the results revealed that highly religious individuals had a stronger relationship between susceptibility to interpersonal influence and status consumption. Therefore, *this study's theoretical contribution lies in it being the first to provide empirical evidence for the effect of religiosity on relationship between uniqueness, conformity, self congruity and modesty and susceptibility to interpersonal influence.* This study also *makes a theoretical contribution by empirically supporting the view that highly religious individuals show a stronger relationship between susceptibility to interpersonal influence and status consumption.* The inclusion of individual's religiosity in investigating the ethnic minority consumer behaviour in this study emphasise the important role of ethnic minority religion in understanding the ethnic minority consumer behaviours (Sirkeci, 2009).

b)   Acculturation

Previous research has found that highly acculturated and less acculturated individuals differ in several aspects of consumer behaviour, such as: shopping orientation (Ownbey and Horridge, 1997), personal influences (Kim and Kang, 2001) and perception of advertisements (Khairullah et al., 1996). However, no previous research has investigated the effect of an individual's level of acculturation on the relationship between uniqueness, conformity, self congruity, and modesty and susceptibility to interpersonal influence. Moreover, while it has been shown that individuals who had stronger ethnic affiliation (presumably less acculturated) were more likely to be involved in status consumption (Kwak and Sojka, 2010), no prior research has examined the effect of an individual's level of acculturation on the relationship between susceptibility to interpersonal influence and status consumption.

In this study it was found that the effect of uniqueness on susceptibility to interpersonal influence was significant among the less acculturated. The effects of conformity and self congruity on susceptibility to interpersonal influence were stronger for less acculturated individuals. Furthermore, the results also showed that the effect of modesty on susceptibility to interpersonal influence was significant for highly acculturated individuals. Finally, the findings also revealed that the effect of susceptibility to interpersonal influence on status consumption was stronger for less

acculturated. Therefore, *this study's theoretical contribution lies in it being the first to provide empirical evidence for the effect of acculturation on the relationship between uniqueness, conformity, self congruity and modesty and susceptibility to interpersonal influence, as well as on the relationship between susceptibility to interpersonal influence and status consumption.* Findings from this study explain the important role of acculturation in ethnic minority consumer behaviours.

10.3.4 Contribution of the Methodological Approach

In this study survey questionnaire was used to achieve the study's objectives. The development of the measures began with the input obtained from existing studies, and findings from interviews and focus groups. Then, based on the input, items for questionnaire were sought and tailored to suit this research study. Questionnaire items were revised and validated through pilot testing from academicians, students and actual respondents. All measurement items in this study were developed following the suggestions made by Churchill and Iacobucci (2002). In addition, in this study, measurement for religiosity was developed given the lack of measurement on religiosity among Muslims. Religiosity construct was measured using five items and showed a high degree of internal consistency. In addition, factor analysis results also showed that all items were highly loaded onto one construct, indicating validity of the items measured. Hence, *the development of religiosity measurement offers methodological assistance to future researchers intending to examine religiosity among Muslim consumers.*

Previous studies involving ethnic minority studies have used either quantitative (e.g. Krug, 2008, Makgosa, 2007) or qualitative (e.g. White and Kokotsaki, 2004, Lindridge and Hogg, 2006, Jamal, 2003) methods in their studies. This study contributes a multi methodological approach in data collection. In the first stage, focus groups and interviews were conducted to explore clothing behaviour among relatively young British Muslims. The input from these methods was used to develop items to measure the constructs identified through the survey questionnaire. Using qualitative and quantitative methods in tandem, or, indeed, using any methods together, helps to correct for the inevitable biases that are present in each method (Reichardt and Cook, 1979).

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Hence, *it can be claimed that this study is among the few to have employed this multi methodological approach in ethnic minority research in the UK.*

Finally, in this study a scale to measure consumer susceptibility to interpersonal influence was taken from Bearden et al. (1989). The scale has been widely validated with American samples, however, its application to non American samples has been very limited (D'Rozario, 2001, Ebren, 2009). In the present study the results are consistent with those of the original study (Bearden et al., 1989). This revealed that a two factor representation (consisting of the normative and informational facets of susceptibility to interpersonal influence) for a relatively young British Muslim sample provides an excellent description of the data. Although the scale was developed nearly two decades ago, it is still valid today and has been found to be reliable in different countries and populations. Hence, *this study validates the application of Bearden's et al. (1989) susceptibility to interpersonal influence scale to non American samples and confirms the conceptualisation of susceptibility to interpersonal influence into two factors, which are: normative and informational influence (e.g. Bearden et al., 1989, D'Rozario, 2001, Bearden et al., 1990).*

10.4 Implications for Practice (Marketers)

The findings of the present study also provide some useful information for marketing practitioners in the UK clothing industry on how to serve their relatively young British Muslim consumers. The potential of the Muslim consumer market in the UK can no longer be ignored by marketers. It is vitally important for the marketer to market their product to British Muslims, not only because this population is the fastest growing ethnic minority in the UK (UK National Statistics, 2001) but also because the findings from this study show that there are significant differences within the relatively young British Muslim population which marketers could incorporate into their strategies.

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10.4.1 Clothing Benefits Sought and Susceptibility to Interpersonal Influence

The results indicate that among the four clothing benefits sought (i.e. uniqueness, conformity, self congruity and modesty) conformity has the strongest impact on susceptibility to interpersonal influence. Understanding that consumers who have placed clothing conformity tend to be susceptible to interpersonal influence may imply that the individuals are aware of social norms and will want to purchase clothing that does not openly violate those norms. In addition, these consumers are more likely to be attentive observers and rely on the opinion of others more often (Bearden et al., 1989). Consequently, retailers may wish to create promotional campaign that imply some level of social acceptance for the clothing or brand that is targeted to these consumers.

In creating such a promotional campaign the advertising managers may want to consider using a conformity theme in their advertising. In doing so, message sources can be delivered by an expert or highly credible source (such as celebrity endorsements, testimonials or expert opinions) in order to exert both informational and normative influences. In deciding which message execution style to use, slice of life and lifestyle executions which emphasise how a particular clothing fits with one's lifestyle may lead consumers to adopt the respective behaviour as long as they identify with individuals portrayed in the advertisement and would like to make that identification known to referent others (Lascu and Zinkhan, 1999).

Clothing retailers can also encourage these consumers to shop with their friends given that they are keen on group interaction. For example, a special event that promotes the idea of 'shopping with your friends' not only brings short term gains but may create long term positive sentiments toward these stores (Mangleburg et al., 2004). Furthermore, because these consumers are also interested in group approval, the retailers may explore the use of social networking sites (e.g. Facebook or Myspace) or chat rooms that allows them to interact with similar others and discuss clothing and the latest fashions.

The present study also indicates that individual self congruity is positively related to consumer susceptibility to interpersonal influence. This implies that individuals who are susceptible to interpersonal influence appear to use products and brands to create and represent self images and to present these images to others and themselves. As such, advertisements targeting this group should emphasise suggestions that the adoption of a particular clothing style or brand could assist consumers to behave like others in the group they refer to. The use of value expressive (i.e. image) advertising appeal is more likely to be effective because they encourage consumers to think about their self images, and identify and relate with the image of the product user. This is in line with the prior research which also argues that advertising appeals which are congruent with viewers' self concepts are likely to be superior to incongruent appeals in terms of enhancing advertising effectiveness (Graeff, 1996, Zinkhan and Hong, 1991, Hong and Zinkhan, 1995). The results of this study also present evidence that requires advertising managers to consider developing a plan that reaches relatively young British Muslims with messages that are congruent with their self images and reference groups. Consequently, marketers should focus strongly on developing a symbolism which is familiar and positively in congruence with relatively young British Muslim consumers.

Another important implication for marketers emerges from the finding that uniqueness is positively related to consumer susceptibility to interpersonal influence. This finding implies that marketers can use uniqueness appeals without fear of alienating consumers who are highly susceptible to interpersonal influences. In other words, marketers may include both themes in their promotional campaign. For instance, an advertising message can portray clothing that shows individual uniqueness and at the same time the wearer will be admired by their social groups.

In this study, the fact that relatively young British Muslims who placed importance on modesty in clothing are less likely to be susceptible to interpersonal influence has two implications for marketers. Firstly, marketers should portray these individuals as making purchase decisions without the influence of others. For instance, clothing aimed at these individuals should focus on the fact that the clothing shows the wearer's modesty rather than using celebrity to persuade them to buy the product. Clothing that exposes the waist or shows too much cleavage would not be appealing to this type of

consumers. In addition, clothing packaging for these individuals should be covered with information about the clothing length, material, and size rather than emphasising the styles or appearance.

Secondly, advertisements emphasising modesty features in clothing would be more appropriate in targeting these individuals rather than showing the importance of group approval in wearing the clothes. Clothing retailers that would like to promote the latest fashion which caters to this group of consumers may solve the problem of plunging necklines and too short hems by displaying a mannequin wearing a long camisole underneath the offensive top. By doing this, relatively young British Muslim consumers will be encouraged to buy the clothing because it fulfils these consumers' need for modesty in clothing.

10.4.2 Susceptibility to Interpersonal Influence and Status Consumption

This study's findings show that a consumer's status consumption is influenced by susceptibility to interpersonal influence. Knowing the positive relationship between these two constructs offers sufficient evidence for the marketers to use 'gaining status' as one of the important message to attract these individuals. Firstly, clothing targeted to these consumers should have noticeable indicators of prestige, such as large logos or displays of the brand name. In addition, marketers may also include photos that show the clothing being consumed in a prestigious setting or in situations that imply group approval in the packaging of the clothing.

In terms of advertising, marketers are recommended to develop a creative advertising message that projects the clothing with luxurious features, superior quality, exclusivity, being associated with the wealthy or high priced in targeting this segment. Advertisements targeting these people should also show a strong connection of group approval on status consumption. The brand may associate itself with people who are seen as successful, famous and high achievers. In doing so the marketers could utilise spokespersons and reference groups in advertising and promotional campaigns directed at consumers who place importance on gaining status through consumption of clothing.

The groups selected should be chosen to reflect the salient dimensions of interpersonal influence for these consumers.

Clothing that is targeted to this group should be distributed in stores that display the image of prestigious and exclusiveness. For instance, selling clothing at an exclusive department store such as Harrods or Selfridges in London can indicate the prestigious of the clothing and motivate the status consumer to buy. In addition, salespeople in the clothing retail store play an important role in persuading the status consumer to buy because they are more likely to respond to other people's opinions and views. The sales people should mention to status consumers how other consumers perceive the clothing in a positive light. Finally, since these status consumers are more interested in group approval, retail stores selling clothing could offer special events encouraging customers to shop in groups. During these events the clothing that features status appeals can be presented in a group setting because the presence of the group will allow the status consumer to gain the approval of the group.

10.4.3 Religiosity and Acculturation

The study's findings draw attention to the fact that British Muslim's relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence, as well as their relationship between susceptibility to interpersonal influence and status consumption, differ according to the individual's level of religiosity and acculturation.

a) Religiosity

The results from this study demonstrate that individual's level of religiosity moderates the relationship between clothing benefits sought and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption. Specifically, the findings of this study show that highly religious British Muslims showed a stronger relationship between uniqueness, conformity and modesty, and susceptibility to interpersonal influence and also between susceptibility to interpersonal influence and status consumption. On the other hand, less religious individuals showed a stronger relationship between self congruity and

susceptibility to interpersonal influence. Consequently, marketers may want to consider this result in their marketing strategies by recognising the differences between highly religious and less religious British Muslims.

In targeting highly religious British Muslims, clothing that is more modest will be more effective at attracting this segment. Consequently, the need to have modesty features should be taken into account while designing clothing for these consumers. Understanding the concept of modesty in clothing among highly religious British Muslims consumers can help clothing companies to produce clothes that will meet the demands of the consumers, thereby ensuring the highly religious British Muslims clothing needs are fulfilled. One way to gain good support from highly religious Muslim consumers without having to change very much about a brand is to include Muslim consumers in their marketing. For example, rather than launching an Islamic apparel line the retailers could simply highlight clothing that emphasises Islamic clothing attributes (e.g. long tops, loose fitting dress) in its campaigns. In addition, retailers can also direct more attention to point of purchase displays. For example, a retailer may incorporate mannequins outlined in fashions appropriate to this target market, which would be useful for gaining attention.

Since highly religious British Muslims show a stronger negative effect of modesty on susceptibility to interpersonal influence and less religious British Muslims show a stronger positive effect of self congruity on susceptibility to interpersonal influence, this knowledge should serve as a guide to development of more suitable message content and appeals. Less religious British Muslim can be motivated through communications that focus on image appeals while highly religious British Muslim will be more attracted by a message focusing on modesty features in clothing. Furthermore, advertising that implies non traditional moral codes or breaks with conservative lifestyles will probably not be effective with the religious segments (Fam et al., 2004). This reinforces the importance of targeting religious consumers with the right media vehicles and modest advertising content.

For highly religious British Muslims who show a stronger relationship of clothing conformity on susceptibility to interpersonal influence, the marketers may need to

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emphasise the importance of relevant others in their decision making. However, the marketers need to identify the group that they associate with because dissociative reference groups involve a desire to avoid being associated with an undesired group (White and Dahl, 2006). In relation to this point, one possible reference group that would appeal to these consumers are the members of their same religious group since religious individuals are more likely to hear opinions or thoughts about products from those who believe and practise the same religion (Choi et al., 2010).

The findings from this study show that the uniqueness effect on susceptibility to interpersonal is stronger for highly religious individuals. This implies that marketers may use a 'different but socially acceptable' appeal in advertisements targeted towards this segment. Using both appeals presumably may allow the highly religious to show their differentness through clothing from less religious individuals while at the same time their clothing are endorsed by reference groups (e.g. members of the same religious group) who are important to highly religious British Muslims (Choi et al., 2010).

Finally, given that highly religious British Muslims show a stronger effect of susceptibility to interpersonal influence on status consumption, a message targeting this segment should show the importance of status consumption. Because it was speculated that involvement of highly religious British Muslim in status consumption was due to pressure from the family and members of the same ethnic minority (Sekhon, 2007), advertising targeting this segment should show the importance of status consumption on a special occasion such as wedding or other function. By doing this, marketing managers may stand a higher chance to attract these individuals.

In essence, by knowing and understanding the impact of an individual's level of religiosity on the effect of clothing benefits sought on their susceptibility to interpersonal influence, and the effect of susceptibility to interpersonal influence on status consumption the marketing strategies would be better able to develop communication strategies that would reach and enhance the importance values of consumers.

b) Acculturation

The results from this study demonstrate that an individual's level of acculturation moderates the relationship between clothing benefits sought and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption. Specifically, less acculturated British Muslims showed a stronger relationship between uniqueness, conformity and self congruity, susceptibility to interpersonal influence, and between susceptibility to interpersonal influence and status consumption. On the other hand, highly acculturated individuals showed a stronger relationship between modesty and susceptibility to interpersonal influence. Given the findings from this study, the practitioners need to be aware of relatively young British Muslim's level of acculturation as an important concept in developing their marketing activities.

Providing that less acculturated British Muslims tend to show a stronger effect of clothing conformity on susceptibility to interpersonal influence, advertising targeted on these individuals should focus on relevant other's approval of the purchase of clothing or specific brand. Less acculturated British Muslims who seem to be sensitive about retaining their cultural values can be reached more effectively with advertisements depicting their cultural values by using visual imagery than with advertisements depicting mainstream culture (Khairullah and Khairullah, 1999). Marketers are also advised to advertise in ethnic language publications, which are also often less expensive when compared to the mainstream media (Cui, 1997). On the other hand, advertising content targeted on highly acculturated British Muslims should show the individual's ability to make decisions independently (Cui, 1997). This group can be reached through standard channels (Cui, 1997). This can be done because highly acculturated British Muslims are more likely to display similar behaviour to the host culture while less acculturated ethnic consumers display behaviours similar to their country's cultural values (Bojanic and Xu, 2006, Perry, 2008).

Given that the effect of self congruity on susceptibility to interpersonal influence was stronger for less acculturated individuals, it is suggested that marketers are able to use symbolic advertising appeal, which creates a personality for the product or an image of

the products user (Johar and Sirgy, 1991), in targeting this group of consumers. On the other hand, for highly acculturated British Muslims, when there is not a likely fit between brand image and self image, the marketers should de-emphasise the image of their brand and stress the functional aspects of the product which are not related to the fit between brand image and self image (Graeff, 1996). For instance, Marks & Spencer created a 'Big and Tall' brand to cater for bigger men. This company is de-emphasising their brand's image and emphasising their brand's ability to satisfy one's fit in clothing (i.e. a physical quality of the clothing itself).

The results of this study showed that highly acculturated British Muslim demonstrate a stronger negative effect of modesty on susceptibility to interpersonal influence. Therefore, in targeting this segment marketers may need to emphasise modesty features in clothing instead of social factors, such as group approval. A similar message also needs to be conveyed in advertising (i.e. print, outdoor, broadcast) in order to target this group. Since highly acculturated British Muslims are more likely to be familiar with the mainstream culture, these individuals can be reached through standard channels (Cui, 1997). Another way to reach highly acculturated British Muslims is by offering Internet shopping. Shopping online will give the opportunity to highly acculturated British Muslims to shop on their own without having to be concerned about their friends' opinions and views. On the other hand, the fact that less acculturated British Muslim show no effect on the need of modesty in clothing on susceptibility to interpersonal influence may suggest that marketers can emphasise the importance of style or design in clothing for them.

The result of this research also indicates that when compared to highly acculturated British Muslims the less acculturated British Muslims show a stronger effect of susceptibility to interpersonal influence on status consumption. Marketers might use sales promotion tactics since less acculturated individuals are often associated with individuals who have recently arrived in the UK (Penaloza, 1994) and presumably lack economic resources but aspire to status. Sales promotions, short term price incentives to encourage sales (Kotler and Armstrong, 2001) without reducing the prestige or status indicated by price, would be one means of reaching price sensitive customers without

alienating existing markets. Sales promotion tactics (such as rebates, buy one get one free or bonus offers) could be used to attract less acculturated British Muslims who seek status through consumption. Communication efforts should accentuate value expressive appeals and concepts (such as achievement and prestige) rather than simply focusing on the brand's utilitarian functions (O'Cass and Frost, 2002a). For highly acculturated British Muslims, advertising targeting this segment should focus on non social product features because they are less likely to be influenced by other people and independent in decision making.

10.5 Limitations and Directions for Future Research

The results obtained from this empirical work must be interpreted in the light of the study's limitations. These arose because of the exploratory nature of the research and its restriction in scope, and they are summarised as follows.

10.5.1 Limitations

a)   The data was collected from relatively young British Muslims aged between 18 and 30 years old who live in the UK. Thus, this study's results may not be generalised to other ethnic groups with different characteristics. Hence, generalisability of the findings may be limited to relatively young British Muslim consumers aged between 18 and 30 years old.

b)   A snowball sampling method was used to recruit respondents in this study, which requires the existing respondents to recruit future respondents from among their families and friends. If the respondents distributed the survey to friends or families with similar values, this may have caused a potential bias.

c)   In this study the data was collected through web based questionnaire, whereby respondents were asked to complete the questionnaire on their own. This method was employed because errors in the coding of answers can be avoided (Bryman and Bell, 2007) but, on the other hand, the respondents may fill out the

questionnaire arbitrarily. Generally, the results generated from this study should be interpreted carefully with consideration to this limitation.

d)   Another issue that could negatively affect the quality of finding was related to the demographic profile of the respondents. The majority of the sample were students, although a significant effort was made to ensure that the respondents were more representative from different categories of occupation and background. This could have influenced the outcome of this study. While students increasingly may be a good representation of the 18 to 30 age group, further work would need to be conducted on the non student population to identify any differences.

Despite its limitations, the findings of this study provide a platform for future investigation and it yields valuable insights into the importance of a number of marketing issues.

10.5.2 Directions for Future Research

a)   The results of this study are limited to relatively young British Muslim population age between 18 and 30 years old. This study could be replicated for British Muslims in other age categories (i.e. teenagers or adults above 30 years old). Such studies would ensure that the findings of this study are not limited to just one specific age category but indeed reflect a more general relationship. Therefore, it is suggested that future research endeavours should include different age categories.

b)   This study's focus has been on relatively young British Muslims, mainly the second or later generations, neglecting the older population of British Muslims living in the UK. The issue of generational effects also needs to be recognised since first and later generations may develop different behaviours and attitudes (Burton, 2000). Consequently, further research to recognise different behaviour and attitudes among different generations should be examined.

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c) The emphasis of this study was on assessing individual susceptibility to interpersonal influence based on their clothing benefits sought. There are, however, many other variables such as varying degrees of individualism-collectivism, individual personal traits (i.e. self monitoring, self esteem) and values that could explain the variety of individual susceptibility to interpersonal influence. Therefore, further work should attempt to identify other variables that affect an individual's susceptibility to interpersonal influence.

d) The current study has shown the moderating roles of religiosity, acculturation and ethnic identity in studying consumer clothing benefits sought, susceptibility to interpersonal influence and status consumption. Future research may want to revisit studies about different types of consumer behaviours (such as brand loyalty, customer satisfaction, purchase intention) and add religiosity, acculturation and ethnic identity as moderators to see if this results in any difference.

e) Further research may also benefit by a broadening of the scope of examination to include other ethno-religious minorities (such as Hindu, Buddhist and Sikh) as this study is limited to British Muslims. This will provide finer and more meaningful categories for marketers (Sirkeci, 2009).

f) The present study focuses on clothing, which is considered to be a high involvement product. It is recommended that future research should explore the implications of this study on different product categories, such as on *Halal* food consumption, music, or financial products.

g) One interesting research direction is to study the implications of consumer clothing benefits sought on other consumer behaviour variables such as attitude, consumer satisfaction, and loyalty. Further investigation on these areas will help marketers to better serve their customers.

h) In this study the construct for susceptibility to interpersonal influence was measured by a second order model in combination with normative influence and

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informational influence. Future research is needed to explore the dimensionality of this important marketing construct. In addition, future research studying an ethnic minority's susceptibility to interpersonal influence should explore the contextual effects (i.e. subcultures, different reference group affiliations and the family) in the measurement scale of susceptibility to interpersonal influence. By doing this, the researcher will be able to identify the reference groups that the respondents are referring to.

10.6 Self Reflections on Research Process

This research explores Muslims' consumer behaviour living in a Western society. I was originally interested in exploring the impact of shopping orientations on consumer behavior mainly in Malaysia but after an extensive review of the literature, I realised that there were little contributions to be claimed in the subject area. Hence I started to focus on exploring clothing choices within the context of British Muslims.

As a Muslim researcher, the researcher felt that Muslim consumers represent an untapped market with huge potential for brands that are willing to connect with them. It has been reported that, despite the worldwide Muslim population standing at 1.56 billion, few companies taking advantage of the significant opportunities presented by this consumer segment (Bird, 2008).

Hence, the opportunity to investigate Muslim consumer behaviour as part of PhD research was greatly valued by the researcher. The researcher strongly believes that findings from this research are beneficial not only to marketing scholars and practitioners but also indirectly help other Muslims in informing their consumption processes.

The researcher thoroughly enjoyed the PhD journey at every stage although there were many challenges and obstacles that she had to face which she regarded that as acceptable phenomena in any research. For instance, it was difficult to find an

established scale measuring Muslim's level of religiosity. However, this provided a unique opportunity to develop a scale that caters specifically for Muslims and hence the researcher feels very proud of her accomplishment in this regard. Also, getting responses from the targeted population was not an easy process especially when dealing with a minority community such as Muslims in the UK. There were further challenges associated with the researcher being a Muslim female from Malaysia which sometimes posed restrictions for getting data from male respondents. However, this acted in favour too when seeking responses from female participants. The process of recruitment of participants was also quite challenging given the lack of secondary sources and a general lack of research within the British Muslim community. British Muslims originate from collectivist cultures where there is little tradition for completing questionnaires and participating in academic research.

Nevertheless, the researcher regards these challenges as a vital contribution to the process of becoming an independent researcher. On reflection, I feel I chose the right product category and a right research context which has greatly informed my knowledge and understanding of the world in which we live and I feel very confident about a range of research related skills that I have acquired as a consequence of this research process.

10.7 Conclusion

The objectives of this study were threefold. Firstly, the present study investigated the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence. Secondly, it examined the relationship between susceptibility to interpersonal influence and status consumption. Finally, this study investigated the moderating roles of individual differences; religiosity, acculturation and ethnic identity on the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as on the relationship between susceptibility to interpersonal influence and status consumption.

This study has indicated that clothing benefits sought; uniqueness, conformity, self congruity and modesty, are useful in explaining individual susceptibility to interpersonal influence. In addition, the results of this study also indicated that status consumption was influenced by individual susceptibility to interpersonal influence. Finally, individual's level of religiosity and acculturation were two important moderators that were found to moderate the relationship between clothing benefits sought; uniqueness, conformity, self congruity and modesty, and susceptibility to interpersonal influence as well as the relationship between susceptibility to interpersonal influence and status consumption.

To conclude, this study has shown that the relatively young British Muslim population is not a homogeneous group. There are differences among them which can affect their consumption behaviour. To this end, this study has fulfilled all of the research objectives and answered all of the research questions. The findings are considered to be beneficial to marketing scholars and marketing practitioners.

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Appendix

APPENDIX A: Focus Group Discussion and Interview Guide

INTRODUCTION (2 minutes)
TOPIC 1: Clothing consumption (3 minutes)
a. Clothing consumption ▪ Where normally you buy clothes? ▪ High street fashion clothing that has been purchased.
TOPIC 2: Acculturation and ethnic identification (4 minutes)
b. Acculturation and ethnic identification ▪ Language spoken (at home and with friends) ▪ Media preference (TV show and music preference) ▪ Interpersonal relationships
TOPIC 3: Reference group influence (7 minutes)
c. Reference group influence ▪ Who influences your decision making in purchasing clothes?* ▪ Clothing styles of parents and peers * *Family or peers. To what extent?*
TOPIC 4: Reasons for purchasing (7 minutes)
d. Reasons for purchasing; criteria or attributes considered when buying clothes?
TOPIC 5: Views on clothing (8 minutes)
e. Views on clothing ▪ Importance of branded clothing. ▪ Functions of clothing (symbolic)
TOPIC 6: Clothing from the Islamic perspective (7 minutes)
f. Clothing from the Islamic perspective ▪ What do you understand on Islamic requirements on clothing? ▪ How does your religion influence your decision making, particularly in buying clothes?
SUMMARISING AND CLOSING (2 minutes)
TOTAL TIME TAKEN : 40 MINUTES

APPENDIX B: Discussion Procedures

Welcome and thank you so much for your support on the group discussion. Here are some guides for the effectiveness of this discussion.

1. Before the discussion starts we need your formal consent by filling in the given form (Form A).
2. You are encouraged to give as much feedbacks on questions that are relevant to your experience.
3. This discussion requires everyone to participate and speak freely; preferably only one person speaks at a time to avoid missing the important points.
4. Please avoid side conversations while other participants are speaking.
5. There is no right or wrong answers to the questions as answers are totally based on participants' opinion, feel and experiences.
6. What the moderator knows or thinks is not important, the most important is what the participants think and feel.
7. Different views among participants are acceptable as the moderator does not expect everyone to anonymously agree on something unless they really do. However, it is interesting to know the different views.
8. The session will be audio taped as the moderator would like to focus on the conversation, rather than trying to jot down specific details about the discussion.
9. Please speak in a voice as loud as mine, so that the microphone can pick it up.
10. Refreshment will be served at the end of the session however you can have the drinks in between.

Enjoy the discussion!

APPENDIX C: Consent Form-Confidential Data (Form A)

Cardiff Business School
Research Ethics

I, _____, agree to participate in this research project on British Muslims' clothing consumption that is being conducted by Syadiyah Abdul Shukor from Cardiff Business School, Cardiff University.

I understand that the purpose of this study is to hold a focus group/an interview to find out about British Muslims' clothing consumption and I will discuss my view points about British Muslims' clothing consumption.

I understand that the study involves a focus group/an interview that will take no longer than 11/2 hours, which will be audiotaped.

I understand that my participation in this study is entirely voluntary and I am free to ask any questions at any time. If for any reason I experience discomfort during participation in this project, I am free to withdraw or discuss my concerns with Dr. Ahmad Jamal.

I understand that all the information I give will kept confidential to the extent permitted by law.

I understand that I may not receive any direct benefit from participating in this study, but that my participation may help others in the future.

I have read and understand this information and I agree to take part in the study.

Signed:

Date:

APPENDIX D: Survey Questionnaire

ANTECEDENTS AND OUTCOMES OF SOCIAL INFLUENCES:
THE CASE OF BRITISH MUSLIMS IN THE UK

INTRODUCTION

This survey has been designed to investigate role of social influences on British Muslim's clothing consumption. This study aims to contribute towards a better understanding of the buying behaviour among the British Muslims and help marketers to better position their brands.

Your valuable participation in this questionnaire will assist the academic analysis and study. The completion of the questionnaire should not take you more than 15 MINUTES of your time. Your participation in this questionnaire is totally voluntary and you can withdraw from this research at any stage without telling us any reason. Also, you have the option of omitting a question or a statement if you do not wish to answer it.

Your survey responses will be strictly CONFIDENTIAL and REMAIN ANONYMOUS. Data from this study will be reported for ACADEMIC PURPOSE only. You can, if you wish, get a copy of findings of this research by emailing me at abdulshukors@cardiff.ac.uk after August 2010.

This questionnaire consists of different sections, each having a set of statements or options. For each statement, please circle a number that best describes your feelings and opinions. For example, if you AGREE STRONGLY with a statement, you may mark a SEVEN (7) or SIX (6). If you DISAGREE STRONGLY, you may mark a ONE (1) or TWO (2). You can mark any number from one to seven to tell us how you feel. ANSWER ALL of the information truthfully and as fully as possible. There is NO RIGHT or WRONG answer. All we are interested in is a number that shows your views and opinions. For each question, please make a separate and independent judgment.

As a small token of appreciation for your help, we would like to enter your email address into a prize draw for shopping vouchers worth £50. If you wish to enter the draw please state your email address at the end of this questionnaire.

Thank you very much for your time and support.

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Please tick appropriately to indicate YOUR answer.

Q1. How long have you lived in the UK?		
a.	Since birth	
b.	1 to 10 years	
c.	11 to 20 years	
d.	More than 20 years	

SECTION B - General Clothing Consumption

The following questions assess your general clothing consumption. Please tick appropriately to indicate YOUR answer.

Q2. How often do you buy clothes from a High Street Fashion Retailer?		
a.	Once a week	
b.	Once in every two weeks	
c.	Once a month	
d.	Other (please specify)_____	

Q3. Average monthly clothing spending.		
a.	Less than £30	
b.	£30-£50	
c.	£50-£80	
d.	£80-£100	
e.	More than £100	

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The following statements (Q4 to Q7) relate to your preferences when you purchase a piece of clothing. Please circle the appropriate number to indicate YOUR level of agreement with each of the following statements:

Q4.	Uniqueness	Strongly Agree						Strongly Disagree
a.	I choose clothing that is very unusual	7	6	5	4	3	2	1
b.	I choose clothing that makes me feel distinctive	7	6	5	4	3	2	1
c.	I wear very different clothing even though I attract attention from others	7	6	5	4	3	2	1
d.	I would like to show my own personality by selecting unique clothes that people hardly wear	7	6	5	4	3	2	1

Q5.	Conformity	Strongly Agree						Strongly Disagree
a.	I try to dress like others in my group so that people will know we are friends	7	6	5	4	3	2	1
b.	I check with my friends about what they are wearing to a gathering before I decide what to wear	7	6	5	4	3	2	1
c.	I feel more a part of the group if I am dressed like my friends	7	6	5	4	3	2	1
d.	I wear clothes that everyone is wearing even though they may not look good on me	7	6	5	4	3	2	1
e.	I am comfortable when my clothes are different from all others at a party	7	6	5	4	3	2	1

Q6.	Modesty	Strongly Agree						Strongly Disagree
a.	I feel embarrassed when I see someone in clothes that are too tight	7	6	5	4	3	2	1
b.	I feel embarrassed when I see someone in too low cut a dress	7	6	5	4	3	2	1
c.	I hesitate to associate with those whose clothes seem to reveal too much of their body	7	6	5	4	3	2	1
d.	Unlined sheer dresses, blouses, or shirts reveal too much of the body	7	6	5	4	3	2	1
e.	I choose clothing that is conservative in style	7	6	5	4	3	2	1
f.	I choose clothing with small prints, even though a larger design looks equally good on me	7	6	5	4	3	2	1

Q7.	Status Consumption	Strongly Agree						Strongly Disagree
a.	I would buy clothing just because it had social status	7	6	5	4	3	2	1
b.	I am interested in new clothing with social status	7	6	5	4	3	2	1
c.	I would pay more for particular clothing if it had social status	7	6	5	4	3	2	1
d.	The social status of clothing is irrelevant to me	7	6	5	4	3	2	1
e.	Wearing prestigious clothing is important to me	7	6	5	4	3	2	1

The following statements (Q8 and Q9) assess social influences on purchasing behaviour.   Please circle the appropriate number to indicate YOUR level of agreement with each of the following statements:

Q8.	Informational	Strongly Agree					Strongly Disagree	
a.	I frequently gather information from friends or family about a product before I buy	7	6	5	4	3	2	1
b.	To make sure I buy the right product or brand, I often observe what others are buying and using	7	6	5	4	3	2	1
c.	If I have little experience with a product, I often ask my friends about the product	7	6	5	4	3	2	1
d.	I often consult other people to help choose the best alternative available from a product class	7	6	5	4	3	2	1

Q9.	Normative	Strongly Agree					Strongly Disagree	
a.	If I want to be like someone, I often try to buy the same brands that they buy	7	6	5	4	3	2	1
b.	It is important that others like the products and brands I buy	7	6	5	4	3	2	1
c.	I rarely purchase the latest fashion styles until I am sure my friends approve of them	7	6	5	4	3	2	1
d.	I often identify with other people by purchasing the same products and brands they purchase	7	6	5	4	3	2	1
e.	When buying products, I generally purchase those brands that I think others will approve of	7	6	5	4	3	2	1
f.	I like to know what brands and products make good impressions on others	7	6	5	4	3	2	1
g.	If other people can see me using a product, I often purchase the brand they expect me to buy	7	6	5	4	3	2	1
h.	I achieve a sense of belonging by purchasing the same products and brands that others purchase	7	6	5	4	3	2	1

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The following questions relate to High Street Fashion Retailers in the UK.

Q10. Which of the following you normally use for shopping for clothing? (Tick all that is applicable).						
a.	Bhs		j.	Next	
b.	Burton		k.	Peacocks	
c.	Dorothy Perkins		l.	Primark	
d.	H&M		m.	River Island	
e.	Marks & Spencer		n.	TK Maxx	
f.	Matalan		o.	Topman	
g.	Miss Selfridge		p.	Topshop	
h.	Monsoon		q.	Zara	
i.	New Look		r.	Other (please specify) _____	

Q11. Which of the above is your MAIN RETAILER that you USE MOST OFTEN?   _____

Take a moment and think about your MAIN RETAILER. Think about the kind of person who typically shops at your MAIN RETAILER. Imagine this person in your mind and describe him/her using some personal adjectives (e.g., trendy, stylish, affluent, young, sexy, classy or any personal adjective you can use to describe the typical shopper at your MAIN RETAILER).

Once you have done this, please indicate your agreement or disagreement with each of the following statements:

Q12.		Strongly Agree ←						→ Strongly Disagree
a.	People who shop at my MAIN RETAILER are more like me than those who shop at other retailers	7	6	5	4	3	2	1
b.	The image of the typical shopper at my MAIN RETAILER is highly consistent with how I see myself	7	6	5	4	3	2	1
c.	I can identify with those people who prefer to shop at my MAIN RETAILER over those who shop at other retailers	7	6	5	4	3	2	1
d.	People similar to me shop at my MAIN RETAILER most of the time	7	6	5	4	3	2	1
e.	The image of the typical shopper at my MAIN RETAILER reflects the type of person I am	7	6	5	4	3	2	1

The following statements relate to your level of religiosity. Please circle the appropriate number to indicate YOUR level of agreement with each of the following statements:

Q13.		Strongly Agree						Strongly Disagree
a.	I believe in Allah	7	6	5	4	3	2	1
b.	I carefully avoid shameful acts	7	6	5	4	3	2	1
c.	I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah	7	6	5	4	3	2	1
d.	My religion is not very important to me	7	6	5	4	3	2	1
e.	It is important for me to follow Allah's Commandments conscientiously	7	6	5	4	3	2	1
f.	It is not important for me to do good deeds for others	7	6	5	4	3	2	1
g.	It is important for me to show good manners to everyone	7	6	5	4	3	2	1
h.	It is my duty to respect the rights of everyone	7	6	5	4	3	2	1
i.	Religious beliefs influence all my dealings with others	7	6	5	4	3	2	1

SECTION G - Ethnic Identity and Acculturation

The following statements relate to your ethnic identity and to your level of acculturation. Please tick appropriately to indicate YOUR response:

Q14. How would you describe YOUR ethnic group?

a.	British		h.	Somali	
b.	Pakistani		i.	British Somali	
c.	British Pakistani		j.	Iraqi	
d.	Bangladeshi		k.	British Iraqi	
e.	British Bangladeshi		l.	Palestinian	
f.	Indian		m.	British Palestinian	
g.	British Indian		n.	Other (please specify) _____	

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Q15. Please circle YOUR response to the following statements by using the scale below.								
		Very Strong → Very Weak						
a.	How strongly do you identify with your chosen ethnic group (from Q17, Section H)?	7	6	5	4	3	2	1
		Very Important → Not Very Important						
b.	How important is it for you to get along well with values of mainstream British culture?	7	6	5	4	3	2	1
c.	How important is it for you to maintain your culture of origin?	7	6	5	4	3	2	1
		Very Often → Not Very Often						
d.	How often do you speak the language of your culture of origin?	7	6	5	4	3	2	1

Q16. For the following occasions, which language do you USE MOST OFTEN?
Kindly note that the term Ethnic Language used in the following refers to ANY of the languages/dialects spoken in your respective country of origin such as from the Asian sub-continent (e.g., Urdu, Punjabi, Sindhi, Bengali and Hindi), the Middle East (e.g., Arab, Persian and etc.) and Africa (e.g., Somali).

	Only English	Mostly English	Often English	About half and half	Often Ethnic Language	Mostly Ethnic Language	Only Ethnic Language
a. At home	7	6	5	4	3	2	1
b. At work/college	7	6	5	4	3	2	1
c. Among friends	7	6	5	4	3	2	1

Q17. For the following questions, please circle the appropriate number to indicate YOUR answer.

	Only English	Mostly English	Often English	About half and half	Often Ethnic Language	Mostly Ethnic Language	Only Ethnic Language	N/A*
a. If you have the choice, what type of music do you prefer?	7	6	5	4	3	2	1	0
b. If you have the choice, what type of movies do you prefer?	7	6	5	4	3	2	1	0
c. If you have the choice, what type of television shows do you prefer?	7	6	5	4	3	2	1	0

*N/A = Not Applicable

Q18. For the following questions, please circle the appropriate number to indicate YOUR answer. Kindly note that the term Other Ethnic Background used in the following refers to any ethnic background other than British White.

	Only British White	Mostly British White	More British White than Other Ethnic Background	About half and half	More of Other Ethnic Background than British White	Mostly Other Ethnic Background	Only Other Ethnic Background
a. What is the ethnic background of your best friend?	7	6	5	4	3	2	1
b. What is the ethnic background of your second best friend?	7	6	5	4	3	2	1

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Please tick appropriately for the following questions.

Q19. Gender
a.   Male
b.   Female

Q20. Age
a.   Under 18
b.   18 to 24
c.   25 to 30
d.   Above 30

Q21. Marital status
a.   Single
b.   Married/Living with partner
c.   Divorced/Widowed/Separated

Q22. Level of education
a.   GCSEs/ O Level
b.   A Levels
c.   Professional Qualification/Diploma
d.   Undergraduate degree
e.   Postgraduate degree

Q23. Occupation
a.   Student
b.   Housewife/husband
c.   Professional/senior management
d.   Clerical staff
e.   Technical staff
f.   Self employed
g.   Unemployed
h.   Other (please specify) _____

Q24. **If you have any other thoughts about High Street Fashion Retailer in UK not covered in this study, please use the space below.**

Please enter your email address below if you wish to enter the prize draw. Please be assured that your email address will not be used for any other purposes.

Email address: _____

THANK YOU FOR COMPLETING THIS SURVEY!

APPENDIX E: Comparison of Adapted and Original Measurement Scale

Construct	No.	Adapted Scale	Source	Original Scale
Uniqueness	1.	I choose clothing that is very unusual.	Gurel and Gurel (1979)	I try to buy clothes which are very unusual.
	2.	I choose clothing that makes me feel distinctive.	Gurel and Gurel (1979)	I avoid wearing certain clothes because they do not make me feel distinctive.
	3.	I wear very different clothing even though I attract attention from others.	Gurel and Gurel (1979)	I enjoy wearing very different clothing even though I attract attention.
	4.	I would like to show my own personality by selecting unique clothes that people hardly wear.	Park and Sullivan (2009)	I would like to show my own personality by selecting unique clothes that people hardly wear.
Conformity	1.	I try to dress like others in my group so that people will know we are friends.	Gurel and Gurel (1979)	I try to dress like others in my group so that people will know we are friends.
	2.	I check with my friends about what they are wearing to a gathering before I decide what to wear.	Gurel and Gurel (1979)	I check with my friends about what they are wearing to a gathering before I decide what to wear.
	3.	I feel more a part of the group if I am dressed like my friends.	Gurel and Gurel (1979)	I feel more a part of the group if I am dressed like my friends.
	4.	I wear clothes that everyone is wearing even though they may not look good on me.	Gurel and Gurel (1979)	I wear clothes that everyone is wearing even though they may not look good on me.
	5.	I am comfortable when my clothes are different from all others at a party.	Gurel and Gurel (1979)	I am uncomfortable when my clothes are different from all others at a party.
Self Congruity	1.	People who shop at my main retailer are more like me than those who shop at other retailers.	Sirgy et al. (1997)	People who (use focal brand) are much more like me than people who (use referent brand).
	2.	The image of the typical shopper at my main retailer is highly consistent with how I see myself.	Sirgy et al. (1997)	The image of the (user of focal brand) is highly consistent with how I see myself.
	3.	I can identify with those people who prefer to shop at my main retailer over those who shop at other retailers.	Sirgy et al. (1997)	I can identify with those people who prefer a (focal brand) over a (referent brand).
	4.	People similar to me shop at my main retailer most of the time.	Sirgy et al. (1997)	People similar to me wear outfits like this at work.
	5.	The image of the typical shopper at my main retailer reflects the type of person I am.	Sirgy et al. (1997)	The typical vistors (or tourists) to Norfolk (reflect the type of person who I am).

Construct	No.	Adapted Scale	Source	Original Scale
Modesty	1.	I feel embarrassed when I see someone in clothes that are too tight.	Gurel and Gurel (1979)	I feel embarrassed when I see someone in clothes that are too tight.
	2.	I feel embarrassed when I see someone in too low cut a dress.	Gurel and Gurel (1979)	I feel embarrassed when I see someone in too low cut a dress.
	3.	I hesitate to associate with those whose clothes seem to reveal too much of their body.	Gurel and Gurel (1979)	I hesitate to associate with those whose clothes seem to reveal too much of their body.
	4.	Unlined sheer dresses, blouses, or shirts reveal too much of the body.	Gurel and Gurel (1979)	Unlined sheer dresses, blouses, or shirts reveal too much of the body.
	5.	I choose clothing that is conservative in style.	Gurel and Gurel (1979)	I select clothes that are conservative in style.
	6.	I choose clothing with small prints, even though a larger design looks equally good on me.	Gurel and Gurel (1979)	I choose clothing with small prints, even though a larger design looks equally good on me.
Susceptibility to Interpersonal Influence	1.	If I want to be like someone, I often try to buy the same brands that they buy.	Bearden et al. (1989)	If I want to be like someone, I often try to buy the same brands that they buy.
	2.	It is important that others like the products and brands I buy.	Bearden et al. (1989)	It is important that others like the products and brands I buy.
	3.	I rarely purchase the latest fashion styles until I am sure my friends approve of them.	Bearden et al. (1989)	I rarely purchase the latest fashion styles until I am sure my friends approve of them.
	4.	I often identify with other people by purchasing the same products and brands they purchase.	Bearden et al. (1989)	I often identify with other people by purchasing the same products and brands they purchase.
	5.	When buying products, I generally purchase those brands that I think others will approve of.	Bearden et al. (1989)	When buying products, I generally purchase those brands that I think others will approve of.
	6.	I like to know what brands and products make good impressions on others.	Bearden et al. (1989)	I like to know what brands and products make good impressions on others.
	7.	If other people can see me using a product, I often purchase the brand they expect me to buy.	Bearden et al. (1989)	If other people can see me using a product, I often purchase the brand they expect me to buy.
	8.	I achieve a sense of belonging by purchasing the same products and brands that others purchase.	Bearden et al. (1989)	I achieve a sense of belonging by purchasing the same products and brands that others purchase.
	9.	I frequently gather information from friends or family about a product before I buy.	Bearden et al. (1989)	I frequently gather information from friends or family about a product before I buy.
	10.	To make sure I buy the right product or brand, I often observe what others are buying and using.	Bearden et al. (1989)	To make sure I buy the right product or brand, I often observe what others are buying and using.
	11.	If I have little experience with a product, I often ask my friends about the product.	Bearden et al. (1989)	If I have little experience with a product, I often ask my friends about the product.

Construct	No.	Adapted Scale	Source	Original Scale
	12.	I often consult other people to help choose the best alternative available from a product class.	Bearden et al. (1989)	I often consult other people to help choose the best alternative available from a product class.
Status Consumption	1.	I would buy clothing just because it had social status.	Eastman et al. (1999)	I would buy product just because it had status.
	2.	I am interested in new clothing with social status.	Eastman et al. (1999)	I am interested in new products with status.
	3.	I would pay more for particular clothing if it had social status.	Eastman et al. (1999)	I would pay more for a product if it had status.
	4.	The social status of clothing is irrelevant to me.	Eastman et al. (1999)	The status of product is irrelevant to me.
	5.	Wearing prestigious clothing is important to me.	Summer et al. (2006)	Wearing prestigious clothing is important to me.
Religiosity	1.	I believe in Allah.	Siguaw and Simpson (1997)	I believe in God
	2.	I carefully avoid shameful acts.	(Author)	N/A
	3.	I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah.	(Author)	N/A
	4.	My religion is not very important to me.	(Author)	N/A
	5.	It is important for me to follow Allah's Commandments conscientiously.	Siguaw and Simpson (1997)	My religion is very important to me.
	6.	It is important for me to do good deeds for others.	(Author)	N/A
	7.	It is important for me to show good manners to everyone.	(Author)	N/A
	8.	It is my duty to respect the rights of everyone.	(Author)	N/A
	9.	Religious beliefs influence all my dealings with others.	(Author)	N/A
Acculturation	1.	What language you use most often at home?	Lee and Um (1992)	For the following occasions (at home), please indicate what language you use most often.
	2.	What language you use most often at work/college?	Lee and Um (1992)	For the following occasions (at work), please indicate what language you use most often.
	3.	What language you use most often among friends?	Lee and Um (1992	For the following occasions (among friends), please indicate what language you use most often.
	4.	What type of music do you prefer?	Lee (1993)	What type of music do you prefer?
	5.	If you have the choice, what type of movies do you prefer?	Lee (1993)	If you have the choice, what type of movies do you prefer?
	6.	If you have the choice, what type of television shows do you prefer?	Lee (1993)	If you have the choice, what type of television shows do you prefer?
	7.	What is the ethnic background of your best friend?	Lee and Um (1992)	What is the ethnic background of your best friend?

Construct	No.	Adapted Scale	Source	Original Scale
	8.	What is the ethnic background of your second best friend?	Lee and Um (1992)	What is the ethnic background of your second best friend?
Ethnic Identity	1.	How would you describe your ethnic group?	+-+ and Cherian (1994)	Identify the ethnic group belongs to?
	2.	How strongly do you identify with your chosen ethnic group?	Donthu and Cherian (1994)	How strongly identified with this cultural group?
	3.	How important is it for you to get along well with values of mainstream British culture?	Donthu and Cherian (1994)	How important it is to assimilate with the dominant Anglo culture?
	4.	How important is it for you to maintain your culture of origin?	Donthu and Cherian (1994)	How important it is to maintain identity with their Hispanic culture?
	5.	How often do you speak the language of your culture of origin?	Donthu and Cherian (1994)	How often do you speak Spanish?