A cross-cultural comparison of Muslim religious commitment on US brand switching behaviour

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Abstract: The literature on religion in consumer behaviour research reveals that it is treated as a segmentation variable. However, so far there is a missing link between the comparisons of consumers of the same religion. Therefore, this comparative study is intended to examine differences in religious commitments and the influence of religious commitment on the brand-switching behaviour of millennial Muslim consumers. Data has been collected from 550 millennial Muslim consumers from Pakistan and Malaysia, and structural equation modelling (SEM) has been applied for the analysis. This study demonstrates that the religious commitment is significantly different between two countries and influences the brand switching behaviour of millennial Muslim consumers. This study shows how religious commitments are different, and moreover the effect of religious commitment is also different in the brand-switching behaviour of consumers while practising the same religion. It is hoped that this study will be of interest to business researchers involved in religion and consumer behaviour research.

Keywords: religious commitment; brand switching; Pakistan; Malaysia; American brands.


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1 Introduction

One of the major hallmarks of the 21st century is that the business environment has seen the phenomenal growth of market globalisation. It is the new discourse for business scholars, particularly for consumer behaviour researchers, as it brings human beings into a new world where there are no international borders (Griffin and Pustay, 2012). Transportation of people and goods across the world has never been as fast and cost effective as it is today (Pinho and Martins, 2010). The ranges of different brands with different national origins that is now available throughout the world leads to an interest in examining consumer behaviour. Religion is an important part of life for most individuals – 80% of people worldwide are affiliated to a religion (Pew Forum, 2012) – and it influences a variety of consumer behaviours (Hirschman, 1981).

There is an initial assumption by consumer researchers who maintain that religious influences on consumption are only indirect and have no place in consumer behaviour theories (Hirschman, 1983). However, it has been found that Muslim consumers in Iran, Pakistan, Saudi Arabia, Jordan, and Morocco have manifested a negative response towards American brands since the Iraq and Afghanistan wars (Chiozza, 2004; Ahmed et al., 2013). Consumers communicate their religious identities to others and express the intensity of their beliefs through their consumption choices (Mathras et al., 2016; Coşgel and Minkler, 2004). Thus, there might be a link between consumer brand-switching behaviour and religion among Muslim consumers. In consumer behaviour research, the study of religion has largely focused on the topic of segmentation, which involves dividing the market into segments based on religious affiliation or level of religiosity and observing how those segments differ (Minton, 2013; Ahmad et al., 2011; Alserhan, 2010). However, the differences among consumers of the same religion are scattered and have yet to be systematised, and much more remains to be discovered and explained.

The purpose of this study is therefore twofold. The first aim is to examine the influence of religion on Muslim consumer brand-switching behaviour within the context of American brands. The second is to fill the identified gap in consumer behaviour research by comparing the Muslim consumers from two different geographical locations. The paper begins with a literature review which provides theoretical grounds about brand-switching behaviour, and this is then followed by an explanation of the methodology used. The third section discusses the results and the final section provides the conclusion with recommendations.
2 Literature review

2.1 Brand switching behaviour

The interest in switching behaviour grew during the 1990s. Since then, business researchers have given attention to the switching behaviour of customers, as the benefits related to customer retention in comparison with attracting new customers is high (Shukla, 2004). The success of a firm depends on its capability of retaining its current customers and keeping them loyal to its brands (Dekimpe et al., 1997). Retention can be achieved by creating a fit between the product and the consumers’ needs (Ramshitha and Manikandan, 2013). It is preferable to effectively address and resolve the dissatisfaction of clients than to be perfunctory (Lin, 2012). Alnaimi et al. (2011) argue that maintaining a long-term relationship with a customer is one of the fundamental factors determining the value that the customer brings to the organisation.

The literature on brand-switching behaviour thus has two main characteristics. Firstly, features that strengthen the relationship between consumer and firm, and that discourage switching behaviour (White and Yanamandram 2007; Lam et al., 2004; Colgate and Lang, 2001; Bendapudi and Berry, 1997). Secondly, identification of the switching motives (Levesque and McDougall, 1996; Keaveney, 1995; Kelley et al., 1993). However, the religion of a consumer can be a major predictor of brand switching behaviour. The role of religion is acknowledged by researchers in sociology (Greeley, 1963; Lenski, 1961) and in psychology (Pargament and Hahn, 1986; Patai, 1977; Allport, 1950), but they have not yet fully acknowledged its role in consumer behaviour research (Esso and Dibb, 2004).

2.2 Religion and marketing

The search for a generally accepted definition faces difficulties in the case of religion (Clarke and Byrne, 1993). Wulff (1997) mentions that there are three historical designations of the term: a supernatural power to which individuals must respond; a feeling present in the individual who conceives such a power; and the ritual acts carried out in respect of that power. Peterson (2001), however, argues that it is hard to make any generalisation (concerning religion) that is universally valid. Wilkes et al. (1986, p.48) suggest that the religious construct ‘must be defined for each research setting’. Therefore, for the purpose of this study, the researcher has proposed a definition of religion based on the one by McDaniel and Burnett (1990). Thus religion can be defined as belief in Allah accompanied by a commitment to follow the principles believed to be set forth by Him that are regulated by culture.

The topic of religion in marketing has received little attention in previous years. It has been regarded as a by-product of marketing’s outgrowth. Three decades ago, only two articles were available on marketing and religion (Lovelock and Weinberg, 1978). Since the 1980s, however, there has been an increased trend in marketing literature that is about religion (Cutler and Winans, 1999). There are three possible reasons to explain why religion has not been adequately examined in the consumer behaviour literature (Hirschman, 1983). Firstly, consumer behaviour researchers are unaware of the relationship between religion and consumption patterns. Secondly, this topic is too sensitive to be submitted for investigation. Finally, religion is everywhere in our lives and therefore may have been overlooked by researchers as an obvious variable for
investigation in the field. Although Hirschman made this assertion three decades ago it is still true. In other words, to date, few studies have investigated religion as a predictor of consumption patterns even though there have been calls for such research.

Religion has been studied previously from different and contrasting theoretical perspectives. Marx and Engels (1886) perceived religion as a tool used by the ruling class to subjugate the proletariat, whereas Weber (1904) saw it as a system of social values that stimulated economic growth and industrial development. Pargament and Hahn (1986) indicate that religion helps people understand and cope with events in their lives by offering guidance, support and hope. Some studies focusing on the relationship between religion and behaviour have confirmed that religion strongly influences an individual’s emotional experience, thinking, behaviour, and psychological well-being (Chamberlain and Zika, 1992; McDaniel and Burnett, 1990; Pollner, 1989; Witter et al., 1985). McDaniel and Burnett (1990) conclude that religious commitments tend to be causally related to different attitudes and/or behaviour among individuals in a population. According to Peterson and Roy (1985), religion provides a source of meaning and purpose for people; it makes life understandable and interpretable. Religion also fosters established practices and provides a series of tools and techniques for social behaviour (Schiffman and Kanuk, 1991).

However, marketing literature has focused on religion as a commodity that can be marketed and on the effects of religion on consumer behaviour. Within this approach, religion is conceptualised as a consumer subculture. A subculture refers to a group of people who share some traits in common with the surrounding culture, but may be differentiated by their commitments, symbols and/or material artefacts (Schiffman and Kanuk, 2000). Members of a subculture are identifiable as members of the general culture, but additionally possess certain characteristics by which they may be classified into a distinct category. Religion as cultural element has two dimensions: consumption in particular religious settings, and religious influences (Zaidman, 2003; D’Alisera, 2001; Zaidman and Lowengart, 2001). Religious influences also have two dimensions: religious affiliations and religiosity (Esso and Dibb, 2004; Sheth and Mittal, 2004; Waller et al., 2002).

2.3 The Muslim consumer

Sandikci and Ger (2010) divide the previous literature on Muslim consumer behaviour into two approaches. The first is based on a managerial perspective and considers Muslim consumers as a distinct segment and compares them with other religious groups (El-Bassiouny, 2014; Mokhlis, 2006; Esso and Dibb, 2004). This approach is useful to understand how religion acts as a base on which humans build their behaviour and values and in the context of world consumption, how religious obligations prescribe and proscribe products or services, such as food, cosmetics and pharmaceuticals (Esso and Dibb, 2004; Jamal, 2003; Mullen et al., 2000). The second approach is based on a socio-cultural perspective (Izberk-Bilgin, 2012; Jafari and Süerdem, 2012; Jafari, 2012; Sobh et al., 2012; Hirschman et al., 2011; Karababa and Ger, 2011; Sandikci and Ger, 2010). In this approach, scholars focus on understanding how Islam is experienced and practised in an individual’s daily life of in particular socio-cultural contexts.

Despite the contributions from research into Muslim consumers’ behaviour, in the previous literature religion is considered as a segmentation variable, and is used to
separate consumers of one religion from another, with the perception that Muslims are practising Islam today exactly as it was 14 centuries ago. This approach ignores the historical development of Islam in the context of socio-cultural settings (Sandikci and Ger, 2010). This is because cultural variations have an impact on consumer behaviour. There is also an impact if the consumers belong to the same religion but have different cultures. Religious constructs on consumption are not independent or static; they are shaped by the received knowledge and socio-cultural environment, and are therefore considered to be a predictor of consumer behaviour (Jafari, 2012).

Muslim consumer behaviours that are discussed in the literature are as follows: purchase behaviour, new and existing product adoption behaviour, post purchase behaviour, and offensiveness/aggressiveness of Muslim consumers in different marketing activities (Kishada and Wahab, 2015; Baig and Baig, 2012; Hamdan et al., 2013; Al-Hyari et al., 2012; Alam et al., 2011; Rehman and Shabbir, 2010; Hashim and Mizerski, 2010; Lai, 2003). The phenomenon of brand switching behaviour has remained an area of interest to marketing researchers but it has not been studied within the context of Muslim consumers.

2.4 Conceptual framework and hypotheses development

The theoretical models of brand switching behaviour that exist in the literature so far, focus specifically on the phenomenon of consumer switching behaviour in the specific industry contexts of developed countries. The brand switching literature is lacking in comparative studies in developing countries and most research is done in relation to the service industry (e.g., Marshall et al., 2011; Aish et al., 2008; Njite et al., 2008; Bansal et al., 2005, 2004; Colgate and Hedge, 2001; Roos, 1999; Keaveney, 1995; Morgan and Dev, 1994). For a phenomenon to be well understood, however, a variety of theories are needed for examining that phenomenon within a range of specific contexts (Nimako et al., 2014). The theory of planned behaviour (TPB) is an expectancy-value model that has been used to provide a framework for the analysis of behavioural, normative and control commitments that impact consumer action (Ajzen, 1991, 1989). The central factor in the TPB is the intention to perform a given behaviour (Ajzen, 1991). Intentions are held to be determined by attitudes toward the behaviour (favourable or unfavourable), subjective norms (perception of social pressures to perform or not to perform the behaviour), and PBC (the perceived difficulty or ease of performing the behaviour).

In general, studies have viewed religion from two perspectives: religious affiliation and religious commitment. Religious affiliation is the religious identification of the individuals in relation to the religion they are practising, whereas religious commitment is measured by the extent to which an individual holds a religious commitment behaviourally. Religious constructs on consumption are not independent or static but are shaped by the received knowledge and socio-cultural environment, and are therefore considered as a predictor of consumer behaviour (Jafari, 2012; Sandikci and Ger, 2010; Worthington et al., 2003; Johnson et al., 2001). The commitment to follow religious beliefs is different for every individual (Hirschman, 1983). Consequently, it is assumed that religious commitment can be different in different geographical locations. In the cases of Pakistan and Malaysia, these countries have the same religious affiliation as Muslims but their religious commitment towards consumption might be different, as Pakistan is a single religion country while Malaysia is a multi-religious one. Thus, the
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The following hypothesis has been developed to see the differences in the religious commitment of millennial Muslim consumers who are living in two different cultures:

H1 There is a significant difference between the religious commitment of millennial Muslim consumers in Pakistan and those in Malaysia.

Religious commitment affects consumer behaviour principally by influencing the consumer’s personality structure, as well as his or her commitments, values and behavioural tendencies (Sheth and Mittal, 2004). These personality structures, in turn, affect consumers’ marketplace behaviours. Religious commitment may influence various aspects of the chosen behaviour. Consumers are affected not only by physical attributes and functional values of brands but also by non-functional values (Belk, 1990). The relationships between consumers and their brands may become disrupted or dissolved because of non-functional attributes such as environmental, partner-oriented, or dyadic/relational stresses (Fournier, 1998). The religious commitment of Muslim consumers has an influence on retail patronage behaviour (Mokhlis, 2006). The link between religious commitment and behaviour can be found in activities of consumers. For example, if a firm is involved in anything that hurts Muslim consumers’ religious commitments, it leads them towards brand switching behaviour. Thus, the following hypothesis has been developed:

H2 Religious commitment positively influences the brand switching behaviour of millennial Muslim consumers.

Religious commitment is in line with the subjective norms of the TPB. Switching intention mediates the relationship between subjective norms and actual behaviour. Behavioural intention is the last cognitive stage prior to behaviour. This study explores switching intention as mediating variable. The study by Keaveney (1995) is a major contribution in understanding switching behaviour. Subsequently building on prior studies in the switching literature, Bansal and Taylor (1999) and Keaveney (1995) used the TPB while Bansal et al. (2005) used the theory of migration. Their findings show that switching intention has a very close relationship with actual switching decisions. These results are consistent with the prior research (Chakravarty et al., 2004; Zeithaml et al., 1996; Anderson and Sullivan, 1993; Cronin and Taylor, 1992; Rechinheld and Sasser, 1990). The previous literature explores the switching intention as an outcome of satisfaction, service quality, and perceived relevance. However, religious commitment can affect brand switching intention. Therefore, the following hypothesis has been developed:

H3 Intention mediates the relationship between religious commitment and brand switching behaviour of millennial Muslim consumers.

Consumer behaviour is directly affected by cultural factors, as well as through the consequences of culture (Manrai and Manrai, 2011). People in different countries think, feel, and act differently (Hofstede, 2010). Such patterns of thinking, feeling and acting are learnt during an individual’s lifetime (Hofstede, 2010). However, there is a lack of research regarding the comparison of Muslim consumers’ behaviour in two different countries. Thus, the following hypothesis has been developed:

H4 There is a significant difference between the relationship of religious commitment and brand switching behaviour in Pakistan and Malaysia.
The conceptual framework based on the TPB is shown in Figure 1.

Figure 1 Conceptual framework

3 Methodology

This study is based on a survey conducted in four selected universities in Pakistan and Malaysia. The survey instrument has two distinct parts. In the first part, items for measuring the religious commitment, switching intention, and brand switching behaviour are included. In psychological research, many instruments have been developed to measure different perspectives of religion. Hill and Hood (1999) compiled 125 measures on different perspectives of religion. However, it is difficult to choose a scale to measure religious commitment since most of the existing scales have been designed from a Christian perspective and as mentioned, this study is based on millennial Muslim consumers. It is thus necessary to choose a measurement scale from the perspective of Muslim consumers. The commitment inventory (RCI-10) has been identified as the most appropriate measure of religious commitment for the purposes of this study. It avoids sectarian language, uses terms such as ‘my faith’ and ‘my religious group’, and is appropriate for use across most faiths. This scale measures the commitment of a consumer to a religious value system, irrespective of the content of commitments in that faith, and has been validated across different samples (Worthington et al., 2003). Thus, this study adapts items from the scale of Worthington et al. (2003). Switching intention is measured by means of seven items. These are adapted from Ping (1995), Nimkao et al. (2014) and Bensal et al. (2005), whereas the brand switching behaviour is measured by means of self-developed items.

A panel of four marketing experts, two from Pakistan and two from Malaysia, checked the content validity. The questionnaire was revised in accordance with the comments by experts. All scale items were measured on a 5-point Likert scale that was anchored from 1 ‘strongly disagree’ to 5 ‘strongly agree’. In addition, before distributing the questionnaires to the respondents, the aim of the research was explained and a pre-screening question was asked as to whether they were using American brands and were used to American brands. The second part of the questionnaire was about the demographics of the respondents. The sample size of the pilot test for this study was 66.
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The value of Cronbach’s alpha 0.7 or above was considered good (Hair et al., 2010; Kline, 2005). The value of Cronbach’s alpha for religious commitment, switching intention, and brand switching behaviour was 0.60, 0.84, and 0.86 respectively.

As mentioned, this is a comparative study between Pakistan and Malaysia. Pakistan is a country practising a single religion, which is Islam. It has a population of over 180 million, of whom predominantly 95% to 98% are Muslim, and 60% are youth. In contrast to Pakistan, Malaysia is a multi-religious country with a majority of Muslims. It has approximately 29 million people, with a Muslim population of about 60.4%. Furthermore, Malaysia and Pakistan both have different cultures. Lahore is selected for sampling from Pakistan, as it is the capital of the province of Punjab and is the main centre for culture in Pakistan. Its population in 1998 stood at just under 6.5 million, and the figure for 2013 was just over 7 million, indicating a current growth rate of just over 2%. Lahore has expanded to almost double its size in the last 14 years but remains the 42nd most heavily populated city in the world. In Malaysia, Kuala Lumpur has been selected for the sampling purpose because of its relatively greater affluence and population density. As a capital city, Kuala Lumpur is the most developed region in Malaysia, having up-to-date and modern amenities and infrastructure compared to other parts of the country. From there, these new ideas are being diffused to other parts of the country.

The respondent was aged from 18 years upwards because of the restrictions of the ethical research committee. In cases of children or specific young respondents, approval from the committee is required. Secondly, young people are more inclined towards brand switching, compared with older consumers (Shukla, 2009). The current study has relied on probability sampling: namely, multistage cluster sampling. This is appropriate when it is difficult to identify the sample size from a large population (Creswell, 2012). At the first stage, Kuala Lumpur and Lahore were selected, and then at the second stage, universities were selected. During the third stage, data was collected from every academic department in university through simple random sampling: every 10th student was selected as a participant. The required sample size for structural equation modelling (SEM) (search engine marketing) is 300 and the acceptable communality level to 0.45 (Hair et al., 2010). Therefore, the valid responses from Pakistan and Malaysia were 276 and 274 respectively.

4 Results and discussion

Descriptive statistics are used to provide an overview about the sample (Saunders et al., 2012). The respondents in the study were of different ages and were categorised into two groups. The first group of respondents were aged from 18 to 24, representing 79.9% of the sample, while in the second, the age range was from 25 to 30, representing 19.1% of the sample. The demographic details of the main survey sample show that the majority of the respondents were female, forming 53.1% of the whole sample, while only 46.9% were male. The mainstream level of the social status of respondents varied between single (91.1%) and married (8.9%). The occupational status shows that 90.7% of the
respondents were students, and 9.3% were both employees and students. The respondents from Pakistan represented 56.7% of the sample and Malaysians represented 43.3%. The majority of respondents (81% of the total sample) had a Bachelors degree, while 11.6% had completed their Masters, and 7.1% were at PhD level.

Table 1 shows that the significance value is 0.000, which is less than .05 and demonstrates that there is a statistically significant difference between the religious commitment of respondents in both countries. Table 2 shows that the mean for Pakistan is 4.17 and the mean for Malaysia is 2.77. Since its origin, Islam has been a universal religion (Hassan, 2007). The religious commitment may vary among Muslims because of differences in cultural settings. In the case of Pakistan, 97% of the population is Muslim, and they feel free to practise Islam. Malaysian consumers, on the other hand, live in a multi-religious culture. The population of Muslims in Malaysia is 60.4%, which is lower than Pakistan, and they are living alongside other religious groups.

In addition, religious commitments are socially constructed and social construction is influenced in any country by the general religious conditions or climate at the global and societal levels, the social and political conditions, and the social structure. Moreover, Pakistan and Malaysia are not only culturally different but also follow different schools of thought in Islam. There are four major school of thought in Islam that are known as the four Imams, namely: Imam Malik, Imam Shafi, Imam Ahmad, and Imam Abu Hanifa (Goolam, 2006). Malaysian Muslims follow Imam Shafi (Sulong, 2013), whereas Pakistani Muslims mostly follow Imam Abu Hanifa (Sewag, 2016). Religious commitment may vary because of differences in practising a particular school of thought and the culture of the country.

SEM was used in order to test the remaining hypotheses arising from the conceptual framework. Before testing a hypothesis, a measurement model is developed to assess the construct-validity using CFA and then the measurement model is converted into a structural model to test the hypothesis (Hair et al., 2010). Table 3 shows the factor loadings of each item in AMOS (analysis of moment structures).

Table 4 presents the convergent and discriminant validity of the measurement model. The constructs reliability should be above 0.7, and average variance extracted should be above 0.5 for all constructs. The values of MSV and ASV should below the value of AVE. Table 5 shows that the values of MSV and ASV are less than the value of AVE. The convergent and decrement validity of data is proved. The measurement model is ready for further analysis.

The results show that religious commitment has a significant positive association with brand switching behaviour both direct and indirect through the switching intention (Table 6). The magnitude of direct and indirect association is substantial, as is evident from its coefficient values 0.119 and 0.222 respectively. This shows that religious commitment has been affecting the brand switching behaviour of millennial Muslim consumers in Pakistan and Malaysia. However, the overall result of brand switching is significant and it is consistent with the previous study by Mokhlis (2006). Mokhlis concludes that the religious commitment of the consumer has an influence on retail patronage behaviour. The path diagram of mediation in AMOS is shown in Figure 2.
Table 1: Independent samples test of religious commitment

<table>
<thead>
<tr>
<th></th>
<th>Levene’s test for equality of variances</th>
<th>t-test for equality of means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>Religious commitment</td>
<td>Equal variances assumed</td>
<td>49.79</td>
</tr>
<tr>
<td></td>
<td>Equal variances not assumed</td>
<td>29.61</td>
</tr>
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Table 2  Group statistics of religious commitment

<table>
<thead>
<tr>
<th>Country</th>
<th>N</th>
<th>Mean</th>
<th>Std. deviation</th>
<th>Std. error mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious commitment</td>
<td>276</td>
<td>4.17</td>
<td>0.38</td>
<td>0.02</td>
</tr>
<tr>
<td>Malaysia</td>
<td>274</td>
<td>2.77</td>
<td>0.68</td>
<td>0.04</td>
</tr>
</tbody>
</table>

Table 3  Factor loadings

<table>
<thead>
<tr>
<th>Items</th>
<th>Factor loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islam is especially important to me because it answers many questions about the meaning of life.</td>
<td>0.63</td>
</tr>
<tr>
<td>I often read books and magazines about Islam.</td>
<td>0.76</td>
</tr>
<tr>
<td>I spend time trying to grow in understanding of Islam.</td>
<td>0.76</td>
</tr>
<tr>
<td>My religious commitment lie behind my whole approach to life.</td>
<td>0.71</td>
</tr>
<tr>
<td>I make financial contributions to my religious organisation.</td>
<td>0.71</td>
</tr>
<tr>
<td>I enjoy spending time with others of my religious affiliation.</td>
<td>0.74</td>
</tr>
<tr>
<td>Religious commitment influences all my dealings in life.</td>
<td>0.66</td>
</tr>
<tr>
<td>It is important to me to spend periods of time in private religious thought and prayer.</td>
<td>0.82</td>
</tr>
<tr>
<td>I enjoy taking part in activities of my religious organisation.</td>
<td>0.86</td>
</tr>
<tr>
<td>I keep well informed about my local religious group and have some influence in its decisions.</td>
<td>0.84</td>
</tr>
<tr>
<td>I will probably consider a replacement of current brand in the near future.</td>
<td>0.79</td>
</tr>
<tr>
<td>I am looking at replacement of brand.</td>
<td>0.86</td>
</tr>
<tr>
<td>I will probably stop doing business with current brand in the near future.</td>
<td>0.65</td>
</tr>
<tr>
<td>I like new brands.</td>
<td>0.62</td>
</tr>
<tr>
<td>I try new brands very often.</td>
<td>0.72</td>
</tr>
<tr>
<td>I never came back to switched brands.</td>
<td>0.81</td>
</tr>
<tr>
<td>Whenever I change a brand it is for long time.</td>
<td>0.78</td>
</tr>
<tr>
<td>I have changed from American brands to other brands in last 12 months.</td>
<td>0.69</td>
</tr>
<tr>
<td>I stopped using American brands to using local brands in my country.</td>
<td>0.72</td>
</tr>
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</table>

Table 4  Model fit

<table>
<thead>
<tr>
<th>Criteria</th>
<th>χ²</th>
<th>Df</th>
<th>χ²/df</th>
<th>GFI</th>
<th>AGFI</th>
<th>CFI</th>
<th>IFI</th>
<th>RMSEA</th>
<th>SRMR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model GOF</td>
<td>3,770.37</td>
<td>1,294</td>
<td>2.9</td>
<td>0.86</td>
<td>0.82</td>
<td>0.90</td>
<td>0.90</td>
<td>≤0.05</td>
<td>≤0.05</td>
</tr>
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</table>

Table 5  Validity and reliability of measurement model

<table>
<thead>
<tr>
<th></th>
<th>CR</th>
<th>AVE</th>
<th>MSV</th>
<th>ASV</th>
<th>SI</th>
<th>SB</th>
<th>RC</th>
</tr>
</thead>
<tbody>
<tr>
<td>SI</td>
<td>0.82</td>
<td>0.54</td>
<td>0.38</td>
<td>0.22</td>
<td>0.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SB</td>
<td>0.86</td>
<td>0.50</td>
<td>0.38</td>
<td>0.20</td>
<td>0.62</td>
<td>0.71</td>
<td></td>
</tr>
<tr>
<td>RC</td>
<td>0.94</td>
<td>0.60</td>
<td>0.01</td>
<td>0.00</td>
<td>0.02</td>
<td>0.03</td>
<td>0.77</td>
</tr>
</tbody>
</table>

Table 6  Mediation results

<table>
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<tr>
<th>Path</th>
<th>Direct effect</th>
<th>Indirect effect</th>
<th>Total effect</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>R.C → S.B</td>
<td>0.201***</td>
<td>0.236***</td>
<td>0.437***</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Notes: ***p < 0.001, **p < 0.01, *p < 0.05

Figure 2  Path analysis

In order to make a comparison between Pakistan and Malaysia regarding brand switching behaviour, a multi-group moderation was performed. A moderation effect occurs when a third variable or construct changes the relationship between two related variables/constructs, and moderation typically involves the testing of structural model estimates. The process involves multi-group analysis for testing measurement invariance. The first group model was estimated with path estimates calculated separately for each group. Then a second group model was estimated where the path estimate of interest was constrained to be equal between the groups. A comparison of the differences between the models with a critical ratios matrix test indicated whether the model fit decreased significantly when the estimates were constrained to be equal. A statistically significant difference between models indicated that the path estimates were different and the moderation did exist.
Surprisingly, no great difference was found. The findings of the multi-group moderation are shown in Table 7. This moderation was conducted by using a critical ratios matrix to check the group differences between Pakistan and Malaysia, using AMOS. All the paths were found to be insignificant except for the effect of religious commitment on switching intention. The influence of religious commitment on switching intention varies across Pakistan and Malaysia. It can be further seen through the estimates and P-values of both countries, demonstrating it is significant in the case of Pakistan and insignificant in the case of Malaysia. It shows that consumers in both countries are different, as the consumers in Pakistan make purchase decisions at owners’ credibility. If the owner is credible and the consumer has belief in the owner, they ignore the brands and make a purchase decision at owner’s credibility. This is also the reason behind the lack of Halal certification in Pakistan as well. All products are considered Halal (that is available in the markets). In contrast, Malaysian consumers have a strong bond with domestic products and prefer to buy local products rather than foreign ones, and Malaysian consumers’ scores are comparatively high in ethnocentrism and patriotism (Ghani and Mat, 2017; Othman et al., 2008). Thus, as Malaysians are ethnocentric, they switch from American brands and buy local brands instead. Though the consumers in the two countries are different, their brand switching behaviour in the case of American brands is not significantly different. However, this result might have occurred because consumers in both countries were asked about the same American brands.

Table 7  Multi-group moderation

<table>
<thead>
<tr>
<th>Path</th>
<th>Pakistan</th>
<th></th>
<th></th>
<th>Malaysia</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Estimate</td>
<td>P</td>
<td></td>
<td>Estimate</td>
<td>P</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SI ← RC</td>
<td>0.337</td>
<td>0.003</td>
<td></td>
<td>0.088</td>
<td>0.235</td>
<td></td>
<td>–1.819*</td>
</tr>
<tr>
<td>SB ← SI</td>
<td>0.437</td>
<td>***</td>
<td></td>
<td>0.453</td>
<td>***</td>
<td></td>
<td>0.119</td>
</tr>
<tr>
<td>SB ← RC</td>
<td>0.044</td>
<td>0.618</td>
<td></td>
<td>–0.151</td>
<td>0.099</td>
<td></td>
<td>–1.53</td>
</tr>
</tbody>
</table>

Notes: ***p < 0.001, **p < 0.01, *p < 0.05

5 Conclusions

The findings of this study support the following conclusions: first, consumers in both countries exhibit different levels of religious commitments, although both countries share the same religion. The decrease in the sale of American brands after nine 11 is due to the image of American brands, which led to religion-based brand switching. In the case of millennial Muslim consumers, religious commitment appears to be a construct that can influence the brand switching behaviour, but this behaviour shows no significant difference between Pakistan and Malaysia. This study contributes to the existing body of knowledge of brand switching behaviour, religion, and Muslim consumer behaviour. Firstly, the relationship between brand switching behaviour and religion had not previously been explored and this study aimed to provide a deeper understanding of brand switching behaviour of millennial Muslim consumers. However, there could be other constructs than religious commitment that was incorporated in this study. This study has examined Muslim consumers’ brand switching behaviour within the context of two different cultures, of Pakistan and Malaysia.
A cross-cultural comparison of Muslim religious commitment

There are certain limitations of this study, as the results are narrowed to a single segment of consumers, which is only Muslims from two geographical locations. This study has considered product and service brands that all originated from the US. Another limitation is that the product and service categories were not specified. Future research could address consumers in other countries where people have different perceptions, cultures and characteristics. The testing of the model in a different context would be likely to yield further valuable insights. Additionally, the model can be applied to the service sector and products separately. The use of a longitudinal study would be able to trace the consumer brand switching behaviour and gauge the stability of the constructs of this study.

References


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