Ethnic Minority Consumer Behaviour:
A Study of Brand Loyalty and Its Antecedents in the UK

by

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Abstract

The main purpose of the present study is to advance the ethnic minorities' consumer behaviour literature in the UK, since the majority of research in this field has been conducted in the US. This is achieved by investigating the consumer behaviour of first and second/third generation British-Pakistanis in relation to their mobile phone purchases, addressing the lack of product category breath in current academic studies on micro-cultural consumption in the UK.

The conceptual model integrates cultural dimensions such as: generational differences, acculturation, ethnic identification and the independent and interdependent self as antecedents of susceptibility to normative and informational influence, as well as brand loyalty. Furthermore, this study examines the effect of normative and informational influence on self-congruity, brand trust, brand attitude and brand loyalty and the way in which British-Pakistanis with different cultural dimensions vary in regards to brand loyalty, brand trust, brand attitude, normative and informational influence. In doing so, the study represents on of the few attempts made to compare the consumption patterns between first and second/third generation ethnic consumers in relation to important consumer behaviour phenomena, such as brand loyalty.

Given the significance of the study, findings and contributions are advocated. The results show that generational differences in consumer behaviour between first and second /third generation British-Pakistanis exist, with the younger generation showing a higher disposition to act like the mainstream consumer population. Additionally, it was found that the combined effect of self-congruity, brand trust and brand attitude on brand loyalty revealed a strong effect (adjusted R^2 = 0.52) and that the cultural dimensions such as acculturation level and the independent and interdependent self have an effect on susceptibility to interpersonal influence and brand loyalty. The present study advances the ethnic minorities' consumer behaviour literature by showing that generational differences in the consumption of fast moving consumer goods exist, and that ethnic minorities are not a homogeneous groups as has been assumed, but that strong consumption differences due to varying cultural dimensions exist.

Keywords: Brand Loyalty, Self-Congruity, Brand Attitude, Brand Trust, Generational Differences, Ethnic Identification, Acculturation, Independent Self, Interdependent Self, Normative Influence, Informational Influence, British-Pakistani, Mobile Phones.

For my parents and my sister
Thanks for your unconditional love and constant support

Hermann
Inocencia
&
Isabel

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ONE

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Introduction

1.1 Introduction

This chapter is divided into eight sections. Section 1.2 highlights the importance of ethnic marketing, and in Section 1.3 a brief overview of the ethnic consumer behaviour literature will be provided. Following this, the objectives of the study are presented in Section 1.4 and in Section 1.5 the research questions are raised. In Section 1.6 and 1.7 the study's research methodology is explained and the contributions of the study are considered. The chapter concludes with a presentation of the thesis structure.

1.2 The Importance of Ethnic Marketing

Ethnicity is a significant marketing concept in multicultural societies, but it has received little attention in either marketing theory or practice and tends to be dominated by research undertaken in the USA (Burton, 2002). Compared to the United States, marketing to ethnic minorities in Britain is still at an 'embryonic stage' (Nwankwo and Lindridge, 1998, p.200). Whereas, for example, in the USA marketers are becoming increasingly aware of the power of the ethnic market and are growing more disposed to meet their needs (Holland and Gentry, 1999), very few firms in the UK have considered ethnic marketing in the manner evident in the United States (O'Guinn and Meyer, 1984). UK businesses have been comparatively slow to target ethnic minority markets, as only one fifth of British companies are reaching out to ethnic minority consumers with ethnically-based strategies (Curtis, 2001).

Burton (2002) has specified a number of reasons for the lack of attention given to the ethnic market. Firstly, parts of the population hold negative, stereotypical

images of ethnic minorities. For example, Lash and Urry (1994) have portrayed Britain's Afro-Caribbean and Pakistani population as leading examples of an underclass in Europe. However, such generalisations show a lack of any real consumer focus and do not mirror the diversity of the ethnic market, particularly in the context of the fast-growing ethnic, middle-class (Cashmore, 1991, 1992). Secondly, there is a lack of ethnic minority managers in senior marketing positions. Thirdly, companies in Britain are attracted to the idea of targeting the ethnic market but are uncertain of how to go about this. Marketing practitioners have marginalized the ethnic market because its small size in comparison to the total population means that it is deemed undeserving of investing resources. In addition, there is a lack of ethnic data and specific market research (Seligman, 2001). Miller (1991, p.12) argues that the lack of knowledge about the purchasing patterns of ethnic subcultures might be due to the fact that "it is difficult to find information and get a feel of who these people are". This might be because of a shortage of understanding of specific cultures, religions and languages (Considine, 2003). There is also fear among marketing practitioners of being "racist, stereotypical, tokenistic and patronizing" (Fletcher, 2003, cited in Emslie *et al.*, 2007, p.168).

If academics and marketing practitioners are to proceed in the research of ethnic minority consumer behaviour, they need to start giving equal attention to the role that ethnicity plays in consumer purchase decisions, as has been given to social class, gender, age and other consumer characteristics (Burton, 1996; Chudry and Pallister, 2001). There is sufficient evidence to highlight the importance of investigating the consumer behaviour of ethnic minorities in the UK and consequently to justify conducting ethnically based marketing strategies (Burton, 2002)

The importance of ethnic minorities as a market segment might firstly stem from the fact that there is a profound change in the ethnic landscape in Britain. According to the 2001 Census, there are now 4.6 million people from ethnic minorities in the UK, constituting 7.9% of the UK population, of which the Pakistani subculture makes up 1.3%, the second largest ethnic group after Indians with 1.8% (Census, April 2001, Office of National Statistics). In the UK the number of people from non-white ethnic groups grew by 53 per cent between 1991 and 2001 (from 3.0 million in 1991 to 4.6 million) (Census, April 2001, Office of National Statistics).

One reason for the rapidly growing ethnic population in the UK can be found in the data collected by the Office for National Statistics (ONS) between 1992-1994

and 1997-1999, which showed that the number of people from minority ethnic groups grew by 15% in comparison to 1% for white people (Census, April 2001, Office of National Statistics). Power (1996) argued that the reasons for the rapid increase in the ethnic minority population were low death rates because of the age structure of the communities, high birth rates and record levels of immigration. Differences in patterns of fertility between ethnic groups do not just have an effect on the increase of the ethnic market but also on the overall age profile of ethnic groups.

The 2001 Census indicates that the UK's minority groups have a much younger age structure than the white population. At the end of the 1990s, 48% of the ethnic minority population were under 24 years of age compared with only 31 % of the white population (Census, April 2001, Office of National Statistics). The highest proportion of under 24 year olds were in the Pakistani/Bangladeshi group, accounting for 58% of the total (Commission for Racial Equality, 1999). In addition, second generation ethnic minorities have much improved qualification levels compared to the first generation, which has a stronger effect on second generations' success in the labour market (Simpson *et al.*, 2006).

Apart from the growing number of ethnic minority consumers and their younger age profile in comparison to the mainstream population, there is also little doubt that the spending power of ethnic minorities is increasing (Curtis, 2001). The combined disposable income of ethnic minorities in the UK is £32 billion, according to the trade body the Institute of Practitioners in Advertising (IPA) (BBC News, 2003). The growth of the ethnic population and the value of the 'ethnic pound' provide noteworthy opportunities for companies in the UK (Burton, 2002). Benjamin (2003), for example, is convinced that "there is a clear financial advantage to marketing to minority ethnic consumers, they continue to have significant spending and purchasing power" (cited in BITC Online, 2003).

According to Jamal (2003) and Considine (2003), ethnic markets represent a vast, untouched potential and by not tapping into the ethnic market, companies are missing out on great opportunities. These opportunities could be better achieved if companies responded to consumer differences through differentiation and segmentation strategies (Jamal, 2003). New consumer segments, such as ethnic minorities can for example provide fresh sources of top-line growth with the focus on new product developments (Fletcher 2003). This has already taken place in the cosmetic industry, where products have been designed for different skin types. Woods

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(1995) further argued that because some products will loose their appeal with the general population, new markets must be discovered if the manufacturer is to survive. Therefore, it is crucial for marketers to comprehend ethnic markets because these groups offer fertile territory for new consumers.

Moreover, ethnic minorities in Britain, especially Asians, show a strong status-orientation and conspicuous consumption, which makes certain brands disproportionately important when compared to the mainstream (Fletcher, 2003). This importance is further nurtured by the fact that major purchases in ethnic minority groups are strong family-based decisions (Flechter, 2003). Consequently status-orientation, conspicuous consumption and family-based decisions would facilitate the extension of brands that are already well accepted amongst ethnic subcultures. In addition, it was found that the ethnic minority populations are concentrated in large urban centres (Annual Local Area Labour Force Survey 2001/2002, Office of National Statistics). Almost half (45 per cent) of the total ethnic minority population live in the London region, representing 29 per cent of all residents in this region. The second largest proportion of the ethnic minority population lives in the West Midlands (with 13 per cent of the entire ethnic minority population), followed by the South-east (8 per cent) and the Northwest (8 per cent) (Annual Local Area Labour Force Survey 2001/2002, Office of National Statistics). From a marketing standpoint, the very high levels of geographical concentrations imply that specific sections of the ethnic minority population should be relatively easy to target, without devoting large financial resources (Burton, 2002).

It has been demonstrated that the ethnic minority market in Britain presents significant marketing potential. Given the untapped potential that the ethnic market in the UK represents, it would be a loss of great opportunity not to focus marketers and academics attention on this ethnic consumer segment. The earlier researchers start to investigate and understand the consumption patterns of ethnic minorities, the more marketers will be aware of the needs of ethnic minorities and subsequently develop strategically-driven marketing plans to target this group.

1.3 Review of Ethnic Minority Consumer Behaviour Research

Given that ethnic marketing is much more dominant in the United States than in the UK, it is not surprising that the majority of ethnic minority consumer behaviour studies have been conducted in the US. Cui's (2001) study provides an overview of 222 ethnic consumer behaviour studies conducted in the United States between 1932 and 1997 (see Table 1.1). Cui (2001) identified the most widely-studied topics and the ethnic minority groups which have been investigated. The largest percentage of studies (53%) examined the consumer behaviour of ethnic minorities in relation to their consumption patterns, response to advertising, and media usage (Cui, 2001). The second most researched topic was the advertising portrayal of ethnic minorities, tracking the number and proportion of minorities in advertising and examining the role, occupation, and social status of minority models in various advertising media (Cui, 2001). A further area of study incorporated the ethnicity of minority consumers, especially how their ethnic identification and affiliation would influence consumer values, attitudes, media usage, perceptions of product attributes, brand loyalty and consumption of convenience and traditional food (*e.g.,* Desphande *et al.,* 1994; Donthu and Cherian, 1994; Webster, 1994; Laroche *et al.,* 1998). Equally, the impact of acculturation and assimilation on ethnic minorities' consumer behaviour has been extensively examined (Cui, 2001). Moreover, Cui (2001) revealed that the majority of ethnic consumer behaviour studies in the United States have focused on African Americans, Hispanics and Asian American, while only a handful of studies included Jewish and Anglo-European consumers, and only one study focused on Native American consumers (Muller et al, 1993). Other studies contrasted the consumption patterns of some ethnic minority consumer groups, in terms of consumption patterns and values, to mainstream "Anglos" or "Whites", thereby revealing significant differences as well as similarities in consumption patterns of ethnic minority and mainstream consumers (*e.g.,* Hirschman, 1981; Wallendorf and Reilly, 1983; Valencia, 1989; Williams and Quells, 1989).

Table 1.1 Studies of Ethnic Groups in the USA							
Topics	Asian American	African American	Hispanic	More Than One Group	Others	Total, n	%
Acculturation	6	0	6	4	0	16	7.2
Consumption	8	31	28	49	2	118	53.2
Ethnicity/identification	1	5	6	8	1	20	9.0
Advertising portrayals	1	41	2	4	0	48	21.6
Response to advertisements and promotions	0	4	6	3	0	13	5.9
Others	0	1	0	4	0	5	2.3
Total							
Number	16	82	48	72	3	222	
Percent	7.2	36.9	21.6	32.4	1.4	100	

(Source: Cui, 2001)

More recent studies in the US have started to investigate such topics as: the effect of acculturation on, for example, susceptibility to interpersonal influence (D'Rozario and Choudhury, 2000) and the level of involvement of Asian-Indian consumers residing in the US when purchasing Indian ethnic apparel and contemporary American clothing (Rajagopalan and Heitmeyer, 2005). Moreover, although recent studies are starting to investigate the consumer behaviour of ethnic minorities other than Asian Americans, African Americans and Hispanics, such as for example: Armenians (e.g., D'Rozario and Choudhury, 2000) and Asian-Indians (e.g., Rajesh, 1993; Rajagopalan and Heitmeyer, 2005; Dewan and Dewan, 2007; Delpechitre and DeVaney, 2007), the majority of recent studies still focuses on the consumer behaviour and portrayal of Asian Americans, African American and Hispanics in advertisements (e.g., Ragoonan et al., 2005; Chattalas and Harper, 2007, Hoare and Butcher, 2008).

Cui's (2001) review of the ethnic minority consumer behaviour studies and recent research shows that there is a strong emphasis on the effect of ethnicity/ethnic identification and acculturation on ethnic minorities' consumer behaviour (e.g., Chung and Fischer, 2001; Ogden 2002; Podoshen, 2006), neglecting the effect of other important constructs, such as the self-concept, which might influence ethnic minorities' consumer behaviour. According to Sirgy (1982) the self-concept is important because the value or meaning of a product is not independently obtained but is rather deduced from evoked self-image dimensions. This study will fill this gap by investigating the effect of the self concept (the independent and interdependent self) (Markus and Kitayama, 1991) on ethnic minority consumers' susceptibility to interpersonal influence and brand loyalty. In addition, the present study will

investigate the consumer behaviour of British-Pakistanis, which have not attracted much attention.

In comparison to the ethnic minority consumer behaviour literature in the US, research on ethnic minority consumer behaviour in the UK is very limited (see Table 1.2). The ethnic minority consumer behaviour literature in the UK shows that the majority of studies are qualitative (e.g., Jamal, 1996; White and Kokotsaki, 2004; Sekhon, 2007) or that much of the available research has been produced by large-scale and often general purpose social surveys (Burton, 2002). This study contributes to the whole picture by using quantitative research, which allows for a wider generalisation of results and provides detailed findings for marketing practitioners to conduct strategically-driven ethnic marketing.

Table 1.2 Review of Ethnic Minority Consumer Studies in the UK

Study *Topic of Analysis*	**Findings**
Burton (1996) *Ethnicity and consumer financial behaviour: a case study of British Asians in the pensions market.*	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.
Nwankwo and Lindridge (1996) *Marketing to ethnic minorities in Britain.*	This paper provides a literature overview of the crucial issues likely to become the important determinants of success in developing ethnic marketing programs.
Kinra (1997) *The communicative effectiveness of ethnically-oriented advertising.*	British-Asians respond more favourably to ethnic advertisements whether in mainstream or ethnic media than any other formats.
Jamal (1998) *Food consumption among ethnic minorities: the case of British-Pakistanis in Bradford, UK.*	There are generational differences in food consumption among British Pakistani parents and children. Whereas parents consume Pakistani food, the young British-Pakistani generation is increasingly consuming mainstream English foods while also consuming traditional Pakistani food.
Burton (2002) *Incorporating ethnicity into marketing intelligence and planning*	This paper highlights the potential of the ethnic market by assessing demographics, social and economic factors and existing consumption patterns. It also shows that marketing is lagging behind many other social sciences that have actively embraced debates on ethnicity.
Chudry and Pallister (2002) *The importance of ethnicity as a segmentation criterion: The case of the Pakistani consumers' attitude towards direct mail compared with the indigenous population*	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.

Table 1.2 Review of Ethnic Minority Consumer Studies in the UK (Contd.)	
Klemm (2002) *Tourism and ethnic minorities in Bradford*	Holiday preferences of British Asians were not substantially different to the British population as a whole. Promotional methods and selling techniques of travel businesses were perceived as being negative toward British Asians.
Jamal (2003) *Marketing in a multicultural world: The interplay of marketing, ethnicity and consumption*	Marketing facilitates this culture swapping and contributes towards the tolerance and acceptance of lifestyle among consumers. 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 segment or category.
Lindrige and Dibb (2003) *Is 'culture' a justifiable variable for market segmentation? A cross-cultural example*	Although a significant difference was found between British Indians and Caucasians in the use of brown goods (television sets, music systems etc.), the amount of similarity between the two sample groups suggests culture should not be used as a segmentation variable.
Chaudhry and Crick (2004) *Attempts to more effectively target ethnic minority customers: the case of HSBC and its South Asian business unit in the UK*	This paper provides an insight into how a major bank (HSBC) has addressed the needs of particular ethnic communities. The findings make a contribution to the body of knowledge associated with the interface between subcultures and marketing practices of financial institutions.
White and Kokotsaki (2004) *Indian food in the UK: personal values and changing patterns of consumption*	The results provide an insight into English and Indian peoples' perceptions of Indian food. The personal values of '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.
Sudbury, and Wilberforce (2006). *The portrayal of black people in UK television advertising: perception and reality*	Results showed that 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.
Lindridge and Hogg (2006) *Parental Gate-keeping in Diasporic Indian Families: Examining the Intersection of Culture, Gender and Consumption*	The daughters' stories identified the polarisation of parental positions over a number of key issues, notably language, media and consumption (e.g. food, alcohol, 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 .
Bech-Larsen (2007) *The Supermalt identity: how Brixton-based Afro-Caribbean consumers construct a Danish malt beer brand as one of their own*	The article provides information on the self-identities constructed by Afro-Caribbean informants. The food and beverage consumption of informants reflects their mixed cultural identity. The brand identity Supermalt appears to be malleable, with ample room for consumer co-construction. Perceptions of brand identity differed among informants, who were all able to construct Supermalt as one of their own.
Makgosa (2007) *Exploring the Impact of Ethnicity on Conflict Resolution in Joint Purchase Decisions*	Ethnicity plays an important role in understanding the means of influence in joint purchase decisions among British Whites, British Indians and British African Blacks
Sekhon (2007) *Ethnicity and Intergenerational influences on consumption among Asian Indians in the UK*	Ethnicity, background and cultural roots impact on consumer decision making and brand choice among Asian Indians.

(Source: Author)

Given that consumer behaviour research on ethnic minorities in the UK is a topic which has gained some attention in recent years a number of studies have identified the need to investigate if it is viable to segment the ethnic market based on acculturation and ethnicity (Nwankwo and Lindridge, 1998; Burton, 2000, 2002; Palumbo and Teich, 2004). Burton (2000, p.868) argued:

"since so little work has been undertaken, the importance of assessing ethnicity in marketing theory and practice is ripe for academic investigation. Of primary importance is untangling the complex relationship between ethnicity, identity and acculturation and its implications for consumer behaviour across different ethnic groups. The issue of generational effects also needs to be recognised since subsequent generations may develop new loyalties and become more assimilated into the indigenous population".

Moreover, Burton (2002) argued that it is essential to collect this information, because it will decide whether or not members of ethnic minority groups should be targeted in the same way as the indigenous population. Burton (2002) also makes the point that special attention should be given to the younger age segments since they are over-represented within the ethnic population, compared to the first-generation British-Pakistanis. Emslie et al. (2007) also suggested that further research is needed in order to better understand the internal diversity of ethnic minorities and thereby avoid considering the ethnic market as a single homogeneous subculture. Consequently, this study aims to contribute to a better understanding of the importance of acculturation and ethnicity as a market segmentation variable for the ethnic market by investigating the effect of acculturation and ethnic identification on susceptibility to interpersonal influence and brand loyalty among British-Pakistanis. In addition this study also investigates the effect of intergenerational differences as regards susceptibility to interpersonal influence and brand loyalty. This research, moreover, is very much involved with understanding the consumer behaviour of the younger, second and third, ethnic minority generations because research has shown that the second and third generations differ significantly enough from the first generation, to warrant their separate treatment and attention (Bearden and Etzel, 1982; Childers and Rao, 1992).

The review of the ethnic minority consumer literature also shows that the product scope is very limited. This is supported by Burton (2000, p.869) who argued:

"Whether existing product and service offerings need adapting for different minority groups is another important research issue. Most of the existing literature focuses on services to the exclusion of consumer behaviour in the fast moving consumer goods sector".

This study also aims to extend the product scope in the ethnic minority consumer literature, by investigating the consumer behaviour of British-Pakistanis in relation to mobile phones.

1.4 Research Objectives:

The main objective of the present study is to extend ethnic consumer behaviour theories by empirically testing the conceptual model outlined in Section 5.1 among British-Pakistanis. Drawing upon the consumer behaviour and ethnic consumer behaviour literature, the main objectives of this study are fivefold:

1. to examine the effect of generation, acculturation, ethnic identity, the independent self and the interdependent self on susceptibility to normative and informational influence;

2. to investigate how susceptibility to normative and informational influence facilitate self-congruity, brand trust, brand attitude and brand loyalty;

3. to investigate the outcome of self-congruity, brand trust and brand attitude on brand loyalty;

4. to explore the effect of generation, acculturation, ethnic identification, the independent self and interdependent self on brand loyalty.

5. to investigate how: first generation British-Pakistanis and second/third generation British-Pakistanis and high and low acculturated individuals differ in relation to susceptibility to normative influence and brand loyalty; high and low ethnic identifying individuals vary relative to susceptibility to normative influence, brand loyalty, brand trust and brand attitude; and how individuals with a predominantly independent or interdependent self differ in relation to informational influence.

1.5 Research Questions

To achieve the research objectives, stated in Section 1.4, the following research questions have been formulated:

1. Do generational differences, acculturation, ethnic identification, and the self-construal (independent self and interdependent self) play a vital role in understanding why ethnic consumers are influenced by important others in their mobile phone purchase decisions?

2. Which sub-dimension(s) of the independent and interdependent self cause(s) an ethnic consumer to comply to reference group norms, to identify with and acquire brand related information from knowledgeable others?

3. Does complying to reference group norms, identifying with important others and acquiring brand related information from knowledgeable others impact ethnic consumers to form self-brand connections, develop brand trust and brand attitudes, and to become loyal to their mobile phone brand?

4. Are self-congruity, brand trust and brand attitudes among ethnic consumers significant determinants of their brand loyalty towards their mobile phone brand?

5. Is the brand loyalty ethnic consumers hold towards their mobile phone brand dependent on their generation, acculturation, ethnic identification and self-construal (independent self and interdependent self)?

6. Do second/third generation ethnic consumers comply and identify less with reference groups and do they have less brand loyalty than first generation ethnic consumers?

7. Do high acculturated individuals vary to low acculturated individuals in relation to complying with reference group norms and identifying with important others?

8. Do high acculturated individuals differ to low acculturated individuals in their brand loyalty?

9. Do high ethnic identifying individuals differ to low ethnic identifying individuals in regard to complying to reference group norms and identifying with important others?

10. Do high ethnic identifying individuals vary to low ethnic identifying individuals in their brand loyalty, brand trust and brand attitude?

11. Do ethnic consumers with a predominantly independent self differ to those with a predominantly interdependent self as regards acquiring brand related information from knowledgeable others?

1.6 Research Methodology

This study adopts a hypothetic-deductive approach to research design. The author hypothesises the conceptual model (see Section 5.1), which consists of relevant constructs such as: generation, acculturation, ethnic identification, the independent and interdependent self, susceptibility to normative and informational influence, self-congruity, brand trust, brand attitude and brand loyalty, which may be developed and tested. The hypotheses are tested through the epistemological assumption of the positivism paradigm, involving a highly structured questionnaire. All items of the questionnaire were adapted from previous scales (see Section 6.4.1, Step 3).Given the philosophical position underpinning the study (detailed in Section 6.2), and the fact that sufficient evidence has been found in the ethnic consumer behaviour literature to formulate hypotheses for testing, the descriptive research approach is deemed the most suitable. The data was collected through postal questionnaires, leave and collect questionnaires and web-based questionnaires and these were analysed via multiple regressions, Independent-sample t-test and one-way between-groups ANOVA with post-hoc tests.

1.7 Contribution of the Present Research

This research makes contributions to both theory and practice by providing a thorough analysis of ethnic minorities' consumer behaviour in the UK, a subject of considerable academic and commercial interest. The present study:

1. contributes towards ethnic minority marketing literature by demonstrating that strong intergenerational differences among British-Pakistanis' consumer behaviour exist. Since most of the literature on ethnic minority consumer behaviour is North American in origin and application, the research also contributes by presenting evidence collected in a European context;

2. highlights the importance of integrating ethnic consumers' cultural dimensions (generation, acculturation, ethnic identification, self-concept) when examining ethnic consumers' behaviour, by establishing the effects of generation, acculturation, ethnic identification and the self concept (independent and interdependent) on important consumer behaviour phenomena such as susceptibility to interpersonal influence and brand loyalty. This leads to a better understanding of the way interpersonal influence works within an ethnic minority consumer group, providing hands on knowledge for brand managers if they wish to target ethnic groups such as the one studied in this research;

3. provides evidence that some of the important antecedents of brand loyalty are self-congruity, brand trust and brand attitude. The combined effect of self-congruity, brand trust and brand attitude in generating brand loyalty was investigated among British Pakistanis. This offers practical knowledge for brand owners if they wish to improve brand loyalty among ethnic groups (*e.g.,* by improving self-congruity, loyalty levels will increase);

4. supports the idea that not only cultural-level distinctions (individualism and collectivism), but also individual-level distinctions (independent and interdependent self) should be used to better understand ethnic consumers' susceptibility to interpersonal influence and brand loyalty behaviour;

5. contributes by supporting that the independent and interdependent self consist of sub-dimensions, which facilitate a better understanding of why ethnic consumers are susceptible to interpersonal influence;

6. explains that susceptibility to interpersonal influence helps ethnic consumers form self-congruity, brand trust, brand attitude and brand loyalty;

7. provides support on the effect of acculturation, ethnic identification, the independent and interdependent self on brand loyalty;

8. establishes that high and low ethnic identifying ethnic consumers differ in their brand trust and brand attitude.

1.8 Structure of the Thesis

Following the positivism paradigm, a deductive process is adopted in this study. To achieve the research objectives outline in Section 1.4, this thesis is divided into ten chapters. Figure 1.1 presents the structure of the thesis and the deductive process in parallel. Each chapter is summarised as follows:

Figure 1.1 Thesis Structure

| Chapter 1: Introduction and Background of Research | **Deductive Process** |

| Chapter 2: Culture, Consumption and Identity, Ethnic Identity, Acculturation, Independent and Interdependent Self | Chapter 3: Susceptibility to Interpersonal Influence | Chapter 4: Self-Congruity, Brand Trust, Brand Attitude and Brand Loyalty | *Theory* |

| Chapter 5: Conceptual Development | *Hypotheses* |

| Chapter 6: Methodology | *Data Collection* |

| Chapter 7: Descriptive Analysis | Chapter 8: Statistical analysis | *Findings* |

| Chapter 9: Discussion | *Hypotheses confirmed or rejected* |

| Chapter 10: Contributions, Implications, Limitations and Directions for Future Research | *Revision of theory* |

(Source: This Research)

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Chapter one introduces the research background, discusses the motivation behind the research, and presents the main objectives that this study aims to achieve. It also reviews the adopted paradigm, methodology, the contribution of the research and the structure of the thesis.

Chapter two describes how the interplay between culture and consumption influences an individual's identity. Specifically, how consumption as a vehicle of identity formation has changed historically. In addition the chapter also addresses the importance of: ethnic identity, acculturation, generational differences and the individual's self-concept (independent and interdependent self) when studying ethnic minorities' consumer behaviour.

Chapter three presents the literature on susceptibility to interpersonal influence, which a specific focus on reference group influence. More specifically, reference group types, types of reference group influence, when reference group influence is effective, the importance of reference group influence and how reference groups influence identity creation and brand consumption are addressed.

Chapter four discusses the literature on self-congruity, brand trust, brand attitude and brand loyalty. Following the study's objectives, the literature review for self-congruity, brand trust and brand attitude is divided into two parts: research that has addressed theses constructs in relation to (1) susceptibility to interpersonal influence and (2) brand loyalty. This chapter ends with a review of the literature on brand loyalty, the conceptualisation of the latter and research conducted on brand loyalty and susceptibility to interpersonal influence.

The literature review presented in Chapters two to four lays the foundations for **Chapter five**. Chapter five develops a theoretical framework for British-Pakistani's consumer behaviour. This chapter integrates some of the most important factors influencing and shaping British-Pakistani's consumer behaviour and proposes hypotheses for the relationships among these factors.

Chapter six explicates the position of this research in relation to the major scientific research paradigms and describes the methodology employed to collect and analyse the data for exploring the research questions set out in the study. The rationale of this

chapter is to link the proposed conceptual model and related hypotheses developed in Chapter five with the empirical results presented in Chapters seven and eight. This chapter is structured around five major methodological topics: the scientific research paradigm, the identification of the research strategy including the research design and research approach, the choice of research methods, the sampling design, and the data analysis techniques.

The statistical analysis is divided into two chapters.

Chapter seven presents the descriptive statistics of the data including: the response rate of the main survey, the sample's socio-demographic profile and their mobile phone use/buying behaviour, and, additionally, the participants' responses to the survey questions. It also describes the factor analysis of the constructs and provides the reliability and validity of the survey instrument.

Chapter eight addresses the multivariate analysis performed in the form of: multiple regressions, Independent-sample t-test and one-way between-groups ANOVA with post-hoc tests through the SPSS software package: version 12. The hypotheses are tested according to the five main objectives of this study, namely: (1) the effect of cultural antecedents on susceptibility to normative and informational influence, with a sub-dimensional analysis of the independent and interdependent self; (2) the effect of normative and informational influence on self-congruity, brand trust, brand attitude and brand loyalty; (3) the effect of self-congruity, brand trust, brand attitude on brand loyalty; (4) the effect of cultural dimensions on brand loyalty; (5) and how participants differ according to cultural dimensions in respect to normative and informational influence, brand loyalty, brand trust and brand attitude. At the end of this chapter a one-way between-groups ANOVA with post-hoc tests is conducted to present the relationship among the socio-demographic sample characteristics and the main variables of the conceptual model put forward in Chapter five.

In **Chapter nine** an intensive discussion is undertaken to highlight the research findings.

Chapter ten addresses the contributions of the present study together with some considerable and meaningful guidance for future research. In addition, the implications for research and practice are explained and the limitations of the present study are acknowledged. The chapter then closes with the study's conclusion.

CHAPTER

TWO

TWO

Culture, Consumption and Identity

2.1 Introduction

The aim of this chapter is to establish the importance of studying consumption as a reflection of cultural meaning and to find out how ethnic minority consumers construct their cultures and identities through the use of brand consumption. This chapter is divided into six sections. Section 2.2 briefly outlines the relationship between culture and consumption and considers how individuals are able to construct their identity via consumption. Section 2.3 traces the historical development of consumption and provides a description of the five main consumer identities. Sections 2.4, 2.5, 2.6 and 2.7 explain how ethnic identity, multiple selves, levels of acculturation, generational differences and the possession of a predominantly independent or interdependent self, respectively impact on ethnic minorities consumer behaviour, also taking into consideration susceptibility to interpersonal influence.

2.2 Culture, Consumption and Identity

Culture has been defined in many different ways. One such definition is of a: "complex whole, which includes knowledge, beliefs, art, morals, laws, customs and any other capabilities and habits acquired by man as a member of society" (Tylor, 1871, cited in Berry, 1992, p. 165). It has also been suggested that culture consists of patterns of behaviour acquired and transmitted by symbols (Kroeber and Kluckhohn,

1952). Culture can also be seen as an organized system of meanings attributed to the people, objects and ideas by its members (Smith and Bond, 1993).

According to McCracken (1986), cultural meanings give shape and definition to the consumer and to his or her social actions and therefore consumers also turn to brands as a source of cultural meaning. In this context, consumer researchers argue that meaning is attached to brands and this is communicated by brand consumption (Gottdiener, 1985; McCracken, 1986). In other words, consumers do not simply consume material utilities but also consume the symbolic meanings of brands as portrayed in their images (Elliot, 1997). Hence, brand consumption and the subsequent consumer behaviour, go beyond the simple notion of utility and rationality because brands are capable of signifying symbolic meaning to consumers (Holt, 1995). Consumption has therefore become an active and ongoing process involving the symbolic construction of the self and identity both at collective and individual levels. In addition to their biological or ethnic identities, consumers can also create a sense of who they are through what they consume (Bocock, 1993).

Levy (1959, p. 120) argued that "the consumer is not functionally oriented and that his/her behaviour is significantly affected by the symbols encountered in the identification of goods in the marketplace". Consumers can integrate their self with the brands and access the symbolic properties of brands through brand consumption practices such as rituals (Rook, 1985; McCracken, 1986), through 'self extension processes' (Belk, 1988) and through 'personalisation' (McCracken, 1986).

Brands, just like commodities "play an important role in marking out our status in society by signifying to others who we are" (Desmond, 2003, p. 212). Bocock (1993) argues that consumers' tastes exhibited via their purchase of products/services (e.g. novels, painting, art attendance) are acquired tastes which are created, developed and cultivated in certain settings (e.g., education) and which have become an important means of transmitting culture. Moreover, various social groups (e.g., peer groups and family) shape and influence consumer tastes which, in turn, can be seen as a form of 'cultural capital' (Bourdieu, 1989) used to create distinctions among various status groups in society (Bocock, 1993).

Since this study aims to investigate the effects of generation, ethnic identification and acculturation and the independent/interdependent self on consumer susceptibility to

interpersonal influence, the literature related to consumption, culture and identity will first be reviewed in order to provide the context in which such effects are meaningful.

2.3 Consumption and Identity: Past and Present Perspectives

Bocock (1993) outlines the main features of consumption in contemporary Western societies by tracing its historical development during what is called the 'modern' and 'post-modern era'. Bocock's work highlights the point that consumption is a socially constructed, historically changing process. For instance, Bocock (1993) points out how consumption during the last few decades has changed significantly due to the introduction of mass production, a rise in personal income levels, the widening of the middle classes and other factors. With mass production, however, came the idea of alienation, estrangement and a loss of creativity amongst consumers. The system of mass production gave rise to a new group of affluent workers who emerged in the late 1950s and early 1960s and who directly competed with those who worked in more traditional forms of work. They developed private lifestyles and were estranged from their co-workers because they competed with one another for paid employment. Consumers living in metropolises, cities and suburbs became anxious to safeguard their autonomy and individuality in the face of overwhelming social forces (Bocock, 2003).

Bocock (1993) also cites the example of Puritanism, as manifested by Calvinist Capitalists who lived in England in the post Civil War period (*i.e.,* the second half of the seventeenth century). They became thriving entrepreneurs and followed an ethic which restricted their pattern of consumption. Rather than spending the surplus they made from their enterprises, they reinvested and saved their money, thus postponing consumption.

In the past, consumers defined their identities by referring to their socio-economic status or work status, which was central to their lives (Bocock, 1993). However, in contemporary society, the social formations capable of delaying consumption and investing surplus for future economic growth are few in number. Consumers now desire products rather than use them as a means to satisfy their basic needs (Bocock, 1993; Baudrillard, 1998). Desires are transmitted to consumers

through the use of advertising, shopping malls and a variety of brand images and consumption has taken over and is now used as a mechanism to define one's self. Consumers no longer live to work. Rather, they choose to live and define themselves through consumption. In order to be able to maintain and redefine their sense of identity, consumers have to constantly consume more. Desiring and consuming more go hand in hand with spending more money, which some consumers might not possess. This explains why an increasingly large number of consumers take out personal loans which allow them to live an illusionary life for a certain period of time.

Greimas (1990) classifies contemporary consumers into different categories depending upon whether their identities are based on inclusion, exclusion, longing for or hatred of consumption (Figure 2.1).

Figure 2.1 Consumption and Identity
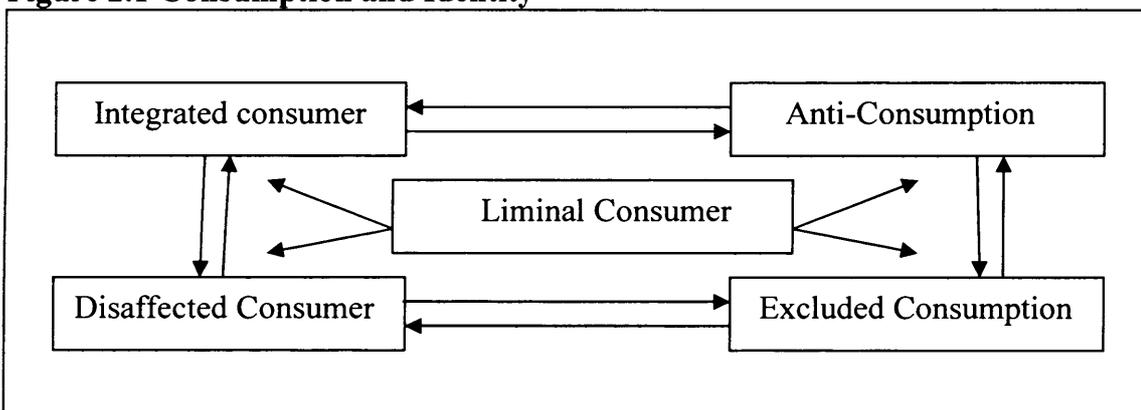
(Source: Greimas, 1990)

According to Greimas (1990), integrated consumer identities represent those who experience feelings of being in control and are active in expressing their identities. Their consumption functions as the driving force which sustains contemporary consumer society and propels its economic growth. The disaffected consumers on the other hand are characterised by their feelings of disaffection with some aspects of the consumer society. They deliberately make an effort to reduce their consumption and sometimes that of others. The spectrum of their disaffection can vary from discontent with a single aspect of consumer society (*e.g.,* the exploitation of the labour force in third world) to total discontent with the entire system. While the disaffected consumers may go along with the flow, the anti-consumers represent those who can be labelled as revolutionaries who want to correct and transcend the existing order. The excluded identities represent those who do not possess the financial resources to

be able to create or even change their consumer identities; while the revolutionaries aim to destroy the existing system to transcend it, the excluded category simply aims to gain access to the contemporary world of consumption.

Finally, liminal identities are those that find themselves situated between the other identities or in a state of transition and these can include voluntary simplifiers and youth groups. Since they find themselves located between various other identities, there is a certain flow and freedom associated with their identity. Elgin (1993, p. 66) describes voluntary simplifiers as those who "adopt goals of moral behaviour, spiritual growth and self-actualization, with emphasis placed on ecological responsibility and self-sufficiency". Voluntary simplifiers often start out as strong integrated consumers but feel that they are in what Schor and Holt (2000) call the 'squirrel wheel' of working and spending, which is a lifestyle that no longer appeals to them. They therefore choose a simpler way of life, which is more in touch with nature. The second group represent youth categories, which for the purposes of the current study are of the most interest. This group finds itself in a transitional stage between the dependency of childhood and the uncertainties and anxieties related to growing up and becoming an adult. Youth is a less homogenous group and is composed of many different streams and these tend to play an ambivalent role in relation to consumption and consumer society. On the one hand, youth categories reject those objects that are seen to represent aspects of the majority culture from which they seek to distinguish themselves. On the other hand, however, youth categories use these objects to design their own identities; there are certain youth lifestyles which actively embrace commodity identities.

Having considered the role of consumption in defining and shaping identity, the issue of ethnic identity and acculturation will now be focused on.

2.4 Ethnic Identity

A review of the literature suggests that there are two views on ethnic identity, the first being an objective formulation of ethnic identity that stresses cultural traits, social status and national origin (Bennett, 1975; Keefe and Padilla, 1987). From this perspective, ethnicity implies many dimensions, such as "a sense of common customs,

language, religion, values, morality, and etiquette", (Webster, 1994, p. 321). Other dimensions include friendship, networks, religious affiliation, participation in clubs and organizations (Driedger, 1975; Rosenthal and Feldman, 1992). The second view is much more subjective, representing ethnic identity as a psychological phenomenon which can be expressed in any display of identity (Hraba, 1979). This is supported by Barth (1969, p. 13) who argues that "ethnic groups are categories of ascription and identification by the members of that group". Ethnic identity creates a sense of common origin and establishes and assesses the correctness of one's own behaviour and that of an outsider (Goldenberg, 1982). However, the meaningfulness and consequentiality of ethnic identity become more visible and powerful when two or more ethnic groups are in contact (Phinney, 1990). Therefore, ethnic identity can be viewed as a relational construct (Roosens, 1989). This is supported by Venkatesh (1995) who argues that the basis of ethnicity is self-identification as mediated by the perceptions of others. In other words, ethnicity is about how we view ourselves in relation to others.

Jamal (1997) argues that what we are allows us to understand what we are not and that no human group exists in isolation. This is supported by Barth (1969) who argues that ethnicity can be best understood in situations of social interactions between or among members of different groups. Costa and Bamossy (1995) make a similar point by arguing that our understanding of ethnicity can be best enhanced by exploring the ways and situations in which people interact with others (both inside and outside one's group). From a sociological and anthropological point of view, we can define a group on the basis of their consumption patterns; different groups eat differently and have different things, different times, different combinations, with different people. All these things, according to Jamal (1997) can come to represent important social boundaries.

Because we are dealing with brand loyalty among British-Pakistani parents and their British born children in this study, it would be interesting to explore the ways in which they create and maintain their identities through brand consumption. Since British-Pakistanis co-exist with mainstream consumers and their cultural values, Jamal (2003) argues that British-Pakistanis negotiate their identities by making frequent reference not only to their own cultural traditions and values but also to those of mainstream consumers. Moreover, their negotiation of identities is likely to be informed by religion (British-Pakistanis are largely Muslims), which acts as an

important dimension of ethnic identity. Religion, viewed here as a system of beliefs and practices by which groups of people interpret and respond to what they feel is supernatural and sacred (Johnstone, 1975), can underpin a range of consumer behaviours (Zimbardo and Ruch, 1979; Mokhlis, 2006) and can directly affect consumers' actions and thoughts through the taboos and rules it inspires (Harrell, 1986; Sood and Nasu., 1995). Moreover, religion is an important part of the socialization process, whereby parents teach their children how to fit into the cultural pattern of their own society (Terpstra and David, 1991; Sood and Nasu, 1995). However, one can argue that the influence of religion on identity and consumption might depend upon the nature of the major beliefs and practices of a particular religion, the degree to which a consumer accepts those beliefs and practices and the degree of religiousness experienced by a consumer (Hirschman, 1983; Sood and Nasu 1995). The power of religion might be in the fact that it can act as a network of informal relations and communications. For instance, Greeley (1963) reported that religious groups are communication networks that provide their members with behavioural norms. These norms do not necessarily stem from religious doctrines, but might also be a result of the past cultural experiences of that group. Hence, the negotiation of identity by British-Pakistans is likely to be informed by a complex interrelationship between their religious values, their ethnic background and their interactions with mainstream consumer culture.

2.5 Multiple Selves and Fluid Identities

Identity is a process of self-identification whereby consumers can define themselves and others according to specific groups (Barth, 1969; Tajfel, 1981; Rossiter and Chan, 1998). One could argue that this process is a subjective one and leads to the notion of multiple and co-existing identities as experienced by one individual (Bouchet, 1995; Oswald, 1999; Jamal, 2003). At a personal level, this process of self-identification is part of a person's self-concept which is defined as "the totality of the individual's thoughts and feelings having reference to himself as an object" (Rosenberg, 1979, p. 7). It can also be defined as "a cognitive appraisal of the attributes about oneself" (Hattie, 1992, cited in Abe et al., 1996, p. 98). In an earlier work, Grubb and Grathwohl (1967) argued that the self-concept is formed in an interaction process

between one person and others and in this process the person strives for self-enhancement. According to Schouten (1991, p. 413), "the self-concept incorporates different role identities, personal attributes, relationships, fantasies, possessions, and other symbols that individuals use for the purpose of self creation and self-understanding". Jamal and Al-Marri (2007) argue that the self-concept develops over time, it is not innate, it has the purpose of protecting and enhancing the self-ego, it is unique and it includes self-related knowledge and beliefs that are stored in the memory (see also Onkvisit and Shaw, 1987; Graeff, 1996).

However, according to Evans et al. (2006), self-concept is a multidimensional concept involving the actual self (the way one views oneself), the ideal self (the way a person would like others to see himself/herself), the social self (the way the person thinks others see him/her) and the ideal social self (how the person would like others to see him/her). According to Evans et al. (2006), a person's self-relevant thoughts and feelings can change once the social context or the situation changes, thus leading to the notion of multiple selves (see also Markus and Kunda, 1986).

Linked to this notion of multiple selves is the idea that consumers create and maintain multiple identities through the purchase and consumption of brands (Baudrillard, 1998; Bocock, 1993). From this perspective, consumption is not about consuming physical products, but consuming symbolic signs that allow consumers to negotiate different identities which are not given to people because of their membership of a specific economic class, or social status or ethnic group (Bocock, 1993). Bouchet (1995) cited in Jamal (2003) argued that identity is like a bricolage whereby one builds self-identity on the basis of heterogeneous elements taken from a diversity of cultural representations and consumption practices.

A number of scholars, as highlighted by Jamal (2003), provide further support to this idea by suggesting that the contemporary Western societies consist of an extreme individuation of taste and consumption patterns, associated with a fragmentation of collective understanding of consumer meanings (e.g., Firat, 1991; Firat and Venkatesh, 1993, 1995; Firat and Shultz, 1997). Cova (1997, p. 300) describes post-modernity in this context as "a period of severe social dissolution and extreme individualism". Hence, consumers do not always necessarily feel that they belong to a particular group, social class or economic status; rather they move freely between different groups mixing and matching different and often opposing categories (Bocock, 1993; Firat and Venkatesh, 1993). According to Jamal (2003, p.

1602) "ethnicity in such a context becomes an image and a style that one can conveniently choose and adopt".

In a related domain, commentators such as Maffesoli (1996) and Cova (1997) argue that some consumers can be united by strong emotional bonds which are brought about by sharing the same tastes, habits, intellectual pursuits or by participating in events such as animal rights protests or anti-capitalism campaigns. According to Jamal (2003), consumers become connected through a variety of diffuse and fleeting encounters involving modern technology (e.g., the Internet) leading to more transient and fluid identities. What is important to note, for Jamal (2003) is that the membership of such social groupings transcends traditional cultural, national and race barriers. A growing stream of research has provided empirical support towards this form of communalism, such as online brand communities (McWilliam, 2000; Muniz and O' Guinn, 2001).

Similarly, in the context of two cultures meeting, an increasing body of evidence supports the existence of multiple and fluid identities. For instance, Jamal and Chapman (2000) have reported that respondents in their study experienced multiple selves and identities thereby revealing their differences and similarities with other groups. Oswald (1999) reported similar findings and showed the manner in which consumers' personal and social identities were constantly pulled in several directions at once, including in the direction of class, race, and ethnic identification. Similarly, Stayman and Deshpande (1989) argue that social situation and the individual's perception of a situation, influences his or her felt ethnic identity. Their research led them to conclude that contemporary consumers are likely to have multiple identities which are differentially salient depending upon the context and the situation. Along the same lines, Donthu and Cherian (1994) have shown that American-Hispanics behave very much like the mainstream population all year round except for when they celebrate Cinco de Mayo or while visiting a Hispanic restaurant with family and friends.

In the context of the current study, it is argued that British-Pakistani parents and their British born children are likely to experience multiple and fluid identities depending upon the context and the situation in which they experience them. These fluid identities, which are context dependent will impact the way in which British-Pakistani parents and their children are susceptible to interpersonal influence. Since prior research has largely utilised assimilation and acculturation frameworks in order

to investigate the effects of ethnic identity on consumption behaviours and experiences, it is useful to provide an explanation for these important but interconnected concepts.

2.6 Assimilation and Acculturation

Assimilation is defined as "the process of interpenetration and fusion in which persons and groups acquire the memories, sentiments, and attitudes of other persons or groups, and by sharing their experience and history, are incorporated with them in a common cultural life" (Park and Burgess, 1921, p. 735). After migration to a new country and having lived there for some considerable period of time (normally more than a decade), immigrants are said to adjust to the host culture in different ways, thereby reflecting structural, cultural, psychological, and biological changes (Yinger, 1985). Structural changes reflect the degree to which the immigrant accepts the institutions and associations of the host culture. Cultural change refers to the extent to which values and norms of the immigrant culture fit with those of the host culture. Psychological change is the change of an individual's self-identification with his/her culture of origin. It could be argued that psychological changes reflect cognitive, affective, and behavioural changes (Berry, 1980; Mendoza and Martinez, 1981; Mendoza, 1984).

Finally, the biological change refers to the genetic mutation of the immigrant group, resulting in a decrease of physical differences between the members of the host and the immigrant cultures. For instance, McCrae et al. (1998) report that recent Chinese immigrants to North America have personality profiles very similar to those of Chinese people in Hong Kong, whereas later generations of Chinese have personalities that are more similar to North Americans, thereby indicating the influence of assimilation on personality. In a related domain, Gordon (1964) also described the processes and the results of different cultures meeting together and identified seven types of assimilation as presented in Table 2.1.

Table 2.1 Seven types of assimilation	
Type of assimilation	**When the immigrants:**
Cultural or Behavioural assimilation	Change their life patterns (including religious beliefs and observance) to those of the host society.
Structural assimilation	Enter on a large scale into the cliques, clubs, and institutions of the host society, on a primary group level.
Marital assimilation	Have large scale intermarriages with the members of the host society.
Identifical assimilation	Develop a sense of people-hood or ethnicity based exclusively on the host society.
Attitude receptional assimilation	Do not encounter any prejudice.
Behavioural receptional assimilation	Do not encounter any discriminatory behaviour.
Civic assimilation	Do not have any conflict for value and power with the members of the host society.

(Source: Gordon, 1964)

However, on the basis of historical evidence, many criticised the assimilation approach as being 'unidirectional', with movement always expected towards replacing the culture of origin with that of culture of destination. For instance, Hui et al. (1992) cite the growing diversity in many Western societies and argue that sharing experiences and/or history does not guarantee the acceptance of mainstream culture by the immigrant groups. On the contrary, immigrants are highly successful in recreating and maintaining their own cultural identities which are reflected through their diverse consumption patterns (see for instance, Hui et al., 1992; Penaloza, 1994; Chapman and Jamal, 1997). Chapman and Jamal (1997) take the argument further, and argue that the presence of diverse ethnic minority groups in the UK has led to some significant changes in the consumption patterns of certain products (e.g., the popularity and growth of ethnic cuisine in the UK).

Therefore, more recent work involving ethnic minorities has used the term 'acculturation' to explain the impact of migration and resettlement on the consumption experiences of both immigrants as well as the host society. Acculturation is defined as "those phenomena which result when groups of individuals having different cultures come into continuous first-hand contact with subsequent changes in the original culture patterns of either or both groups" (Redfield

et al., 1936, p. 149-150). Berry's (1980) work in particular, is instrumental in identifying two important dimensions that can explain various outcomes of acculturation. The first dimension is the extent to which an ethnic minority consumer has a sense of identification with his culture of origin. This reflects whether the consumer feels that it is important to retain identification with the culture of origin. The second dimension refers to the extent to which an ethnic minority consumer wants to have positive relations with those in the host society. On the basis of these two dimensions, Berry (1980) went on to identify four outcomes of acculturation, as presented in Table 2.2.

Table 2.2 Forms of Acculturation	
Assimilation occurs when ethnic minority consumers relinquish their cultural identity over time and move into the larger host society	**Rejection** occurs when ethnic minority reject mainstream culture but maintain their original cultural identity
Integration occurs when ethnic minority consumers not only maintain their original cultural integrity but also make moves to become an integral part of the larger societal framework of the host society.	**Decculturation** occurs when ethnic minority consumers reject movement into the mainstream society as well as any identification with the culture of origin.

(Source: Berry, 1980)

While decculturation implies a consumer without culture (Sodowsky and Plake, 1992), anecdotal evidence suggests that consumers evolve and adopt new forms of culture and consumption which either reflect some entirely new cultural values or, at the very least, a hybrid form of culture (*e.g.,* mixing of Asian and English music by Asian teenagers). This would probably explain why children born to immigrant parents and raised and educated in the culture of destination face difficulties in adjusting to the original cultural values and traditions during their visits to their home countries. For instance, Kidder (1992) reports extreme difficulties faced by Japanese children in meeting the demands of their original culture during their visit to their homeland after having lived in the USA for a long period of time. Therefore, an increasing number of scholars view acculturation as a process in which both the mainstream and the ethnic minority cultural identities are free to vary independently

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(e.g., Berry, 1980; Celano and Tyler, 1990; LaFramboise *et al.,* 1993; Sanchez and Fernandez, 1993).

Guided by the acculturation framework, Penaloza (1994) identified and empirically tested a model of consumer acculturation based on her study of consumption experiences of Mexican-Americans (Figure 2.2). Consumer acculturation is a subset of acculturation and socialization. While acculturation is fairly general, consumer acculturation only takes into account behaviour and attitudes related to consumption processes. Consumer acculturation can be seen as a socialization process in which an immigrant consumer learns the behaviours, attitudes and values of a culture which are different from his/her culture of origin (Lee, 1988).

Figure 2.2 Model of Consumer Acculturation

Individual Differences	Consumer Acculturation Agents	Consumer Acculturation Processes	Consumer Acculturation Outcomes

1. Demographic variables	**Culture of Origin**
	
	Family
	Friends
	Media
	Institutions
	  Commercial
	  Educational
	  Religious
			Assimilation

2. Language			**Maintenance**
3. Recency of Arrival		Movement Translation Adaptation	
4. Ethnic Identity	**Culture of Immigration** Family Friends Media Institutions		**Resistance**
5. Environmental factors	Commercial Educational Religious		**Segregation**

(Source: Penaloza, 1994)

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According to Penaloza (1994), Mexican-Americans (with different demographic and psychographic features) were expected to be influenced by dual sets of agents which were aligned with their Mexican culture as well as with the American culture. These agents included family, friends, media and other cultural institutions (*e.g.*, churches) and commercial institutions. The model explained how Mexican-Americans moved into American society and, by going through the process of adaptation, adjusted their consumption patterns accordingly. This is significant in the context of the current study, as British-Pakistanis and their British-born children are likely to be influenced by a dual set of agents aligned with the Pakistani culture as well as the mainstream British culture. It is in this context that the current study aims to explore the effects of interpersonal influences on the loyalty levels of British-Pakistanis. Reference groups and the rationale for studying their impact on consumption behaviour will be discussed in a later chapter. At the moment, it is worth noting that Penaloza (1994) identified the outcomes of consumer acculturation to be assimilation, maintenance, resistance, and segregation; these being very similar to the four outcomes put forward by Berry (1980).

Furthermore, Penaloza's (1994) model reveals that the acculturation strategies adopted by ethnic minority consumers can differ depending upon their demographics (*e.g.*, age, gender, occupation, education), language abilities, length of stay in the country, the strength of identification with their culture of origin and other environmental factors. It is also argued that the degree of similarity between the original and host cultures can also be an important factor (Wong-Rieger and Quintana, 1987; Gentry *et al.*, 1995; Berry, 1997). For instance, a person emigrating from an individualistic culture is more likely to assimilate into the culture of destination than the one from a collectivist culture (Wong-Rieger and Quintana, 1987; Hui *et al.*, 1992; Triandis, 1992). The notion of individualism and collectivism will be discussed in a later section.

Chapman and Jamal (1997) argue that Penaloza's (1994) model implies a difference between the acculturation processes (*e.g.*, active interactions between culturally diverse systems) and their outcomes (as an end point of the process). However, this opposition, according to Chapman and Jamal (1997), is a naïve one because no society or grouping of people is ever free from change and all such groupings are, in some sense, constantly in a process of acculturation. Chapman and Jamal (1997, p.39) argue that "the idea of a determinate and unchanging outcome, as

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the product of a prior process, can only assume substance if the frame of observation is frozen in time". Hence, Chapman and Jamal (1997) argue that no human group remains static, and there are no final and determinate outcomes of processes that have run their course. In this context it could be argued that British-Pakistanis and their British-born children are expected to exhibit differences in their levels of ethnic identity. The idea was put forward earlier that a person's identity deals with how that person relates to others in his/her own group or those outside his/her group. Hence British-born children are likely to be influenced by agents of their culture of origin and the mainstream UK society.

Empirical evidence suggests that immigrants co-exist with the mainstream culture (Jamal, 1996). This co-existence can lead to influences from different cultural sources. For instance, Jamal (2003) has argued that British-Pakistanis have created their own cultural institutions to the extent that they no longer feel strangers in the UK. There has been an emergence of ethnic retail enterprises, which took place within the last 20 years and comprises "corner shops, grocery stores, cash and carry superstores, restaurants, takeaways, supermarkets, food wholesaling, electronic retail and wholesaling, garment retailing and wholesaling" (Jamal, 2003, p. 2). According to The Sunday Times (February 19th, 2006), migrants are some of Britain's most enterprising people, with 250,000 ethnic businesses which contribute £15bn a year to the economy. Those who arrive to work in Britain rather than those who were born in Britain usually lead the way in entrepreneurship.

Ethnic minority consumers are exposed to their own culture through a variety of other means: *e.g.*, regular visits to their homeland, visitors from their original culture, the consumption of brands originating from their homeland, and ethnic media. Empirical evidence also suggests that ethnic minorities tend to live in close proximity, thereby leading to clusters/neighbourhoods dominated by these groups. Bradford, which is also often referred to as 'Little Pakistan', Brick Lane in London, Pollokshields in Glasgow and Manchester's 'Curry Mile' in Rusholme are all examples of areas where ethnic minorities have congregated and flourished. The idea that ethnic minority consumers are likely to be influenced by different cultural institutions with different cultural identities is presented in Fig 2.3.

Figure 2.3 Agents of Change affecting Acculturation Outcomes
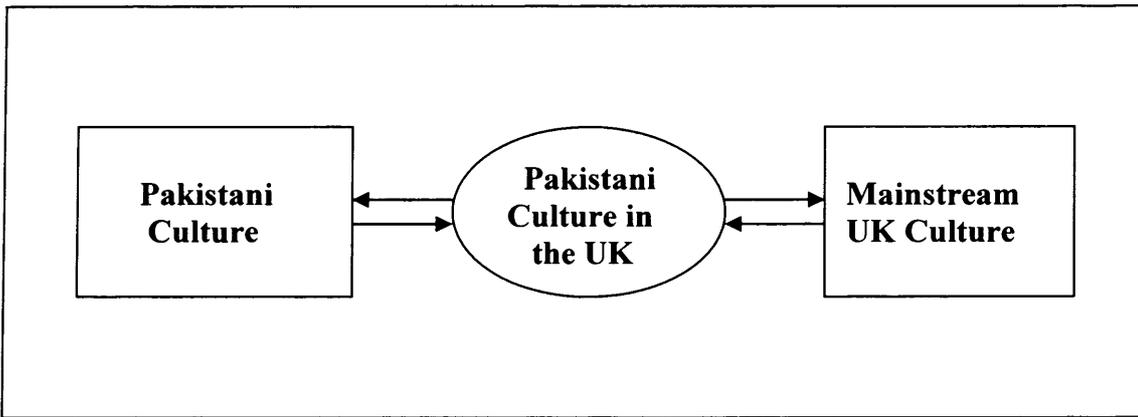
Key: Arrows show the interaction flow of influences. *(Source: This study)*

Advancing Penaloza's (1994) argument that acculturation is influenced by a dual set of agents, it can be argued that British-Pakistani consumers are influenced by cultural institutions aligned with their culture of origin, the mainstream culture and the new ethnic minority culture created and maintained by them in the UK.

However, empirical evidence points to the existence of some very strong inter-generational differences between the first generation of immigrants and their children who are born and raised in the UK. For example, the symbolic meanings connected to food can differ according to age and sex (Levy, 1981; Jamal, 1998). Jamal (1998) reported that very strong differences exist in the food consumption patterns of first generation Pakistani parents and their children. The first generation British-Pakistani considered only their Pakistani food as a proper meal and would not engage in the consumption of British food, such as fish and chips and pizza, because it was considered as light and non-filling. Their children, however, were much more likely to eat both Pakistani and British food. The reasons why Pakistani children eat British food were: that it was perceived as convenient, it provided a way to conform to the mainstream culture, English food consumption practices reflected adventurism and an independence from parental control and it was an opportunity to break from the routine and eat something different (Jamal, 1998).

This inclination among the young generation of British-Pakistani informants to deviate from the norm can be seen as a manifestation of individualism, which will be discussed in the next section. The differences were so strong, that the parents had to change their food consumption inside their homes, cooking a mixture of Asian and English Food. Women amongst the first generation of Pakistani-British were more

adventurous in trying English food than their male counterparts and they did this as an expression of maternal love, family unity and conformity to their young children (Jamal, 1998). Both the first generation of British-Pakistanis and their children are faced with a 'duality' (Karakayali, 2005). This means that they can engage in the consumption of either Pakistani or British food, depending on the given situation.

Related to the inter-generational differences is the idea that the consumption patterns of immigrants would differ depending upon whether they are high or low acculturated individuals, or whether they strongly or weakly identify with their culture of origin. In relation to the latter, Desphande et al. (1986) conducted a study to test whether there would be fundamental consumption-related differences in regard to attitudes toward business and government, use of Spanish media, attitudes towards advertising, brand loyalty, brand prestige and ethnic pride, between Hispanics who identify strongly or weakly with their ethnic group. The results of the research confirm that there are differences between strong and weak Hispanic identifiers, especially in terms of attitudes toward institutions, use of Spanish-language media, brand loyalty, and preferences for prestige and ethnically advertised brands. A further important point raised in this study is that there appears to be more similarity between weak Hispanic identifiers and Anglos than between the two Hispanic groups.

A similar study was conducted by Donthu and Cherian (1994), which investigated the differences in the retail shopping behaviour of strongly and weakly identified Hispanics. The results showed that for services, particularly low-involvement services, strongly identified Hispanics in comparison to their weakly identified counterparts are more likely to seek Hispanic vendors. For products, strongly identified Hispanics (more than weakly identified Hispanics) tend to show loyalty towards brands used by family and friends, and they are influenced by targeted media and are less worried about economic values. Another study by Lee and Tse (1994) examined the media consumption of Hong Kong immigrants in Canada and found that the degree of exposure to the host and/or ethnic media affected the degree of acculturation of the immigrants. D'Astous and Daghfous (1991) in their study of Arab Muslims in Canada, expected the consumer behaviour of their respondents to be influenced by their acculturation status. Their results show that highly acculturated Arab Muslims displayed attitudinal and behavioural patterns which demonstrated their integration into the host society. Low acculturated Arab Muslims, on the other hand, maintained their original attitudinal and behavioural patterns. Cuellar et al. (1997)

discovered similar results, arguing that an increased level of acculturation into the mainstream society diminished Mexican Americans' sense of ethnic identity. Reardon et al. (1997) also found, when studying Anglo and Hispanic females in the USA, that Hispanics had differing value systems across acculturation levels. Finally, Khairullah (1996) discovered that as acculturation increased, the Asian-Indian immigrants in the US preferred American advertisements to Indian ones.

Having discussed the importance of ethnic identity and acculturation for this study, the next section will provide an explanation of individualism and collectivism and the independent and interdependent self, which is another cultural variable affecting British-Pakistanis' susceptibility to interpersonal influence.

2.7 Independent and Interdependent Self (Individualism and Collectivism)

This section will outline the notion of individualism and collectivism, with a specific focus on the independent and interdependent self, and the characteristics along which individuals with an independent self differ to those with an interdependent self.

Individualism versus collectivism (I-C) is the third major cultural aspect that has been put forward by Hofstede (1980) and, according to Sun et al. (2004), is probably one of the most significant ways in which societies differ. Individualism and collectivism exist in all cultures, but one pattern tends to be predominant (Gudykunst and Ting-Toomey, 1988). This dimension generally refers to the relationship one perceives between oneself and the group one belongs to (Hawkins *et al.*, 2001). There are many differences between individualistic and collectivistic cultures and the most important once have been summarized by Triandis (1995, p. 36):

"*1   a sense of self as an autonomous, independent person versus a sense of self as more connected to in-groups;*

2   a priority of personal goals versus subordination of personal goals to group goals:

3   an emphasis on personal attributes versus roles and norms in guiding behaviour, and

4   the maintenance of relationships for personal benefits rather than for a sense of connection and obligation. "

The impact of I-C on the individuals' actions is mediated through the way individuals conceive of themselves and many researchers argue that cultural variations in I-C can be linked directly to the way members of cultures think about themselves (Kitayama and Karasawa, 1995; Markus and Kitayama, 1991, 1994; Gudykunst *et al.,* 1996). This is because the individualistic or collectivistic tendencies that individuals learn when being socialized in their culture in turn also influence individual-level factors such as the way individuals conceive of themselves (*e.g.,* Markus and Kitayama, 1991). The most extensively recognized and much used conceptualization of self-construal is Markus and Kitayama's (1991) distinction between the independent and the interdependent self.

Self-construal was introduced in conjunction with cultural dimensions (*i.e.,* collectivism and individualism) and tested in cross-cultural research (*e.g.,* Cross, 1995; Sharkey and Singelis, 1995). Markus and Kitayama (1991) argue that different cultures have different impacts on their members' self-images, and these influence an individual's cognition, emotion, and motivation. They further argue that these two types of self can be found in any culture, but generally the prevailing one in Asian cultures (collectivist) is the interdependent self and the prevailing self in Western cultures (individualist) is the independent self. Thus, the self-construal construct is argued to provide an explanation at an individual level for cultural differences (Markus and Kitayama, 1991).

Self-construal is conceptualized as "a constellation of thoughts, feelings, and actions concerning one's relationship to others and the self as distinct from others" (Singelis, 1994, p. 581). The different self-images affect what people "believe about the relationship between the self and others and, especially, the degree to which they see themselves as separate from others or as connected with others" (Markus and Kitayama, 1991, p. 226). In addition, within a culture, individuals vary in their levels of interdependent versus independent orientations, and these personal orientations play more of a role than cultural membership in influencing such variables as social influences (Cialdini *et al.,* 1999 cited in Mandel, 2003, p. 31)

Recent research has revealed that every individual in any given culture possesses at least two selves: an independent and interdependent self (Markus and Kitayama, 1991; Singelis, 1994; Gudykunst *et al.,* 1996). The main difference between the independent and interdependent self will be explained in the following paragraphs.

The independent self is regarded as an entity that encompasses a unique, bounded composition of internal attributes and acts primarily as a consequence of these internal attributes. It is the single individual's thoughts and feelings which are most important in the explanation and analysis of behaviour and the collective level of reality remains secondary (Markus and Kitayama, 1994). In addition, people who see their self-image as autonomous, stable and invariant across different contexts are expected to construe themselves as independent from others. For these people, their own internal attributes are more important than situational demands (Markus and Kitayama, 1991). Moreover, the main normative task of the independent self is to maintain the independence of the individual as a self-contained entity, and, in more detail, "to be true to one's own internal structures of preferences, rights, convictions, and goals and further to be confident and efficacious" (Markus and Kitayama, 1994, p. 569). The independent view of the self strives to express the internal attributes of the individual both in private and public and others are merely used in appraising and evaluating the self or as standards of comparison. Others moreover do not partake in the individual's own subjectivity (Markus and Kitayama, 1991, 1994).

On the other hand, the interdependent self is not seen as an independent entity separate from the collective, but instead as a priori and fundamentally interdependent with others. In other words, the interdependent self is inherently social, an integral part of the collective and is derived from the individual's relationships with significant others in the collective. Primacy is therefore given to the relationship between the self and others (Markus and Kitayama, 1994). The main normative task of the interdependent self is to maintain interdependence with others. Decisions are not made independently, but instead the self is cast as "a single thread in a richly textured fabric of relationships" (Kondo, 1990, p. 33). The interdependent self has to adjust and fit into important relationships, engage in collectively appropriate actions, and promote the goals of others (Markus and Kitayama, 1994). Only in reference to the thoughts, feelings and actions of others are the thoughts feelings and actions of the self made meaningful, and therefore others are vitally important in the very definition of the interdependent self (Kondo, 1990; Markus and Kitayama, 1994). People who

construe themselves as interdependent are believed to have flexible and variant self-images. Those who promote an interdependent self-construal find ways to fit in with others and value connectedness with others. For those people, it is expected that the anticipated expectations of others and social norms are more important than their internal wishes (Singelis, 1994).

To sum up, the independent self is characterized by:"(1) internal abilities, thoughts, and feelings, (2) being unique and expressing the self, (3) realizing internal attributes and promoting one's own goals, and (4) being direct in communication" (Singelis, 1994, p. 581). In contrast to the independent self is defined as a flexible, variable self which places emphasis on: "(1) external, public features such as status, roles, and relationships, (2) belonging and fitting in, (3) occupying one's proper place and engaging in appropriate action, and (4) being indirect in communication and reading others' minds" (Singelis, 1994, p. 581).

The independent and interdependent self also differ in regard to goal orientation, which is broadly defined as "representational structures that guide the system in its pursuit of a reference or end state" (Markman and Brendl, 2000, p. 98). The theory makes a distinction between the main categories of goals: those that relate to achieving positive, desired outcomes such as achievement, advancement, and aspiration (termed promotional or approach goal) and those that focus on avoiding undesired negative outcomes such as responsibilities, obligations, and security (termed prevention or avoidance goals) (Aaker and Lee, 2001).

In relation to the goal orientation of the independent and interdependent self Lee et al. (2000) found that those individuals with a chronically independent self, in the process of the achievement of their goals are more sensitive to the presence or absence of positive features, and therefore have a bias towards a promotion focus. Individuals who have a chronically accessible interdependent self, in contrast, are more sensitive to the presence or absence of negative features, having a bias towards a prevention focus. Aaker and Lee (2001) in their study extended this point of view by not only mentioning that the independent self focuses mainly on approach goals and the interdependent self on avoidance goals, but also that individuals attend more to information which is compatible with their self-regulatory goals and they scrutinize this information to a greater degree and are more critical of product claims aimed at helping attain one's goal. In other words, a higher degree of favourable attitudes are formed under conditions of goal compatibility.

Related to this is the idea of low-context and high-context communication. A high-context (HC) communication or message according to Hall (1976, p. 79), is one "in which most information is either in the physical context or internalised in the person while very little is in the coded, explicit, transmitted part of the message". The opposite is low-context communication (LC), "where the mass of the information is vested in the explicit code" (Hall, 1976, p. 79). The usage of HC communication means using and understanding messages that are implicit, reducing the content of the verbal message, and being sensitive to others. In contrast, LC communication involves being direct, precise and open. In connection to HC and LC communication Singelis and Brown (1995) found that the interdependent self-construal is related to using high-context communication styles, and independent self-construal is related to using low-context communication styles. Additionally, Gudykunst and Ting-Toomey (1988) contended that low-context communication is used mainly in individualist cultures, whereas high-context communication is used predominantly in collectivist cultures. Gudykunst et al. (1996) also found that the more individualistic values individuals hold and the more independent their self-construal, the more they use low-context communication. The opposite can be said about individuals who hold collectivistic values and the more interdependent their self-construals, the more they use high-context communication.

In addition to this, it has also been argued that the self is malleable (Aaker, 1999), fluid and dynamic. This means that any individual, in any culture, is in possession of at least two selves, an independent and interdependent self and can activate either of the two or both depending on the situation (see also Markus and Kitayama, 1991; Singelis, 1994; Gudykunst et al., 1996). Although accepting the fact that self-construal is malleable, however, it is primarily the actions of a society, or as in the context of this study, an ethnic subculture and the mainstream culture, that encourages a particular self. It is through this social encouragement of close ones that a particular self-view, at an individual level, becomes chronically more accessible or as in most cases, most accessible.

Therefore, it could be argued that though the two self-views seem to coexist within every individual (Singelis and Brown, 1995) and whereas each can be made temporarily accessible through referencing tasks, and the situational context, the major level of accessibility of the two-self-views tends to be influenced by antecedents such as culture (Aaker and Schmitt, 2001). It is through cultural

differences, which arise from tradition and religion, ethnic origin, life philosophies, and socialization processes, that the asymmetric development of the independent and interdependent self is fostered.

Building on the concept that self-views are created and made temporarily accessible, Triandis (1989) argues that each person has three aspects to themselves: (1) the private self, (2) the public self and (3) the collective self. The chance that a particular aspect of the self will be referenced is dependent on its complexity and development and the situational context. Sampling the private aspect primarily is an indication of idiocentric (independent) tendencies. In contrast, sampling of the collective and public elements suggests allocentric (interdependent) tendencies. Triandis (1995, p.5) defined "idiocentric as self-oriented, whereas allocentric is social context-oriented" and he further stated that in all cultures, there are both idiocentrics and allocentrics in different proportions (Triandis *et al.*, 2001).

In relation to what has previously been said about predominantly culture, rather than situational contexts, affecting the relative development of these various selves, Triandis (1989) proposed that collectivist cultures nurture the growth of many cognitions which refer to a group or collective and therefore raised the possibility that these cognitions would be sampled frequently by the individual. The development of cognitions which refer to the individual's traits and states, are mainly encouraged by individualist cultures. Culture therefore does not only affect behaviour by influencing self-image, but through defining situations.

It is often the case, especially with second and third generation British-Pakistanis, that they will be expected to experience a great deal of intrapersonal conflict because they have grown up with the cultural norms and values of two cultures. Cross and Markus (1991) referred to this as possessing a 'bicultural self-system'; such individuals have a very well-developed private and collective self and therefore have to decide whether, given the situational context, it is better to use the independent self that focuses on the individual's rights, the value of autonomy and personal preference, or whether the interdependent self is more appropriate because of their loyalty towards the family and the need for harmony. The outcome in such a conflict situation will depend on various aspects, such as, for example, the strength of the individual's cultural perception of the situation (cultural identification).

As in the case of second generation British-Pakistanis, the coexistence of two well-developed self-construals does not have to be problematic. On the contrary, it

may also be useful when moving between the two cultures. In today's fragmented life, it is probably more of an advantage to have been raised with two cultures, because it should automatically encourage cultural sensitivity, that is, the individual's ability to modify his or her behaviour according to the cultural context. Singelis and Brown (1995, p.358) phrases it slightly differently: "the construal of the self is an ideal candidate for the role of mediating cultural influences."

A further important distinction between the independent and interdependent self, which affects consumer behaviour is related to how people from a collectivist culture with an interdependent self and individuals from an individualist culture with an independent self, relate to their in-group. In-groups are "groups of people about whose welfare one is concerned, with whom one is willing to cooperate without demanding equitable returns, and the separation from whom leads to discomfort or even pain" (Triandis, 1988, p. 75). In individualistic cultures, individuals normally assume responsibility for themselves first and foremost and then their nuclear family. In collectivist cultures, individuals normally belong to in-groups which look after them in return for their loyalty. Usually the most important in-group is the family, but important in-groups can also for example be co-workers, co-religionists etc. In-groups can also be defined by their similarities and normally have a greater degree of influence on social behaviour when they are impermeable and stable. In collectivistic cultures, more than in individualistic cultures, social behaviour is to a greater extent a function of in-group norms (Triandis, 1988).

Generally it can be said that people in individualistic societies tend to be more self-centred, self-enhanced and because of this they are less disposed to make sacrifices for their in-group. Moreover they are less loyal and emotionally attached to their in-groups, and less worried about their in-group needs, goals, norms, integrity and consequences. On the other hand, people from collectivistic cultures value the fact that they are part of a group, and respect group processes and decisions. Establishing and maintaining good and harmonious relationships within their in-group are a priority in collectivistic cultures (Sun et al., 2004).

Triandis (1988) argued that the more in-groups an individual belongs to, the narrower and weaker the strength of their influence is. Due to the fact that individualist cultures have many specific in-groups, the latter exert less influence on an individual's behaviour than in-groups in collectivistic cultures because there are fewer in-groups Triandis (1988). This might explain why first generation British-

Pakistanis who feel strongly attached to their culture of origin might be more susceptible to interpersonal influence than their children. As the later generations are influenced by both their culture of origin and the mainstream culture, they will automatically belong to more in-groups and therefore feel less inclined to conform to the in-groups norms. Hence they will be less susceptible to interpersonal influence.

Moreover, Triandis (1988) put forward the idea that members of collectivist cultures make a much greater distinction between members of in-groups and out-groups, than do individuals of individualist cultures. Shweder and LeVine (1984) argued that collectivists perceive in-group norms as universally valid. Considerable literature suggests that collectivists generally obey on in-group authority and are very aware of maintaining the integrity of the in-group, whereas they tend to distrust and find it difficult to interact and cooperate with members of out-groups (Triandis, 1972). The definition of the in-group, however, is constantly changing depending on the situation. It can be said however, that common fate, common outside threats and proximity are important characteristics, which draw the line between in-groups and out-groups. Although the definition of the in-group is situation dependent, it can generally be said that more in-group social relationships are communal in collectivist cultures and more exchange relationships can be found in individualist cultures.

Having discussed the important role ethnic identity, acculturation and the independent/interdependent self play in ethnic minority consumer behaviour with reference to the influence of social others, the next chapter will provide a more detailed description of reference groups and susceptibility to interpersonal influence.

CHAPTER

Three

Three

Susceptibility to Interpersonal Influence

3.1 Introduction

The current chapter will firstly review the literature dealing with the effects of reference groups, as susceptibility to interpersonal influence entails reference group influence, and this will be followed by a general discussion on the susceptibility to interpersonal influence.

3.2 What is a Reference Group?

According to Stafford (1966, p. 69) reference groups refer to "groups to which a person *actually* belongs, to which he *aspires* to belong, or dissociative groups to which he aspires *not* to belong". Park and Lessig (1977, p. 102) however defined a reference group as "an actual or imaginary individual or group conceived of having significant relevance upon an individual's evaluations, aspirations, or behaviour". Others argue that, "a reference group is a person or group of people that significantly influences an individual's behaviour" (Bearden and Etzel, 1982, p. 184). For the purpose of this study, reference group influence and social group influence are treated as the same phenomenon. According to Park and Lessig (1977), the relationship between a person and a reference group has to be motivationally and psychologically significant and strong.

3.2.1 Reference Group Types

Reference groups could be of two types: normative and comparative referents. Normative reference groups consist of parents, teachers, and peers who are used as important sources for attitudes, values, and norms through direct interaction (Childers and Rao, 1992). Normative referents are also called socially proximal referents because they operate in a person's immediate social network (Cocanougher and Bruce, 1971). However, the comparative referents include celebrities and others who provide the standards of achievement to which the individual can aspire; these referents are often used for self-appraisal. Here, the individual is removed from the comparative referents, meaning that he or she can only observe the behaviour of the comparative referents but is unable to directly interact with them. Cocanougher and Bruce (1971) label these people as socially distant referents as they operate on the periphery of the individual's social domain. Within the normative referent group, an additional distinction can be made between nuclear and extended families. Nuclear families include parents and siblings living together, whereas extended families can also include relatives such as grandparents, aunts and uncles all living together in one large unit (Childers and Rao, 1992). The distinction between nuclear and extended families is important because each provides a different environment for interaction and interpersonal influence (ibid). In an extended family environment, for instance, "multiple sources of influences based on observation and interactions can exist, and, therefore, the influence of family members on an individual's consumption behaviour will likely be relatively strong" (Childers and Rao, 1992, p. 199).

3.2.2 Types of Reference Group Influences

In an earlier work, Deutsch and Gerard (1955) identified **two types** of social influences: **informational** and **normative**. The informational social influence is defined as accepting information obtained from another person as evidence of the true state of some aspect of the person's environment. In other words, informational social influences are regarded as the "influence to accept information obtained from another as evidence about reality" (Deutsch and Gerard, 1955, cited in Burnkrant and Cousineau, 1975, p. 206). This type of influence works because consumers seek

information in order to make informed decisions and therefore are more likely to turn to various opinion leaders, opinion formers and other groups. While the consumer observes the behaviour of significant others and makes inferences, informational social influence does not require a direct contact with the referent (Jones and Gerard, 1967). Normative social influence, on the other hand, is defined as the influence to conform to the expectations of another person or group (Burnkrant and Cousineau, 1975).

According to Kelman (1961), social influence operates through one or more of the processes of *internalization* (*i.e.,* the consumer accepts the influence because it is perceived as beneficial in maximizing his values or solving a problem), *identification* (*i.e.,* a consumer's self concept is enhanced via identification with the group or other person) and *compliance* (*i.e.,* the consumer perceives a reward or punishment mediated by the other). Based on Kelman's work (1961), Park and Lessig (1977) identified three motivational influences of reference groups: **informational, utilitarian** and **value expressive**.

Informational social influence is said to operate through the process of internalization (Burnkrant and Cousineau, 1975; Bearden *et al.*, 1989), which occurs when people take on attitudes and behaviours because their content is congruent with the individuals' value system or he/she is unable to cope with some aspect of the environment on his or her own (Kelman, 1958). The informational reference group can be manifested in a number of ways. For instance, it can appear when a consumer actively searches for information from reliable and credible sources. Information sourced from experts, who are perceived as being credible, is likely to be internalized (Kelman and McGuire, 1969). Moreover, the more rapidly an information source is internalized, the more credible it is perceived to be by the individual (Kelman, 1961; Jones and Gerard, 1967; Jahoda, 1972). It can also appear when a person observes the behaviour of the referent and makes inferences on the basis of that observation. Finally, it can appear when a person observes endorsement of, for example, brand quality promoted by an expert referent.

Normative social influence, which is subdivided into utilitarian and value-expressive influence, may be accomplished through the processes of compliance and identification (Burnkrant and Cousineau, 1975).

Utilitarian influence operates through the process of compliance (Burnkrant and Cousineau, 1975; Park and Lessig, 1977). According to Kelman (1958),

compliance occurs when individuals adopt attitudes and behaviours in order to avoid specific punishments or obtain specific rewards. The person therefore accepts group norms, values and behaviour, not necessarily because he or she believes these to be true, but because they are necessary for a desired social outcome. Utilitarian influence is most likely to take place when a person's behaviour is visible to the person influencing them.

Finally, value expressive influence occurs through the process of identification (Burnkrant and Cousineau, 1975; Park and Lessig, 1977). Value expressive influence occurs when a person adopts another's norms, values, and behaviours as a model for their own attitudes and behaviour. In addition, the process of identification enables people to adopt attitudes and modes of behaviour in order to have a satisfying, self-defining relationship with another person or group (Kelman, 1958). Identification differs from compliance in that the person actually believes in the adopted attitudes and behaviour. Thus, value expressive influence is likely to occur whether the person's behaviour is public or private.

Two processes describe the value-expressive reference group influence. Firstly, a person can use a reference group to express him/herself (his/her self concept) or to reinforce his/her ego. In this case, the person's desire to express himself and the psychological image attached to the referent are likely to be compatible with each other. Furthermore, a person can also use the reference group because of his or her liking for the referent. In this case, no compatibility between the individuals' self-image and the psychological image attached to the referent is required.

3.2.3 When is Reference Group Influence Effective?

Stafford (1966) speculated that the reference group influence was likely to differ across product categories with greater conspicuous or socially visible products being more likely to be susceptible to group influence. Bourne (1957) argued that reference group influence depended upon the product exclusivity (*i.e.* whether it is owned by a few or many) and consumption visibility (*e.g.,* whether the product is seen or identified by others). Similarly, the influence of a reference group is likely to depend upon whether the purchase decision is examined at a product category level or at a

specific brand level (Childers and Rao, 1992). Advancing Bourne's argument and Park and Lessig's (1977) work, Bearden and Etzel (1982) specifically investigated when reference groups exert influence. They concluded that in the case of publicly consumed luxuries (*e.g.,* snow skis), the reference group influence was likely to be strong on product ownership and on specific brand choice. However, in the case of a publicly consumed necessity (*e.g.,* automobiles), the reference group influence was likely to be weak on product ownership but stronger on specific brand choice. Similarly, in the case of privately consumed luxuries (*e.g.,* TV games), the reference group influence was likely to be stronger on product ownership but weaker on specific brand choice. Finally in the case of privately consumed necessities (*e.g.,* mattresses), the reference group influence was likely to be weak on both product ownership as well as specific brand choice.

Childers and Rao (1992) replicated Bearden and Etzel's (1982) study and distinguished between familial and peer-based reference groups to predict that these would have different degrees of influence on buying behaviour. In particular, they used the notion of **intergenerational influence** to examine family-based reference group influence across different cultures (USA and Thailand). Making a distinction between nuclear and extended families, they argued that children were more likely to buy the same brand as their parents for privately versus publicly consumed products and that reference group influence was likely to be stronger in extended family environments (than in a nuclear family context) due to the presence of greater sources of group influences. Their findings revealed that the influence of peers was greater for private luxuries than for public necessities for the value-expressive and informational components of the scale used in their study. Furthermore, for brand decisions, the informational component of the scale generated a stronger effect on private luxuries than on public necessities. For privately consumed necessities, family-based reference group influence was the strongest.

It could be the case that the luxury element in the product ensured that peers exerted a strong influence, because the relatively high price and associated perceived risk necessitated more reliance on reference groups. Childers and Rao's (1992) findings also revealed that in nuclear families, the degree to which a person was influenced by peers was significantly higher for public than for private products and brands, while this was not the case in extended family contexts. Their findings indicated that intergenerational influence was an important determinant of brand

preference, but their study could not identify the sources of this effect. In the context of two cultures meeting (*e.g.,* Indian immigrants in the USA), they speculated that intergenerational influence might be present for Indian immigrants' private consumption, but external referents from a different culture (*e.g.,* USA) could affect public–based consumption behaviour. This is significant in the context of the current study, as the same argument might be applicable to British-Pakistanis in the UK. Recent work on British-Pakistanis in the UK (see for instance, Jamal, 2003) suggests that some of their public consumption is likely to be influenced by a mixture of referents both from Pakistan and from the UK.

3.2.4 The importance of Reference Group Influence

There are a number of ways in which reference groups influence consumer behaviour. For instance, Stafford (1966) argued that reference groups influenced the aspiration levels of consumers and thus played a significant role in bringing about satisfaction or frustration. Additionally, they influenced the types of consumer behaviour by establishing approved patterns of behaviour (Stafford, 1966); hence they produce conformity and feelings of contentment/discontentment towards the group. According to Stafford (1966), consumers evaluated their own behaviour by means of making reference to others and such reference behaviour was characterised by three dimensions: knowledge (*e.g.,* a person learns the norms and values of reference groups), affectivity (*i.e.,* the degree of identification a consumer has for a specific group) and sanctions (*i.e.,* rewards and punishments). Stafford (1966) further argued that the objects of evaluation included norms, values, status and behaviour and a consumer was more likely to utilise fewer referents if the purchase was small than if the decision involved high risk products, such as cars. It was further argued that a consumer was more likely to experience pressure to conform to a group if he/she belonged to a highly cohesive group than to a less cohesive group. Similarly Evans et al. (2006) maintain that consumers use reference groups as valuable sources of attitudes, beliefs, values or behaviour. In addition, reference groups perform certain important functions for consumers such as providing settings, enforcing standards of behaviour and acting as a point of comparison against which to evaluate one's self (Bearden and Etzel, 1982; Evans *et al.*, 2006).

Within consumer research, a number of studies have empirically demonstrated a link or congruency between group membership and brand consumption related behaviours (see for instance, Stafford, 1966; Witt, 1969; Witt and Bruce, 1970; 1972). Witt (1969) explored the influence that small, informal social groups had on brand choice behaviour. Witt (1969) focused on investigating whether the similarity of brand choice within a group was related to the cohesiveness of the group and whether the similarity of brand choice in a group was related to the knowledge of group members about the brand choices of other group members. Witt (1969) found a significant correlation between group cohesiveness and the similarity of brand choice and argued that the influence of a group on its members was directly proportional to the cohesiveness of the group. Moreover, Witt (1969) argued that the relationship of group cohesiveness and group knowledge to similarity of brand choice varied significantly across products. This could be interpreted as an indication that product purchase decisions vary in their susceptibility to group influence.

Using Festinger's (1954) theory of social comparison, Moschis (1976) attempted to explain why consumers used informal groups as a source of information and as a frame of reference. According to Moschis (1976), the social comparison theory acts as a motivating force and indicates that a person feels the need to compare himself or herself in regard to various attributes in order to judge the consequences of his or her behaviour when concrete evidence is not available. During the social comparison process, one is likely to compare oneself with an individual or group who is on a very similar level in terms of their attributes (Jones and Gerard, 1967, cited in Moschis, 1976). Similarly, during the social comparison, both reflected appraisal (*i.e.* the evaluation of oneself based on the inferences of the behaviours of others) and comparative appraisals (*i.e.*, the evaluation of one's own standing in relation to some attitude or belief) can be used. Moschis' (1976) findings suggested informal groups exerted a greater influence on their members' purchasing behaviours when there was a high degree of similarity among members as regards various attributes relevant to the products under consideration.

3.2.5 Reference Groups, Identity Creation and Brand Consumption

The review of the literature dealing with reference group influence indicates that reference groups act as a very important source for evaluating beliefs about the world and as a way to understand the meanings and symbolism attached to the brands (Escalas and Bettman, 2003, 2005). It was argued in the previous chapter that consumers use consumption to create and maintain their identities. Escalas and Bettman (2003) have examined one specific aspect of this identity creation process, namely the appropriation of brand associations that are derived from brand usage by reference groups. They proposed that consumers use brands to meet various self-related needs (*e.g.*, self verification and self enhancement) and that when consumers use brand associations (*e.g.*, user imagery and psychological benefits) to construct the self or to communicate this self-concept to others, a self-brand connection is made. Self-brand connection is defined as the extent to which a person incorporates a brand into his/her self-concept (Sirgy, 1982). It is argued that brand usage by reference groups acts as an important source of user imagery (*e.g.*, associations about the typical brand user) and psychological benefits (*e.g.*, social approval, personal expression, outwardly directed self imagery). The user imagery and psychological benefits become linked to consumers' mental representations of themselves.

The previous chapter looked at how consumers can experience multiple and often fluid identities and different possible selves (see for instance, Markus and Nurius, 1986; Jamal, 2003). With this in mind, Escalas and Bettman (2003) have argued that certain brand associations could help consumers achieve their goals which are motivated by the self when their associations are linked or connected to the self. Recognising that there are potentially many self-construction and self-presentation motivations, Escalas and Bettman (2003) decided to focus on two types of self-related motives: self-enhancement and self-knowledge. While self-enhancement refers to seeking feedback that is favourable, self-knowledge or self-verification means that an individual seeks accurate feedback regardless of its favourability. It could be said that an important aspect of self-enhancement was the positive bias in attribution *i.e.*, consumers are likely to judge positive traits as characteristics of themselves but negative outcomes to be circumstances unrelated to the self. Another important aspect of self-enhancement involves social interactions whereby consumers manage

their presentations of themselves in different situations to maximise the positive feedback. Consumers are said to use different techniques such as conforming to social norms, behavioural matching, self-promotion and even flattery to create a good impression and to gain social approval. On the other hand, techniques used by consumers to achieve self-verification include seeking more confirmatory evidence and striving to influence others by creating a self-confirmatory environment (this includes the consumption of brands to project identity cues to others).

In their study, Escalas and Bettman (2003) predicted that self-enhancement and self-verification motives differentially influence which reference groups the consumers looked to for brand associations as they constructed and presented their self-concepts. The findings revealed that a consumer was more likely to develop a self-brand connection where there was a perceived usage association between the member group and the brand and there was a strong connection between the member group and the consumer's self-concept. Furthermore, in the case of self-verification motives, member groups had a larger effect on self-brand connections and, in the case of self-enhancement motives, the effect of an aspiration group on a self-brand connection was greater.

Taking the argument further, Escalas and Bettman (2005) maintained that, during the self-construction process, it is important to see if the use of brand associations derived from one's own group (in-group) or from those to which one did not belong (out-group). The key argument was that consumers might avoid brand associations derived from groups that they did not belong to (or even aspired to belong to). In this case, the process of avoiding the out-group symbolism provides meaning to the brand. Conversely, the self-brand connections are likely to be negatively affected if the brand is not typically associated with an in-group (*i.e.*, its image is incongruent with the group).

3.3 Consumer Susceptibility to Interpersonal Influence

Bearden et al. (1989) argued that consumers can differ in their responses to social influence and developed and validated a scale for consumer susceptibility to interpersonal influence. They defined consumer susceptibility to interpersonal

influence as "the need to identify or enhance one's image with significant others through the acquisition and use of products and brands, the willingness to conform to the expectations of others regarding purchase decisions and/or the tendency to learn about products and services by observing others and/or seeking information from them" (Bearden *et al.*, 1989, p. 474).

Their definition incorporated both informational and normative types of social influence and led them to develop a 12 item scale comprised of four informational and 8 normative items. In attempting to measure consumer susceptibility to interpersonal influence, Bearden et al. (1989; 1990) found that value expressive and utilitarian influence were not measurably distinct. Subsequently, they collapsed items measuring susceptibility to value expressive and utilitarian influence into a single measure of susceptibility to 'normative influence'. There may be some conceptual justification for combining value expressive and utilitarian influence. It could be the case that an individual has to identify with another in order for the other to mediate rewards and punishments. For this reason and following the work of Bearden et al. (1989; 1990), in this study normative influence is conceptualized as being composed of both value-expressive and utilitarian components.

Gournais and Stathakopoulos (2004) argued that the power of social group influence can be determined not only by an individual's susceptibility to the group's influence but also by his or her level of involvement with the group and the degree of conspicuousness of the product, whether it is publicly or privately consumed or whether it is a luxury or a necessity (Bourne, 1957).

An additional important aspect for susceptibility to interpersonal influence to occur, which has not been mentioned thus far as regards the importance of reference groups, is that the consumption behaviour of the individual needs to be public. This is because consumers anticipate that others will judge their choice decisions, which might lead them to make choices different from the ones they would have made in the absence of public scrutiny (Ariely and Levav, 2000; Ratner and Khan, 2002). The occurrence of all types of social influence requires the opportunity for social interaction or public scrutiny. Seeking information, complying with the preferences of others, and acquiring the values of others all involve some form of communication or observation of behaviours and opinions (Bearden and Etzel, 1982); in a purchasing context, this means products that will be seen by others. Ratner and Khan (2002), for instance, found that consumers incorporate more variety seeking in their public versus

private decisions. The authors recommended that increased variety seeking steams from a desire to make a favourable impression on others. Ariely and Levav (2000) also found that consumers tend to incorporate more variety seeking in the context of public consumption. Their study concluded that in the presence of others, a consumer has to balance his or her personal goals with the group goals, which may lead to different choice decisions and less personal satisfaction.

Besides the context in which susceptibility to interpersonal influence can take place, the characteristics of the consumer also determine whether an individual is more or less likely to be susceptible to social influence. Park and Lessig (1977), for example, found that students were more susceptible to interpersonal influence than housewives. Cox and Bauer (1964) also found that individuals who were low in self-esteem were generally more susceptible to influences from others. In addition, Bearden et al. (1989) also observed a strong correlation between Lennox and Wolfe's (1984) attention to the social comparison information (ATSCI) measure and the normative dimension of consumer susceptibility to interpersonal influence. For this reason, people who have a general tendency to conform and fear the evaluations of others are also likely to show a high degree of normative consumer susceptibility to interpersonal influence.

Having established the importance of reference group influence in this study, the next chapter will address self-congruity, brand trust, brand attitude and brand loyalty.

CHAPTER

FOUR

4. Self-Congruity, Brand Trust, Brand Attitude and Brand Loyalty

4.1 Introduction

Having established the significance of generation, ethnic identity, acculturation, and the independent and interdependent self in Chapter 2, followed by a discussion of reference groups and susceptibility to interpersonal influence in Chapter 3, the aim of this chapter is to provide a review of the literature on self-congruity, brand trust, brand attitude and brand loyalty.

4.2 Self-Congruity

A key concept of understanding consumer behaviour is that of self-congruity. Fundamentally, self-congruity "links the psychological construct of an individual's self-concept with the symbolic value of goods purchased in the marketplace" (Grubb and Grathwohl, 1967, p. 22). According to Ross (1971, p. 38), one of the 'self-evident' truths in consumer behaviour is "that people purchase a product or brand only if these things are consistent with, enhance or in some way fit well with the conception they have of themselves". Self-congruity further engages an individual in his/her self-assessment as a consumer as opposed to a self-evaluation of general life satisfaction (Eriksen, 1996)

4.2.1 Self-Concept

The self-concept may be defined as "the totality of the individual's thoughts and feelings having reference to himself as an object" (Rosenberg, 1979, p. 7). Others define it as "a cognitive appraisal of the attributes about oneself" (Hattie, 1992, cited in Abe *et al.*, 1996, p. 98).

The self-concept is important because the value or meaning of a product is not independently obtained but is rather deduced from evoked self-image dimensions (Sirgy, 1982). Preference for specific brands might be developed because the consumer perceives them as mirroring his/her own self-image or because the consumer views them as projecting an image that he/she currently does not hold but aims to have (Loudon and Della Bitta, 1993).

There are four main types of self-concepts which refer to the actual self-image, the ideal self-image, the social self-image, and the ideal social self-image (Sirgy, 1980). The actual self refers to the way a person perceives him/herself; this is a realistic assessment of the qualities an individual holds or lacks (Sirgy, 1982). The ideal self refers to how a person would like to be perceived (Sirgy, 1982). This is to a certain extent formed by elements of the consumer's culture, such as heroes portrayed in advertising who serve as models of achievement or appearance (Freud, 1965, cited in Solomon *et al.*, 2006).The social self-concept has been described as the image that one thinks others hold, while the ideal social self-concept represents the image that one would like others to hold (Maheshwari, 1974).

In addition, there is the situational self-image, which is based on the symbolic interactionism school of thoughts (Schenk and Holman, 1980). Symbolic interactionism stresses that relationships with other people play an important part in shaping the self (Mead, 1934). This perspective holds that people exist in a symbolic environment, in which the meaning given to any situation or object is decided by the interpretation of those symbols (Solomon *et al.*, 2006). Being part of society means that we learn to concur on shared meanings. The meanings of consumers themselves, like other social objects, are defined by social consensus. As a consumer encounters new situations and people, he/she interprets his or her own identity, and this assessment continually evolves (Solomon *et al.*, 2006).

Schenk and Holman (1980) define situational self-image, based on symbolic interactionism, as the meaning of the self which the individual wishes others to have,

including the attitudes, perceptions and feelings the individual wants others to associate with him/her (Schenk and Holman, 1980). The choice of which self to express depends on the specific characteristics of a given situation. Once an individual has decided which self to express in a social situation, he/she looks for ways of expressing it. Schouten (1991) also argued that the elaboration of possible selves will be dependent upon situational and individual factors, and self-schemas will be evaluated on the basis of their desirability and attainability.

4.2.2 Defining Self-Congruity

Just as brands can possess human-like characteristics and images so can the user of a brand. This image is generally referred to as a brand-user image. A brand-user image can be defined as the stereotypic image of the type of person who typically consumes a particular product class or brand. This is also sometimes referred to as product-user image (Sirgy, 1982).

It has long been theorized by consumer self-concept researchers that a product-user image interacts with the consumer's self-concept thereby generating a subjective experience referred to as self-image/product image congruence or self-congruity (Sirgy et al., 1997). This congruence results from a psychological comparison involving the product-user image and the consumer's self-concept. This psychological comparison can be categorized as high or low self-congruity. The consumer experiences high self-congruity when he/she perceives the product-user image to match his or her self-image, and vice versa (Sirgy et al., 1997). Numerous studies have found supporting evidence for this user-image congruence in relation to, for example, store loyalty (Sirgy and Samli, 1989), brand preference and purchase intention (Hong and Zinkhan, 1995), intention to purchase (Erikson, 1996), product involvement and brand loyalty (Kressman et al., 2006).

There are at least four different approaches in self-concept studies that deal directly with product image: "(1) product image as it relates to the stereotypic image of the generalized product user; (2) product image in direct association with the self-concept; (3) sex-typed product image; and (4) differentiated product images" (Sirgy, 1982, p. 288). In this study product image as it relates to the stereotypic image of the

generalized product user was adopted for two reasons: (1) many self-concept investigators argue that a product image is defined as the stereotypic image of the generalized product user (*e.g.,* Grubb and Stern, 1971; Schewe and Dillon, 1978) and (2) it allows for a better understanding of how, due to the stereotypic image of the generalized product user, brand associations are created that are derived from brand usage by reference groups (Escalas and Bettman, 2003).

Generally, brand-user image can be formed in two ways: (1) from the consumer's own direct experiences and contact with brand users, or (2) indirectly through the depiction of the target market as communicated in brand advertising or some other source of information (*e.g.,* word of mouth) (Sirgy *et al.,* 1997). In this study the focus is on how the consumer's own direct experiences and contact with brand users, as well as the brand users normative and informational influence aid the consumer in forming a link between his/her self concept and the stereotypic image of the generalized product user. Apart from demographic factors, associations of the typical brand user may be due to psychographic factors (*e.g.,* according to attitudes towards life) (Escalas and Bettman, 2003). It is important to understand the role the brand user image plays in consumer behaviour, because it has an influence on the consumer's product selection process.

An important aspect to consider in order to understand why and how an individual achieves congruity between his/her self-concept and the stereotypic image of the generalized product user is, that consumers are not only functionally oriented and their actions are significantly influenced by symbols found in the identification of goods in the marketplace (Levy, 1959). Therefore, consumers may acquire goods in order to attain a certain self-image through the symbolic meaning of that product (Levy, 1959). Following this train of thought, Grubb and Grathwohl (1967) postulated that the self-concept is formed in an interaction process between an individual and others, and that the individual will aim for self-protection and enhancement in the interaction process through the consumption of symbolic goods. These self-construction and self-presentation motives will be discussed in more detail in section 4.2.4.

It has been shown by consumer theorists that the consumer's self-concept interacts with the product image and affects self-congruity (*e.g.,* Sirgy, 1982). This means that consumers generally hold favourable attitudes towards products and brands perceived to be consistent with their self-image, while possessing less

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favourable attitudes towards products and brands which are regarded as incongruent with their self-image (Graeff, 1996). Therefore, consumers prefer products and brands which have images compatible with their perceptions of the self. Subsequently, since purchases present a vehicle for self-expression, consumers buy those products which match their self-concept (Zinkham and Hong, 1991). Products and brands holding a similar image to the self concept of the consumer might also be purchased to achieve goals motivated by the self, such as: using brands to meet the needs of self-expression, serving as tools for social acceptance and integration, acting as symbols of achievement, increasing self-esteem, and allowing a person to differentiate himself or herself from others (Escalas and Bettman, 2005).

Self-image congruence is important because it can affect various kinds of significant consumer behaviour. Empirical studies show that congruence between product image and the self-concept facilitates positive behaviour and attitudes toward products (Sirgy, 1980, 1983, 1985) and is positively related to customers' product evaluations (Graeff, 1996). Self-congruity also has an effect on brand preference, choice, satisfaction and loyalty (e.g., Sirgy, 1982; 1985; Ericksen and Sirgy, 1989, 1992; Sirgy and Johar, 1999; Kressman et al., 2006; Jamal and Al-Mari, 2007). Self-congruity affects brand loyalty because self-congruity requires the brand to satisfy the consumer's need for self-consistency and self-enhancement, and thus to direct the consumer to assess his/her brand positively and to purchase the product again (Kressman et al., 2006).

4.2.3 The Importance of Product Type in Self-Congruity Research

Self-image congruency may not be a central aspect in the evaluation and purchase of all product types. Products which have a strong symbolic character and are publicly consumed (conspicuous) might lend themselves more easily to self-concept moderation (Zinkham and Hong, 1991; Mehta, 1999). Self-image congruence models have traditionally used the value expressive function of attitudes and are applicable when the product in question is value expressive (Sirgy, 1985; Hong and Zinkham, 1995; Graeff, 1996). Sirgy and Johar (1991) suggest that self-image congruence models can best be utilized when applied to products displaying a high degree of value expressiveness, that is, where consumers have a strong stereotypical image of

the generalized users of the product. Escalas and Bettman (2005) also found stronger self-brand connections for more symbolic rather than less symbolic brands. Additionally, Sirgy (1982) argues that products which have a high repurchase rate, or for which differentiated brands are available, might be used by consumers to express thier self-image.

The chosen product type in this study, namely, mobile phones, was selected for three reasons: (1) their symbolic character (especially among premium mobile phone models); (2) their public consumption; (3) and the scope of available differentiated brands. Since one of the objectives of this research is to investigate how susceptibility to normative and informational influence can affect an individuals self-congruity, it was important to use a product, such as mobile phones, which are conspicuous, not only because they lend themselves more easily to self-concept moderation, but also because their public consumption allows for stronger susceptibility to normative and informational influence (Bourne, 1957; Childers and Rao, 1992).

4.2.4 Self-construction and self-presentation motives

In order to understand why consumers engage in self-congruity and why they might be susceptible to normative and informational influence to achieve self-congruity, it is important to look at self-construction and self-presentation motives. Although many self-construction and self-presentation motives exist, in this study the focus is on two general sets of self-motives: self-enhancement and self-verification (Sirgy, 1982; Banaji and Prentice, 1994).

4.2.4.1 Self-enhancement

People are greatly influenced by the need to preserve and enhance self-esteem (Greenwald et al., 1988). The greater the match of the brand-user image with the consumer's ideal self-image, the more it is expected that the consumers' use of the brand will meet their self-esteem needs (Kressman et al., 2006). This is because the behaviour that allows people to decrease inconsistencies between their actual and ideal self serves to enhance self-esteem (Rosenberg, 1979). With self-enhancement

motivation, an individual is seeking feedback which is favourable and is motivated to purchase a positively valued product to maintain and enhance his/her self-image and will avoid purchasing negatively valued products (Sirgy, 1982). An important aspect of self-enhancement involves social interaction (Escalas and Bettman, 2003). People manage their presentations of the self in various situations to maximize positive feedback and make a good impression (Schlenker, 1980; Baumeister *et al.,* 1989). People are motivated to achieve a good impression for the purpose of gaining social approval and for the intrinsic satisfaction of projecting a positive self-image, even to themselves (Schlenker, 1980). Greenwald (1989) proposed three strategies for maintaining self-esteem, which are directly related to the self. These are: "value expressive functions associated with the private self where self worth is achieved by aiming to meet internalized standards; social adjustment functions associated with a strategic sense of the public self which seeks to achieve self-worth by securing positive evaluations from significant others; a group sense of the collective self which seeks to meet the goals of important reference groups" (Greenwald, 1989, cited in Eagly and Chaiken, 1993, p. 484-5).

It has been suggested that Western cultures show a general sensitivity to positive self-relevant information, here referred to as self-enhancement (Kitayama *et al.,* 1997). Subsequently, in this study, individuals with a predominantly independent self will engage in self-enhancement through value-expressive and/or social adjustment functions.

4.2.4.2 Self-verification

In addition to the need for self-enhancement, people often have a need for self-knowledge, including self-verification. Such individuals seek out, interpret situations and adopt behaviour strategies that are consistent with their self-conceptions (actual self) and hence avoid situations and behaviours that yield information contradictory to their existing self-conception (Escalas and Bettman, 2003). "Consistency provides individuals with a sense that the world is controllable and predictable" (Swann, 1990 cited in Escalas and Bettman, 2003, p.341). Two primary strategies used to achieve self-verification are: (1) seeing more self-confirmatory evidence than actually exists

and (2) trying to influence the reactions of others by creating a self-confirmatory social environment (Schlenker, 1980).

There is a growing body of research which indicates that self-enhancement motivation is greatly attenuated, and in some cases completely reversed in non-Western groups (Heine and Lehman, 1995; Kitayama *et al.,* 1995). Kitayama et al. (1996) argued that within a collectivist cultural system which is rooted in the importance of maintaining and becoming part of significant social relationships, sensitivity to negative self-relevant information (self-verification) is not an indication of low self-esteem and something that needs to be avoided or overcome. Instead, it has positive social and psychological consequences. Information about where an individual has failed to meet the standards of excellence shared in a given social unit (social norms) can be used to improve his/her actions and consequently serves to affirm a person's belongingness to the unit. Thus, in this study, individuals, with a predominantly interdependent self are expected to engage in self-verification rather than self-enhancement.

4.2.5 Research on Self-Congruity

The review of the literature on self-congruity will be divided into research related to self-congruity and susceptibility to interpersonal influence, and research on self-congruity and brand loyalty, respectively.

4.2.5.1 Self-congruity and Susceptibility to Interpersonal Influence

Escalas and Bettman (2003) investigated how reference groups as a source of brand associations can be connected to the mental representation of the self in order to achieve self-verification and self-enhancement. The findings showed that brands used by member groups and aspiration groups can become linked to a consumer's mental representation of the self as these brands were used to define and create the self-concept of the consumer. Additionally, the results demonstrated that the extent to which member and aspiration group usage impacts on individual self-brand connections is dependent upon the extent to which an individual belongs to a member group or wishes to belong to an aspiration group. For individuals with self-

enhancement goals, aspiration group brand use has a greater influence on self-brand connections, while for individuals with self-verification goals, member group use has a stronger impact.

In a later study by Escalas and Bettman (2005) the results showed that when an individual's image was consistent with his/her in-group, it enhanced self-brand connection for all consumers, whereas, for brands which were consistent with an out-group a stronger negative effect was found for independent versus interdependent consumers. This was due to stronger self-differentiation goals for consumers with more independent self-concepts. Furthermore, in a most recent study by Jia et al. (2007), the results revealed that it was not the value-expressive influence of a reference group which fundamentally shapes a consumer's pursuit of self-brand congruency, but utilitarian influence. In the process in which a reference group shape's a desired self-brand congruency, the value-expressive influence of the reference group is actually derived from utilitarian influence.

The implications of these previous studies for the current research are as follows: reference group influence in form of normative and informational influence might impact on the consumer's self-congruity depending on the extent to which an individual belongs to a member group, and individuals with a predominantly independent self will engage in self-enhancement. This makes them susceptible to interpersonal influence, which in turn affects the individual's self-brand congruence. Individuals with a predominantly interdependent self will engage in self-verification, making them also susceptible to interpersonal influence, which influences the individual's self-brand congruence. While the previous studies have mainly focused on the effect of normative influence on self-congruity, this research will also include the effect of informational influence on self-congruity.

4.2.5.2 Self-Congruity and Brand Loyalty

An early study by Landon (1974), which led the way for subsequent studies testing the effect of self-congruity on brand loyalty, examined the congruity hypothesis by comparing self-concept scores with purchase intentions. Specifically, Landon (1974) hypothesised self-image to be significantly correlated with purchase intentions and sought to clarify the relative importance of the actual self and the ideal self-image for

consumer purchasing intentions. Landon (1974) found that some individuals showed a dominant influence of actual self-image correlation over all products, while others showed a dominant influence of ideal self-image.

From a slightly different perspective, Sirgy (1980, 1985) and Eriksen (1996) used actual and ideal self-congruity to predict either: purchase motivation, intention or preference. Sirgy's studies showed that congruence between product image and actual or ideal self-concept facilitates positive behaviour and attitudes towards products. The results in Eriksen's (1996) study also confirmed a relationship between self-image/product image congruence and the intention to purchase. Consequently, self-congruity, not self-concept per se, may have a greater influence on the preference, purchase intention, ownership, usage and loyalty of consumers to specific products.

Sirgy and Samli (1985) identified a relationship between store image and self-image whereby the congruence between the two produces a strong store loyalty. In a recent study by Kressman et al. (2006), the results showed that self-image congruence positively affected brand loyalty both directly and indirectly through functional congruity, product involvement and brand relationship quality. Prior to the study of Kressman et al. (2006), there has only been the study of Sirgy and Samlie (1985), which found that self-congruity positively affected store loyalty.

The review of the literature dealing indirectly and directly with self-congruity and brand loyalty shows that research in this area is very limited. The present study attempts to extend the literature in this area by examining if self-congruity also influences brand loyalty for a micro culture (British-Pakistanis) within a macro culture (British).

4.3 Brand Trust

The importance of trust lies in the fact that it can realize a sustainable competitive advantage for companies and thereby enhance business performance (Ha, 2004). Trust is also significant in the consumer behaviour context because it is an essential element in building customer relationships and a sustainable market share (Urban *et al.,* 2000). Bainbridge (1997) also affirms that trust is the most important attribute a brand can

hold and according to Blackston (1992) trust is a vital component of the consumer's relationships with brands. Most importantly, Hiscock (2001, p. 1) asserts that "the ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust."

4.3.1 Theoretical Foundations of Trust

Trust has received a great deal of attention from scholars in several disciplines such as social psychology (*e.g.*, Larzelere and Huston, 1980; Rempel *et al.*, 1985), sociology (*e.g.*, Lewis and Weigert, 1985), economics (*e.g.*, Dasguta, 1988) and also in more applied areas such as management (*e.g.*, Barney and Hansen, 1994) and marketing (*e.g.*, Morgan and Hunt, 1994; Garbarino and Johnson, 1999). Lewicki & Bunker (1985) proposed that these different perspectives of trust, can be aggregated into at least three different groups: personality theorists (disposition to trust), sociologists and economists (institution-based trust), and social psychologists (trusting beliefs and intentions).

Personality theorists commonly frame their assessments of trust from the point of view of the attributes of trustors and trustees and focus upon a host of internal cognitions which personal attributes yield (Deutsch, 1962; Rotter, 1967). At this level, trust is conceptualized as a belief, expectancy, or feeling that is deeply rooted in the personality of an individual (Mayer *et al.*, 1995). Personality traits are, however, reasonably constant and intrinsic characteristics fashioned by social factors unrelated to a given context and are invariant to situational stimuli (Webster and Martocchio, 1992). Research shows that personality traits are less prognostic of specific behaviours because they cannot be used to differentiate between situational differences (Mayer *et al.*, 1995; Lewicki and Bunker, 1995). For this reason the personality trait characterization of trust was deemed unsuitable for this study.

Economists and sociologists focus on trust as an institutional phenomenon. At this level, trust can be conceptualised as both a phenomenon between institutions, and as the trust individuals place in those institutions. This view is a general societal view of trust. Lewicki and Bunker (1995) describe this institutional trust as the trust that develops when individuals extend their personal trust to large organizations and institutions made up of individuals with whom they have low familiarity, low

interdependence, and low continuity of interaction. Economists in particular, tend to view trust as either institutional (North, 1990) or calculative (Williamson, 1993). With regard to calculative trust, transaction cost economists, for example, view trust as a cause of reduced opportunism among transacting parties, which results in lower transaction costs (Williamson, 1975). Sociologists often find trust in the socially embedded properties of relationships between people (Granovetter, 1985) or institutions (Zucker, 1986). Economists and sociologists focus specifically on how institutions and incentives are created to lessen the anxiety and uncertainty associated with transactions between relative strangers (Zucker, 1986). Institutional or societal trust is of considerable importance in modern society as the complexity of society has made trust a necessity for individuals, due to their incomplete understanding of the inner workings of the system (Earle and Cvetkovich, 1999). This societal view of trust will not form the foundation of the investigation of consumer brand trust in this study because it has low continuity of interaction. However, for brand trust to generate brand loyalty, long-term, relational interactions are required.

The final stream of research (Deutsch, 1958; Rempel and Holmes, 1985; Butler, 1991) in the study of trust is the approach of social psychologists, which treat trust as an expectation of the other party in a relationship. The individual who is making the decision to trust is dependent on the actions of others for the outcome of the decision. Prior research characterizes trust in terms of the expectations and willingness of the trusting party in a transaction, the risk associated with acting on such expectations, and the contextual factors that either enhance or inhibit the development and maintenance of trust (Deutsch, 1958; Lewicki and Bunker, 1995). In the current study, relationship trust will be applied as the theoretical foundation for trust because relationship trust or trust in a person or brand, as opposed to societal trust, is more relevant in predicting outcomes in contrast to the global attitude of trust in generalized others (Butler, 1991). Furthermore, relationship trust, which is the conscious regulation of one's dependence on another (person, brand), varies according to the task, situation, and person. Taking situational factors into account allows for the inclusion of social influence which assists or obstruct establishing trust with a brand.

4.3.2 Defining Trust

The importance of trust is widely recognised in many disciplines. Although there is widespread disagreement about its definition, characteristics, antecedents, and outcomes, scholars do appear to agree fundamentally on the meaning of trust (Rousseau *et al.,* 1998). Rousseau et al. (1998) in their meta-analysis of trust in organisations found that the fundamental elements of the definition of trust are comparable across various areas of research. They brought forward two vital elements of trust (1) perception of risk and vulnerability by the trusting party and (2) the expectation that the trustee will behave in the interests of the trusting party.

Risk, one condition which is essential in the psychological, sociological, and economic conceptualizations of trust (Rotter, 1967; Williamson, 1993) has a reciprocal relationship with trust: risk creates an opportunity to trust, which leads to risk taking. Trust would be superfluous if actions could be undertaken with entire certainty and no risk (Lewis and Weigert, 1985). The second necessary condition of trust is interdependence, where the interest of one party cannot be achieved without reliance upon another. The nature of trust and risk changes as interdependence increases. Scholars fundamentally agree that trust, as the willingness to be vulnerable under conditions of risk and interdependence, is a psychological state which researchers in various disciplines interpret in terms of "perceived probabilities" (Bhattacharya *et al.,* 1998), "confidence" (Garbarino and Johnson, 1999) and "expectations" (Rempel *et al.,* 1985). All of these are assigned to the occurrence of a positive outcome on the part of the trusting party. Contemporary research on trust is converging towards a definition that reflects the above-mentioned aspects of trust with a particular focus on vulnerability. Table 4.1 summarizes some of the definitions of trust.

Table 4.1 Definitions of Trust	
Study	**Definition of Trust**
Deutsch (1958)	The expectation of the parties in a transaction and the risks associated with assuming and acting on such expectations.
Zand (1972)	Trust is the conscious regulation of the dependence on another that will vary with the task, the situation, and the person.
Schlenker, Helm, and Tedeschi (1973)	Trust is the reliance upon information received from another person about uncertain environmental states and their accompanying outcomes in a risky situation.
Lewis and Weigert (1985)	Trust is not mere predictability but confidence in the face of risk
Michalos (1990)	A relatively informed attitude or propensity to allow oneself and perhaps others to be vulnerable to harm in the interests of some perceived greater good.
Hosmer (1995)	In the context of economic transactions, optimistic expectations of the behaviour of the stakeholder in a firm, under conditions of organizational vulnerability and dependence.
Boon and Holmes (1991)	A state, involving confident positive expectations about another's motives with respect to oneself in risky situations.
Moorman et al. (1992)	The willingness to rely on an exchange partner in whom one has confidence.
Morgan and Hunt (1994)	Trust occurs when one party has confidence in an exchange partner's reliability and integrity.
Mayer et al. (1995)	Trust is the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control the other party.
Currall and Judge (1995)	An individual's reliance on another party under conditions of dependence and risk.
Doney and Cannon (1997)	Trust is the perceived credibility and benevolence of a target of trust.
Rousseau et al. (1998)	Trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions of another.
Gefen (2000)	Trust in an online vendor is the willingness to make oneself vulnerable to actions taken by the trusted party based on the feeling of confidence and assurance.
Chaudhuri and Holbrook (2001)	The willingness of the average consumer to rely on the ability of a brand to perform its stated function.
Ba and Pavlou (2002)	Trust is the subjective assessment of one party that another party will perform a particular transaction according to his or her confidence and assurance.
Sirdeshmukn et al. (2002)	Expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promise.
Delgado-Ballester (2002)	A feeling of security held by the consumer that the brand will meet his/her consumption expectations
Delgado-Ballester & Munuera-Aleman (2005)	Trust is the confidence that one will find what is desired from another, rather than what is feared.

(Source: Author)

In accordance with what Rousseau et al. (1998) defined as the two important elements constituting trust, namely risk and interdependence, in this study brand trust is conceptualised as "a feeling of security held by the consumer that the brand will meet his/her consumption expectations" (Delgado-Ballester, 2004, p. 1242).

The definition of trust adopted in this study reflects two distinct components: reliability and intentions and these have been used in numerous studies (*e.g.,* Doney and Cannon, 1997; Delgado-Ballester and Munera-Aleman, 2001; Sirdeshmukn *et al.,* 2002). Table 4.2 provides a summary of further constructs that have been used to measure brand trust. In accordance with management and marketing literature (*e.g.,* Morgan and Hunt, 1994; Doney and Cannon, 1997), trust based on brand reliability refers to objective components of trust, with a technical or competence-based nature. In the consumer-brand domain the consumers' expectations need to be fulfilled and satisfied by the brand. Brand reliability is important for brand trust, because the accomplishment of the promise that the brand represents in the market inspires consumer confidence in the likelihood of future satisfaction (Delgado-Ballester, 2002). Consequently, the consumer develops a positive brand attitude which becomes central to repurchasing decisions in relational exchange (Morgan and Hunt, 1994).

Intention, the more subjective component of trust is defined as "the extent to which the consumer believes that the brand would hold consumers' interests ahead of its self-interests when unexpected problems with the consumption of the product arise" (Delgado-Ballester, 2004, p. 1242). Brand intention or benevolence reflects an emotional security on the part of the individuals, which is necessary for a long-term relationship to develop between the consumer and the brand. This emotional security stems from the consumer's belief that the brand is motivated by favourable and positive intentions towards their welfare and interest and will not take advantage of the consumer's vulnerability (Delgado-Ballester, 2004).

Table 4.2 Trust Constructs	
Study	**Constructs Introduced**
Moorman, Zaltman, Desphpande (1992) *"Relationships between providers and users of market research: The dynamics of trust within and between organizations"*	1.Belief 2.Behavioural Intention
Morgan & Hunt (1994) *"The Commitment-Trust Theory of Relationship Marketing"*	1. Reliability 2. Integrity 3. Confidence.
Ganesan (1994) *"Determinants of Long-term Orientation in buyer-seller Relationships"*	1. Credibility 2. Benevolence
Doney & Cannon (1997) *"An examination of the Nature of Trust in Buyer-Seller Relationships"*	1. Credibility 2. Benevolence
Geyskens et al. (1998) *"Generalizations about trust in marketing channel relationships using meta-analysis"*	1. Honesty 2. Benevolence

Table 4.2 Trust Constructs (Contd.)

Garbarino & Johnson (1999) *The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships*	1. Quality 2. Reliability
Delgado-Ballester & Munuera-Aleman (2001) *Brand trust in the context of consumer loyalty*	1. Specific Behaviours ("keep promises") 2. Attributes ("be sincere, be interested in...")
Chaudhuri & Holbrook (2001) *The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty*	1. Reliability
Ruyter et al. (2001) *Antecedents of Commitment and trust in customer-supplier relationships in high technology markets*	1. Reliability 2. Integrity
Sirdeshmukn et al. (2002) *Consumer Trust, Value, and Loyalty in Relational Exchange*	1. Competence 2. Benevolence 3. Problem-solving Orientation
Delgado-Ballester (2004) *Applicability of a brand trust scale across product categories*	1. Brand Reliability 2. Brand Intentions
Ha (2004) *Factors influencing consumer perceptions of brand trust online*	1. Reliability
Kim and Prabhakar (2004) *Initial Trust and the Adoption of B2C e-commerce: The Case of internet Banking.*	1. Correctness 2. Availability 3. Reliability 4. Security 5. Survivability
Ha and Perks (2005) Effects of consumer perceptions of brand experience on the web: Brand familiarity, satisfaction and brand trust	1..Preference 2. Privacy 3. Reliability 4. Ongoing Relationship
Bart et al. (2005) *Are the Drivers and Role of Online Trust the same for all web sites and consumers? A large-scale exploratory empirical study*	1. Honesty 2. Reliability 3. Consistency 4. Trustworthiness
Delgado-Ballester & Munuera-Aleman (2005) *Does brand trust matter to brand equity?*	1. Brand Reliability 2. Brand Intentions
Li et al. (2006) *Using Attitude and Social Influence to Develop an Extended Trust Model for Information Systems*	1. Benevolence 2. Integrity 3. Competence
Zboja & Voorhees (2006) *The impact of brand trust and satisfaction on retailer repurchase intentions*	1. Reliability 2. Integrity 3. Confidence.
Esch et al. (2006) *Are brands forever? How brand knowledge and relationship affect current and future purchases*	1. Reliability

(Source: Author)

4.3.3 Research on Brand Trust

The review of the literature on brand trust will be divided into research that is related to brand trust and susceptibility to interpersonal influence, and brand trust and brand loyalty, respectively.

4.3.3.1 Brand Trust and Susceptibility to Interpersonal Influence

Lau and Lee's (1999) study hypothesised that factors influencing trust in a brand included a number of brand, company and consumer-brand characteristics. Peer support was one sub-dimension of these consumer-brand characteristics, which was hypothesised to be positively related to a consumer's trust in a brand. Following Doney and Cannon (1997), Lau and Lee (1999) expected that through the process of transference trust would be developed. Via transference, the trust which an individual's significant others accord to a brand will be 'transfered' from significant others to the individual (Doney and Cannon, 1997). In choosing the brand others trust, the individual indirectly receives approval and peer support for their subsequent actions. Lau and Lee's (1999) results showed that although peer support was positively correlated to brand trust, it was not significant in explaining brand trust. Suh et al. (2006) also found that trust in a service provider (customer's point of contact service employee) and trust in a service organization (company itself) was mediated by an individual's trust in the recommender(s), through the process of transference. For the Korean sample living in the USA in the study of Suh et al. (2006), once trust was established in recommenders, it seemed to naturally result in a transference process.

Ha's (2004) study found that Web site reputation built on positive word-of-mouth communication was perceived by consumers as having higher levels of brand trust than marketing-controlled advertising. Reasons for this finding included: the fact that word-of-mouth information allows consumers to exert both informational and normative influence on the product evaluations and purchase intentions of other consumers (Ward and Reingen, 1990; Bone, 1995), and word-of-mouth communication influences awareness, expectations, perceptions, attitudes, behavioural intentions and behaviour (Ha, 2004). Numerous other researchers also

support the fact that word-of-mouth communication influences brand trust (*e.g.,* Ward and Lee, 2000; Iglesias *et al.,* 2001).

Kim and Prabhakar (2004) attempted to establish whether or not word-of-mouth referrals about internet banking were positively associated with the level of initial trust in the e-channel as banking medium. The findings revealed that word-of-mouth was a significant predictor of initial trust in electronic channels. Kim and Prabhakar's (2004) hypothesis was based on the assumption that word-of-mouth is an antecedent of brand trust, stemming from social network theory in the marketing literature, which states that trust can be transferred from one individual to another (Granovetter, 1973). Thus, an individual's initial trust level in an entity could be influenced by others. Social network theory (*e.g.,* Rogers, 1986) also states that informal channels of communication are the main means of circulating market information when the services are particularly complex and difficult to evaluate. Consequently, trust transfer can occur along these informal channels of communication, and word-of-mouth referral is known to be a strong influencer of consumer behaviour (Brown and Reingen, 1987).

In a recent study by Li et al. (2006), in the context of e-commerce, subjective norms, defined as social influence, were positively related to trusting beliefs, trusting attitudes and trusting intentions with regard to national identity systems. The results also indicated that the opinions of others had a greater impact on trusting beliefs than both the disposition to trust and institutional trust combined. Researchers have also shown that building online communities is closely related to e-trust (McWilliam, 2000). In a recent study by Casalo et al. (2007) it was found that greater participation in a virtual community was directly and positively related to greater consumer trust. Participation in virtual communities increases brand trust because members will be more familiar with the brand, due to an exchange of product and brand knowledge among members (Casalo *et al.,* 2007)

The previous literature on brand trust shows that brand trust can be created through word-of-mouth communication via the process of transference (Doney *et al.,* 1998). The existing research also points to a number of research gaps, which this study will endeavour to fill. These include: the direct effect of normative and informational influence on brand trust formation.

4.3.3.2 Brand Trust and Brand Loyalty

From a marketing perspective, several authors considered trust to be a major precursor of consumer loyalty (*e.g.,* Jarvenpaa *et al.,* 2000; Harris and Goode, 2004) and a key factor in order to achieve long-term oriented relationships (*e.g.,* Morgan and Hunt, 1994; Ganesan, 1994; Doney and Cannon, 1997). Trust also promotes loyalty because it reduces the uncertainty of a relationship with a brand (Mitchell, 1999). In this respect, Mitchell (1999) found that lower levels of uncertainty lead to higher purchase intentions as consumers try to minimize the perceived risk when buying a product.

Studies which conceptualized brand loyalty as repeat purchases include Garbiano and Johnson (1999), who found satisfaction to be key for occasional consumers, while trust was more important for consistent, relational consumers. In contrast, Ranaweera and Prabhu (2003) found both trust and satisfaction to have strong positive effects on consumer retention. Jarvenpaa et al. (2000) considered that improvements in the level of consumer trust favour higher purchase intention. Similarly, other authors indicate that loyalty directly depends on trust (*e.g.,* Lee *et al.,* 2000; Sirdeshmukh *et al.,* 2002). Lau and Lee's (1999) study also conceptualized brand loyalty as an actual pattern of purchase behaviour of a brand, or behavioural intentions towards the brand, and found that trust in a brand, which was influenced by brand predictability, brand competence, brand reputation, brand liking and trust in the company contributed to the behavioural intention of brand loyalty. The results of Esch et al. (2006) also revealed that brand knowledge affects future purchases via a brand relationship path which included brand satisfaction, brand trust, and attachment to the brand. Further, Zboja and Voorhees (2006) discovered that customer trust and satisfaction with a retailer had a direct effect on brand trust and satisfaction as regards customer repurchase intentions.

In contrast to the above mentioned research, which conceptualised brand loyalty as repeat purchasing, Chaudhuri and Holbrook (2001), pursuing the suggestion that brand loyalty includes some degree of predisposed commitment towards a brand (Aaker, 1991; Assael, 1998), conceptualised brand loyalty as purchase loyalty and attitudinal loyalty. Chaudhuri and Holbrook (2001) proposed that brand trust is related to both purchase and attitudinal loyalty. The results revealed that brand trust affects both purchase and attitudinal loyalty and they proposed that brand loyalty underlies the ongoing process of continuing and maintaining a valued and important

relationship that has been created by trust (Chaudhuri and Holbrook, 2001). Delgado-Ballester and Munuera-Aleman (2005) also attempted to see if brand trust influences brand loyalty and conceptualized brand loyalty not as exclusively focusing on repeated purchases, but on the internal dispositions or attitudes towards a brand. They argued that the focus on behaviour would otherwise not provide a basis for a complete understanding of the brand-consumer relationship. Their results showed that brand trust has a positive effect on brand loyalty.

In contrast to conceptualising brand loyalty as a repeat purchase or a combination of repeat purchasing and attitudinal loyalty, Delgado-Ballester and Munuera-Aleman (2001) focused on the emotional customer commitment that leads to long-term loyalty, and proposed that the higher the feeling of trust, the more committed an individual will be to a brand. The results obtained revealed the key role of brand trust as a variable that generates customers' commitment, especially in situations of high involvement, where its effect is stronger in comparison to overall satisfaction. Moorman et al. (1992) and Morgan and Hunt (1994) also found that trust leads to commitment in business-to-business relational exchanges because trust creates exchange relationships that are highly valued. Ganesan's (1994) study also found support for the idea that trust plays a key role in determining the long-term orientation of both retail buyers and their vendors.

The existing literature on the relationship between brand trust and brand loyalty highlights the fact that when measuring brand loyalty, the attitudinal component has been neglected and attention has mostly been given to the behavioural component of brand loyalty. Following Chaudhuri and Holbrook's (2001) study, this research conceptualises brand loyalty as both behaviour and attitudinal brand loyalty and provides further support for the notion that brand trust affects both constellations of brand loyalty. Moreover, little effort has been made to incorporate individual differences or consumer-based segmentation variables in the investigation of the link between brand trust and brand loyalty. Conducting the research in an ethnic subculture, namely British-Pakistanis, will give further support to the idea that the effect of brand trust on brand loyalty is applicable cross-culturally. According to Lau and Lee (1999) the concept of trust in consumer marketing is largely unexplored. To improve this shortcoming, this study examines how trust in consumer goods (mobile phones) relates to brand loyalty. Lastly Delgado-Ballester and Munuera-Alleman (2001) indicate the need for replicating the brand trust scale among consumers of

products in different categories, in order to confirm the validity of the concept used in their research and to refine its measurement. Having adopted their brand trust scale, this study tests if their scale is valid in a different product category.

4.4 Brand Attitude

Attitudes are important for the following reasons: they structure the way customers perceive their environment and guide the way in which they respond to it, and, in addition, because attitudes are relatively stable and enduring they are useful guidelines for what consumers may do in certain circumstances (Hogg and Lewis, 2004). Moreover, attitudes are not only important because they guide a consumer's behaviour, but also because they provide a better understanding of a consumer's intention to purchase a product (Fischbein and Ajzen, 1975).

4.4.1 Defining Brand Attitude

Attitudes at a general level are defined as "a mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related" (Allport, 1935, p. 799). For marketing situations it appears useful to define attitude as a "buyer's evaluation of a brand ... as measured ... on a set of bipolar scales reflecting salient purchase criteria common to the product class in which the brand is one element of the set" (Howard and Jadish, 1969, p. 193). Moreover, brand attitudes are defined by Wilkie (1986) as "the overall evaluations of a brand" (Wilkie, 1986, cited in Keller, 1993, p. 4).

At a general level the fundamental purpose of attitudes is to simplify knowledge about objects in the environment (Maio and Olson, 2000). Fazio (2000) proposes that the summary evaluations of objects is the essence of attitudes and by imposing an attitudinal evaluative structure on their social world, individuals find it easier to deal with the demands of the social environment.

Brand attitudes are important because they often form the basis for consumer behaviour. Brand attitudes can either be linked to beliefs about product-related attributes and the functional and experiential benefits or to beliefs about non-product-related attributes and symbolic benefits (Keller, 1993). Attitudes can serve a value-expressive function by allowing individuals to express their self-concept (Lutz, 1991). Attitudes can also be formed by less thoughtful decision making (Chaiken, 1986), for example, on the basis of simple heuristics and decision rules. In the case of consumers lacking either the ability or motivation to evaluate the product or service, they may use signals or extrinsic cues (Olson and Jacoby, 1972) to infer product or service quality on the basis of what they do know about the brand.

4.4.2 Components, Functions and Models of Attitude

The majority of models of consumer behaviour have viewed attitudes as having three distinct components. These three components include: (1) the thinking or cognitive component, (2) the feeling or affective component, and (3) the intentions or conative component (Secord and Backman, 1964).

In the cognitive or thinking component of attitude formation, it is assumed that a cognitive state exists prior to an affective or behavioural response (Dommermuth, 1989). The cognitive process described by multi-attribute models is known as functional congruity and the sequence of attitude formation is: (1) brand preference, in which product quality is inferred from extrinsic cues such as the brand (Jacoby, Olson and Haddock, 1971), (2) purchase intentions, and (3) decision-making, thinking, feeling and doing. The non-cognitive view or components of attitude formation either deal with the individual's overall feeling (like or dislike) for the brand (affective feeling) or the individual's gross behavioural expectations toward the brand (conative/intention component) (Dommermuth, 1989). The affective and conative components are based on the cognitive matching of the value expressive attributes of the product/brand with the consumer's self concept.

In accordance with Katz (1960) and Lutz (1991), attitudes allow an individual to execute certain plans and achieve certain goals successfully. Katz (1960) proposed four attitude functions that serve as the motives of functions for individuals. These functions include: (1) the utilitarian function, which exists in attitudes that maximize

the rewards and minimize the punishment obtained from the environment, (2) the knowledge function that exists in attitudes that give meaning to the self and its relations to objects in the environment, (3) the ego-defensive function which exists in attitudes which protect the ego from unacceptable impulses that cause anxiety, and (4) the value expressive function which exists in attitudes that give expression to central values and the self concept.

In relation to the product and brand domain, the two attitude functions of importance are the utilitarian and value expressive function. From an attitude function perspective, in the product and brand domain, product and brand attitudes that serve the utilitarian function have the goal of maximizing rewards and reducing punishments associated with the product, and thus, are based on product performance attributes and benefits intrinsically associated with them (Shavitt, 1992). Moreover, product and brand attitudes can also assist in self-expression and social interaction. Attitudes that serve the value expressive function are based on what the product is perceived to symbolize (Shavitt, 1992). This is an expression of one's own identity and value and is reflected in the personality related attributes of the product or brand (Johar and Sirgy, 1991)

4.4.3 Research on Brand Attitude

The review of the literature on brand attitude will be divided into research that is related to brand attitude and susceptibility to interpersonal influence, and brand attitude and brand loyalty, respectively.

4.4.3.1 Brand Attitude and Susceptibility to Interpersonal Influence

It was Allport (1935) who first suggested that the study of attitudes provided a meeting ground for the study of groups and individuals. In this vein, Festinger (1950, p. 272) highlighted the interdependence of the individual and the group by noting that "an attitude is correct, valid, and proper to the extent that it is anchored in a group of people with similar beliefs, opinions, and attitudes". In an earlier study, Sherif (1935) showed that in ambiguous situations, people look to the opinions of others for information. The results suggested that in cases where people were uncertain about

what attitudes to hold, individuals may influence each other through their actions and responses until most of the group members hold similar attitudes. Additionally, Abrams et al. (1990) found that although groups can provide the information people use to form attitudes, people are more accepting of information provided by in-group members.

In Asch's (1956) and French and Raven's (1959) studies, the results revealed that participants were more likely to conform to the judgements of other group members when their responses were public rather than private, indicating normative social influence as the basis for the attitude. Groups are most likely to influence attitudes when a particular social identity is made salient, hence people define themselves in terms of that social category (e.g., Tuner, 1991). Terry and Hogg (1996, p. 790) point out that "when social identity is salient ... a person's feelings and actions are guided more by group prototypes and norms than by personal factors". This means that when people regard themselves as part of a group, group norms will be more likely to influence the ways in which they shape, act upon, and alter their attitudes.

Undoubtedly, the strongest support for the relation between social norms and attitudes is given by the Theory of Reasoned Action (TRA) (Fischbein and Ajzen, 1975). The TRA posits that the attitude(s) towards behaviour in combination with subjective norms influence the intention to perform the behaviour (see Figure 4.1).

Attitudes are made up of the beliefs that a person accumulates over his/her lifetime. Some beliefs are formed from direct experience, some are from outside information and others are inferred or self-generated. However, only some of these beliefs actually influence attitudes. These beliefs are called salient beliefs and are said to be the "immediate determinants of a person's attitude" (Ajzen and Fishbein 1980, p. 63). An attitude, then, is a person's salient belief about whether the outcome of his/her action will be positive or negative. The beliefs are rated according to the probability that by engaging in the behaviour it will produce the believed outcome. This is called the belief strength. These two factors, belief strength and evaluation form attitude (Ajzen and Fishbein, 1980).

Subjective norms are beliefs about what others will think about the behaviour of the individual. They are perceptions about how family and friends will perceive the outcome of behaviour (normative belief) and the degree to which this influences whether such behaviour is carried out (motivation to comply). These two factors are multiplied to give the subjective norm. It is important to note that subjective norms

are formed only in relation to the opinions of persons considered to be significant or important.

Intention(s) are the probability, as rated by the subject, that he will perform the given behaviour. This intention is made up of the attitudes and subjective norms. Fishbein (1967) proposed that variables not included in the model can also affect the intention and, subsequently, behaviour. However, these variables must significantly affect the attitude or normative belief component and their weights. These factors include demographic variables and personality traits.

Figure 4.1 Reasoned Action Model
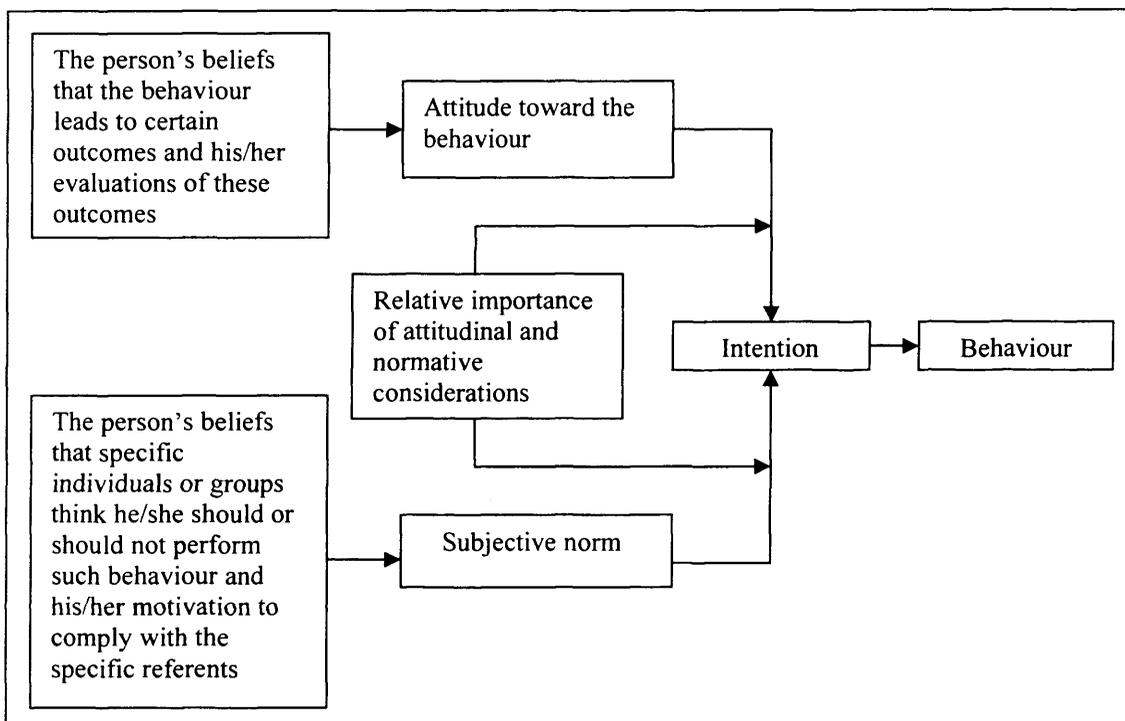
(Source: Ajzen and Fishbein, 1975)

4.4.3.2 Brand Attitude and Brand Loyalty

Dick and Basu (1994) have proposed that brand loyalty should be greater under conditions of more positive emotional mood or affection. Therefore, brands that make the consumer happy or affectionate should prompt stronger purchase and attitudinal loyalty. People may not always buy the brands they like because of high prices etc., but in general it can be expected that brands that are higher in brand affect should be

purchased more often and should encourage greater attitudinal commitment. Following this reasoning and the ties that exists between positive emotional feelings and close interpersonal relationships (Berscheid, 1983), Chaudhuri and Holbrook (2002) attempted to see if brand commitment increased as brand affection increased. The results showed that higher brand affect leads to increased brand commitment. This finding is in line with Gundlach et al. (1995) who suggested that commitment is associated with positive brand affect. In an earlier study, Chaudhuri and Holbrook (2001) additionally found that brand affect is positively related to both purchase loyalty and attitudinal loyalty. Although these studies examined the effect of brand affect on brand loyalty, they also indirectly provided evidence for the influence of brand attitudes on brand loyalty as Bagozzi et al. (1999, p.184) defined affect as a "...umbrella for a set of more specific mental processes, including emotions, moods, and possibly attitudes".

Instead of examining the effect of brand affect on brand loyalty, a number of studies have investigated the effect of brand attitude on brand loyalty. Taylor and Hunter (2003), for example, found that brand attitude is positively related to customer loyalty. Moreover Baldinger and Rubinson (1996) discovered that ongoing attitudes toward the brand had a dramatic effect on a brand's ability to either convert low loyals to high, or to retain high loyals over time.

A further explanation for the link between brand attitude and brand loyalty can be found in the definition of brand loyalty. In the brand loyalty literature, there are a number of conceptualizations of brand loyalty, but only one will be explained for the purpose of this study: the composite perspective of brand loyalty supports the contention that both favourable brand attitude and habitual buying behaviour are determinants of brand loyalty (Day, 1969; Jacoby, 1971; Jacoby and Kyner, 1973; Jacoby and Chestnut, 1978; Dick and Basu, 1994; Oliver, 1997). According to composite loyalty therefore a direct relationship between brand attitude and brand loyalty exists. For instance, Jacoby and Chestnut (1978) maintained that brand loyalty is a function of both behavioural and psychological (attitudinal) processes. In a more recent study Dyson et al. (1996) explained that the variation in brand loyalty was based on a person's attitude towards the brand.

Going a step further, Dick and Basu (1994) introduced the notion of relative attitude as an antecedent of brand loyalty. Hence brand loyalty is composed of high relative attitudes together with repeat patronage. Relative attitude is made up of two

dimensions: attitude strength, representing the evaluative assessment of product characteristics, and attitudinal differentiation, and the greater the perceived difference between alternatives the higher the relative attitude. Oliver (1999) also conceptualized brand loyalty as including both attitudinal and behavioural aspects, introducing a four-stage loyalty model: cognitive loyalty, affective loyalty, conative loyalty and action loyalty and thereby implying that different aspects of loyalty do not emerge simultaneously but, rather, consecutively over time. Oliver (1999) further argued that consumers can be loyal at each phase relating to the different elements of the attitude development structure.

4.5 Brand Loyalty

Having provided a review of the literature on self-congruity, brand trust and brand attitude with a specific focus on how these constructs relate to susceptibility to interpersonal influence and brand loyalty, the aim of this section is: (1) to provide an overview of how brand loyalty has been conceptualized and (2) to conduct a review of the literature dealing with social influence and brand loyalty.

The importance of brand loyalty among academics and researchers is widely acknowledged. The concept of brand loyalty is of great importance to companies because it can establish a sustainable competitive advantage. This is due to a number of reasons, which have been suggested by Gounaris and Statakopoulos (2004). Firstly, brand-loyal consumers are cheaper because they decrease the marketing costs of doing business (Aaker, 1991; Reichfel, 1996). Secondly, for a brand that has many loyal customers it is easier to conduct brand extensions (Thiele and Mackay, 2001, cited in Gounaris and Statakopoulos, 2004). Thirdly, brand-loyal consumers are less likely to switch brands and have fewer reasons to engage in an information search for alternatives (Uncles and Dowling, 1998, cited in Gounaris and Statakopoulos, 2004). Moreover, brand loyalty has the added advantage that loyal customers recommend the brand to friends and family, potentially attracting more customers (Lau and Lee, 1999).

4.5.1 What is brand loyalty?

4.5.1.1 Behavioural Approach (loyalty as a repeat purchase phenomenon)

The behavioural approach to brand loyalty assumes that the repeat purchase process reinforces the customers' relationship with the brand (Kuehn, 1962; Tucker, 1964; Assael, 1998). Cunningham (1956) considered brand loyalty as the proportion of total purchases represented by the largest single or the two largest single brands. Attention was directed towards a detailed analysis of past buying behaviour, avoiding becoming involved in the complex motivational (attitudinal) problems. In other words, Cunningham (1956) was only interested in the "what", "where", and "how much", rather than the "why". Furthermore, in a later study, Cunningham (1961) measured store loyalty, which he defined as "the proportion of a family's total food purchases that are made in any one particular store" (Cunningham, 1961, Harvard Business Review, p. 128). In addition, one of the most consistent supporters of behavioural brand loyalty are Andrew Ehrenberg and Gerald Goodhardt, whose studies have repeatedly established that simple parameters such as penetration and purchase frequency can accurately predict many aspects of consumer behaviour, including behavioral brand loyalty. Their work uses the Dirichlet model of consumer purchasing behaviour, which has been applied to a huge variety of categories, market types and countries (Ehrenberg, Uncles and Goodhardt, 2004).

However, many remain critical of the behavioural approach for a number of reasons (Jacoby and Kyner 1973; Dick and Basu, 1994; Fournier and Yao, 1997). Firstly, the criteria used to distinguish between loyal and non-loyal consumers under the behavioural approach, are arbitrary and often seem unreasonable. Brown (1952), for example, defined brand loyalty as five purchases of the same brand in a row, Tucker (1964) defined brand loyalty as three purchases in a row, whereas Lawrence (1969) defined loyalty to a new brand as four purchases in a row. However, one can question the logic of saying that an individual who repeatedly devotes 40% of his/her purchases to brand A is not loyal to this brand, but a person who devotes 50% of his/her purchases is a loyal one. This suggests that the behavioural approach has used some questionable standards to measure brand loyalty.

Secondly, the behavioural approach fails to reflect the notion that brand loyalty can be a complex and multifaceted phenomenon and therefore its adequate assessment may require the use of two or more different measurement approaches (McAlexander *et al.*, 2003; Hong and Goo, 2004). Thirdly, the behavioural approach is solely based on overt consumer behaviour, representing the relatively static outcome of a dynamic decision process. The behavioural approach does not make any attempt to explain or understand the causative factors that establish how and especially why brand loyalty develops or is modified. The behavioural approach does not accommodate multi-brand loyalty, fails to consider the interrelationships of the measure being proposed with other measures of brand loyalty and it provides inadequate data regarding validity, reliability, and sensitivity (Jacoby and Chestnut, 1978).

Fourthly, the behavioural approach does not emphasis situational factors enough, which might influence the customer's brand decision. A customer might, for example, buy a brand because no alternative option is available, a certain brand might offer a long series of deals, the chosen product may have a more appealing and convenient display position or simply be bought out of habit (Dick and Basu, 1994). Fifthly, the behavioural approach does not consider cognitive factors, such as attachment, commitment and the relationship to the brand. The approach merely shows that a customer repurchases a brand but makes no assumption of whether the continuously bought brand is the preferred one (Fournier and Yao, 1997). In other words, "repeat purchase of a brand may not present commitment, it may merely represent acceptance of the brand" (Assael, 1998, cited in Datta, 2003, p. 2). Finally, the behavioural approach fails to capture the dynamic, evolutionary nature of brand loyalty; that it can be a dynamic process in which consumers develop relationships with brands over a period of time (Fournier and Yao, 1997).

On the basis of such criticisms, many choose to consider loyalty as a complex and multifaceted phenomenon, which deserves attention to its behavioural but also, and more importantly, to its attitudinal antecedents. This extended view on how to define and measure brand loyalty is further explained in the following section.

4.5.1.2 Composite Approach

It was Day (1969), who first suggested that loyalty should be evaluated with both attitudinal and behavioural criteria, and these have also been referred to by Keller

(2003) as "intensity" (attitudinal) and "activity" (behavioural). Intensity refers to the depth of the psychological bond that customers have with the brand, and activity refers to how often consumers buy the brand, as well as engaging in other activities not related to purchase and consumption. According to this composite approach, brand loyalty only occurs when a customer not only buys the brand repeatedly but also holds a favourable attitude towards the brand (Day, 1969). Hence the most important elements of brand loyalty appear to be both attitudes and behaviour.

Supporting Day's (1969) position, Jacoby and Chestnut (1978) showed that the behavioural approach focuses on actual purchase behaviour to detect brand loyalty, but neglects underlying cognitive processes, whereas the attitudinal approach stresses the importance of cognitive processes, but does not take into account the behavioural dimensions. Many researchers regard brand loyalty as a composite merging of brand attitude and behaviour, measuring the degree of loyalty to which one favours and buys a brand repetitively (*e.g.,* Day, 1969; Srinivasan *et al.,* 2002). Research following the composite approach has investigated the loyalty construct in relation to the following: trust and value (Chaudhuri and Holbrook, 2001), satisfaction (Oliver, 1999), and consumer attitudes and behaviour (Jacoby and Chestnut, 1978; Dick and Basu, 1994; Fournier and Yao, 1997).

4.5.2 The role of Social Influence in the Development of Brand Loyalty

One of the earlier studies of social influence and brand loyalty (Stafford, 1966) found that the degree of brand loyalty behaviour was more closely related to the behaviour of the informal leader than to the cohesiveness of the group. Following Stafford (1966), there have been a number of studies which have positioned social influences as an important antecedent of brand loyalty (Dick and Basu, 1994; Sheth and Parvatiyar, 1995; Oliver, 1999; Gounaris and Stathahopoulos, 2004).

Dick and Basu (1994), for example, brought forward a customer loyalty framework (see Figure 4.2) in which customer loyalty, regarded as the strength of the relationship between an individual's repeat patronage and relative attitude, is mediated by social norms and situational factors. These social influences and situational factors are seen as non-attitudinal sources of differences in purchase behaviour (Dick and Basu, 1994). Depending on the situation, these moderating

factors might either contradict or complement an attitude. In the case of social norms matching a consumer's attitude, this might lead to brand loyalty. However, if social norms contradict a consumer's attitude, this might lead to no brand loyalty at all (Ha, 1998). This is further supported by Wicker (1969) and Ehrlich (1969) who suggested that perceived social norms, if opposing an attitude, might leave it unrelated to behaviour.

Figure 4.2 A Framework of Customer Loyalty
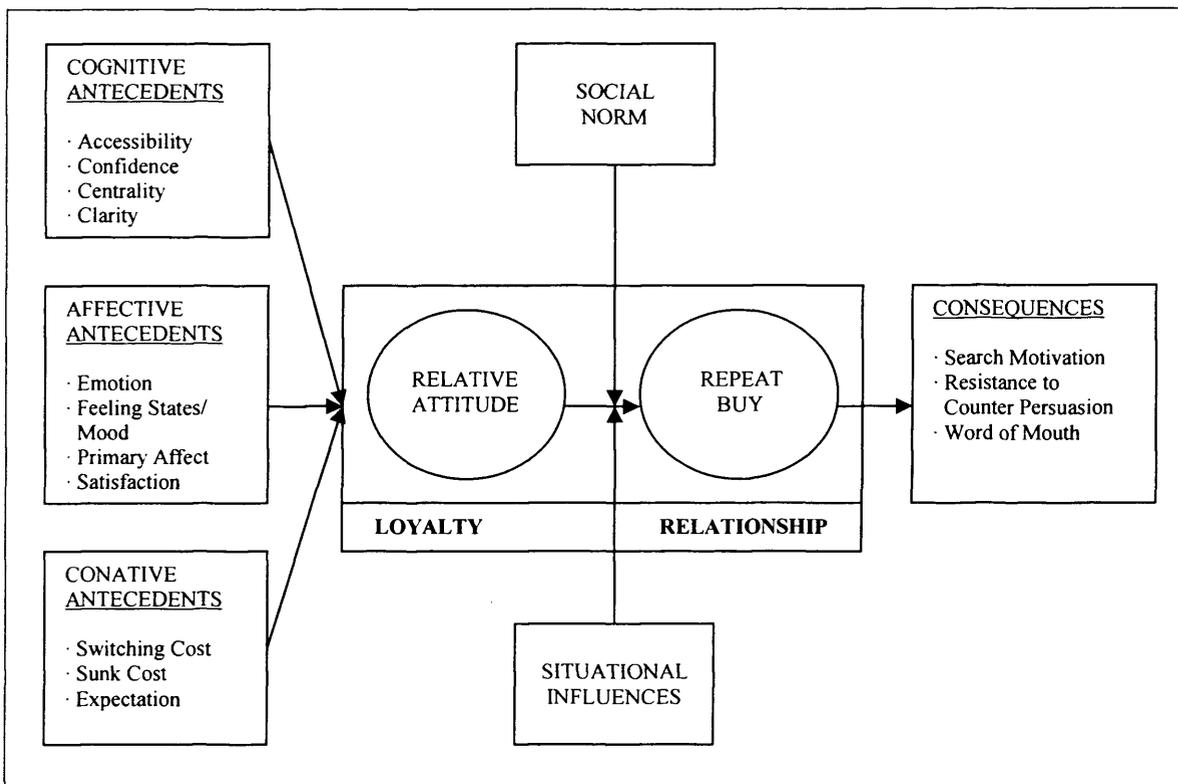
(Source: Dick and Basu, 1994)

In a related domain to brand loyalty, namely relationship marketing, Sheth and Parvatiyar (1995) drew on established consumer behaviour literature to suggest that consumers engage in relational market behaviour because of personal, social (family, reference groups and word-of mouth communication), and institutional influences. Relationship marketing and brand loyalty are related because just like brand loyalty, the aim of relationship marketing is to establish, develop and maintain successful relational exchanges, which have been created by relationship commitment and trust (Morgan and Hunt, 1994). Sheth and Parvatiyar (1995) argue that through the socialization process, consumers become members of multiple social institutions and social groups, which have powerful influence on what the individual purchases and

consumes. Consumers consciously reduce their choices by conforming to social influence and continue to engage in certain types of consumption patterns which are approved by the social groups they are part of for reasons such as: power, conflict, social exchange, and cooperation (Homans, 1961; Blau, 1964; Nisbets, 1973, cited in Sheth and Parvatiyar, 1995).

In a later study, Oliver (1999, p. 37) proposed three perspectives on customer loyalty. He put these in the form of questions: "(1) Can the consumer elect to be self-isolated from competitive overtures so that competitive information is blocked or screened? (2) Can the consumer be socially integrated in a 'village' that envelops and directs the consumer's choices in a satisfying way? And (3) can the consumer effect a self-identity that corresponds only to the selected brand and its community?" The framework in Figure 4.5 shows the dimensions on which these brand loyalty issues are based.

The vertical dimension represents the degree to which the consumer protects himself/herself from competitive overtures based on his/her relationship with the brand and not on the basis of marketer-generated information. At the lowest point of individual fortitude, the consumer only holds brand-related information. At the highest point, the consumer develops action intertia, the highest form of loyalty and is able to protect himself/herself from competitive brand offerings. The horizontal dimension represents low and high stages of community and social support. Here, social support offers the drive to stay loyal. It either entices loyalty in a passive sense or pro-actively promotes it. These two dimensions are crossed, so that the high-high cell contains the strongest from of loyalty, while the low-low cell holds the weakest, more vulnerable loyalty.

Product-superiority, the weakest form of loyalty, reflects the traditional view of loyalty which results from high quality and/or product superiority, thereby generating a strong sense of brand-directed preference. At some point, the consumer crosses the threshold from low to high fortitude and desires an exclusive relationship with the brand and does not want to be approached by other brands. The cell 'village envelopment' represents the consumer being sheltered from outside influences and is nurtured by significant others in the use of selected and protected brands. The distinctive characteristic here is that the consumer is a passive acceptor of the brand environment. The last cell, immersed self-identity, contains the combined influences of social support and fortitude. Here, the consumer has deliberately targeted the social

environment because it is compatible with and supports his or her self-concept. In fact, the consumer immerses his or her self-identity in the social system of which the brand is a part. This is a synergistic and profitable situation. The consumer eagerly needs the product association, associates with the social setting (assured that it will be supportive of this association) and is additionally compensated by the social system for his or her patronage.

Figure.4.3 Four Loyalty Strategies

| | | Community/Social Support | |
		LOW	HIGH
Individual Fortitude	LOW	Product superiority	Village envelopment
	HIGH	Determined self-isolation	Immersed self-identity

(Source: Oliver, 1999)

More recently, Gournaris and Stathakopulos (2004) examined some important antecedents of brand loyalty and the extent to which 'context' is important in shaping the development of brand loyalty (Figure 4.4). In particular, they considered the relationships between characteristics associated with consumers (*e.g.*, risk aversion), the brand (*e.g.*, reputation), the social environment (*e.g.*, social group influences and peer group recommendations), four types of loyalty (*e.g.*, no loyalty), and four consumer-related behaviour types (*e.g.*, word of mouth).

Gournaris and Stathakopulos (2004) argue that social norms influence consumer behaviour; in particular consumers are subjected to heavy social control over the formation of their attitudes and the kinds of behaviour they develop. While citing some of the reference group literature, Gournaris and Stathakopulos (2004) argue that the strength of the influence of a reference group depends on three factors: a person's susceptibility to social influence and peer group recommendations, his or her degree of involvement with her social/reference groups and the amount of product conspicuousness. They also propose that an individual's loyalty towards a product is

dependent on the acceptance of his/her preference for a certain product by the social group the individual identifies with.

Figure 4.4 Gounaris and Stathakopoulos's model of brand loyalty

Consumer Drivers:		**Buy nothing**
- Risk aversion		
- Variety seeking		

Type of brand loyalty

Brand Drivers:
- Brand reputation
- Availability of substitute brands

Social Drivers:
- Social group influences
- Peers' recommendation

Buy alternative brand

Word-of-mouth communication

Visit other store
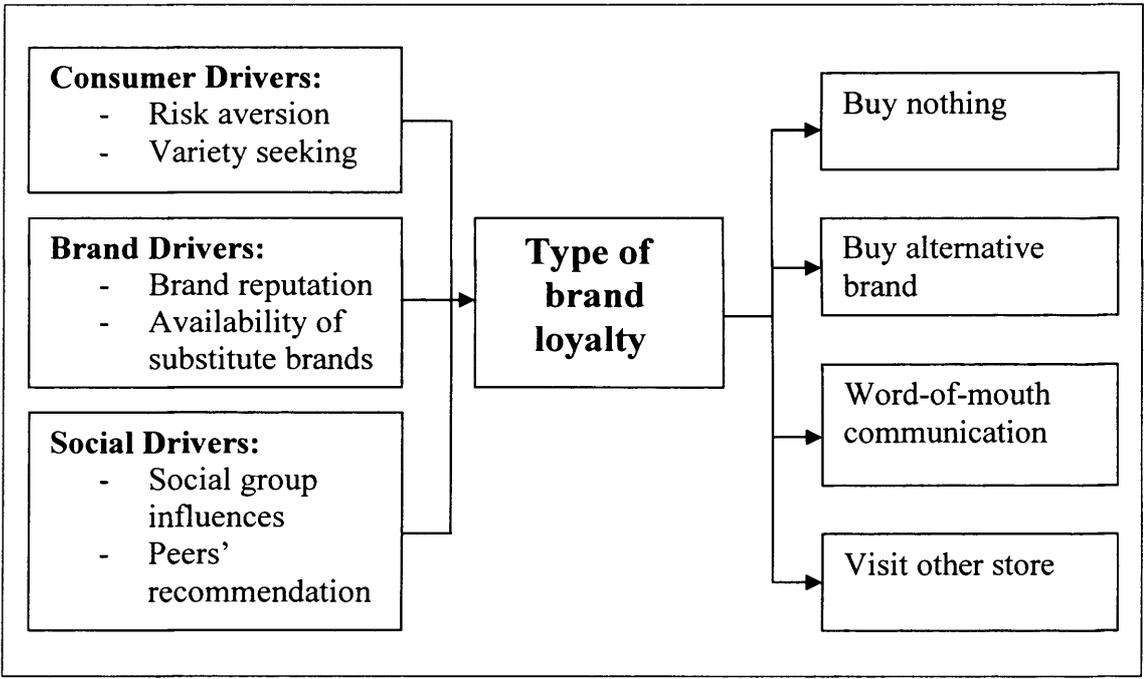
(Source: Gournaris and Stathakopoulos, 2004)

A further domain in the marketing literature, which highlights the importance of social influence in brand loyalty creation, is brand community. Brand communities are defined as "specialized, non-geographically bound communities, based on a structured set of social relationships among admirers of a brand" (Muniz and O'Guinn, 2001, p. 412). Underlying the prevalent views of the effectiveness of brand communities is the assumption that: forming relationships with other like-minded consumers who share one's interest in the brand will be credible and have an impact in persuading and bonding customers to the brand, and subsequently lead them to more purchases and to be more loyal (Bagozzi and Dholakia, 2006). Providing further support for the effect of brand communities on brand loyalty, Muniz and O'Guinn (2001) argued that brand loyalty is also a characteristic of the relationships between consumers.

Supporting this argument, Schouten and McAlexander's (1995) study of the Harley Davidson subculture of consumption further illustrated the potential effect of social relationships and group dynamics on brand loyalty. McAlexander et al. (2002) also found that participation in a Jeep Brandfest event significantly increased

consumers' attachment to their vehicles and to the Jeep brand. In a later study, McAlexander et al. (2003) empirically explored the relative impacts of satisfaction, brand community integration, and consumer loyalty. The results showed that integration into the brand community was positively associated with customer loyalty for both less and more experienced consumers. Algesheimer et al. (2005) also found that higher levels or membership continuance intentions in brand communities led to stronger brand loyalty intentions. This was further supported by Jang et al.'s (2007) results, which revealed that commitment to online brand communities increased brand loyalty.

The existing literature on the relationship between susceptibility to interpersonal influence and brand loyalty highlights the important effect of social influence on brand loyalty, whereby the consumer conforms to norms and restricts his or her choices to those which are appropriate within the social sphere of which he/she is a part (Coleman, 1983). However, it appears that the majority of literature on this subject has conceptualised susceptibility to interpersonal influence from a mainly normative perspective, while neglecting the informational component of interpersonal influence. For this reason, in this study the direct effect of both, normative and informational influence on brand loyalty will be investigated.

Having provided a review of the literature on self-congruity, brand trust, brand attitude and brand loyalty in this chapter and a review of the literature dealing with generation, acculturation, ethnic identification, the independent and interdependent self in Chapter 2 and susceptibility to interpersonal influence in Chapter 3, the aim of the next chapter is to put forward the conceptual model and hypotheses development

CHAPTER

Five

Five

5. Conceptual Framework and Research Hypotheses

5.1 Introduction

The preceding three chapters dealt with a review of the existing body of knowledge on culture, consumption and identity. Chapter 2 addressed ethnicity, acculturation, generational differences, and the independent/interdependent self. This was followed by a discussion on susceptibility to interpersonal influence (Chapter 3), and lastly self-congruity, brand trust, brand attitude and brand loyalty were considered in Chapter 4. The central themes of this chapter relate to the development of a conceptual model (Figure 5.1) derived from the research objectives mentioned in Chapter 1 and the construction of specific hypothesized relationships among the variables.

The conceptual model (Figure 5.1) is divided into four segments, which will bring forward the following hypothesised relationships: **SEGMENT 1:** demonstrates the effects of generation, acculturation, ethnic identification, and the independent/interdependent self on susceptibility to normative and informational influence. In addition it will be hypothesised that: (1) first and second/third generation British-Pakistanis (BP), and (2) high and low acculturated BP will vary in relation to their susceptibility to normative influence and brand loyalty, (3) high and low ethnic identifying BP will differ in their susceptibility to normative influence, brand loyalty, brand trust, and brand attitude (4) and lastly, individuals with a predominantly independent or interdependent self will vary in their susceptibility to normative and informational influence; **SEGMENT 2:** indicates the effects of susceptibility to normative and informational influence on self-congruity, brand trust, brand attitude and brand loyalty; **SEGMENT 3:** shows the effects of self-congruity, brand trust and brand attitude on brand loyalty; **SEGMENT 4:** represents the effects of generation, acculturation, ethnic identification, the independent/interdependent self on brand loyalty.

Figure 5.1 The Study's Conceptual Framework

SEGMENT 1   SEGMENT 2   SEGMENT 3

Generation

Acculturation

Ethnic Identification

Overall Independent Self

- Internal attributes and promoting own goals

- Being unique and direct in communication

Overall Interdependent Self

- Respect for authorities and highly held qualities

- Concern about in-group relations

Susceptibility to Normative Influences

Susceptibility to Informational Influences

Self-Congruity

Brand Trust

Brand Attitude

Brand Loyalty

SEGMENT 4

5.2 Effects of Generation, Acculturation, Ethnic identity, the Independent Self and the Interdependent Self on Susceptibility to Interpersonal Influence (SEGMENT 1)

5.2.1 Generation and Susceptibility to Interpersonal Influence

After migration to a new country, immigrants are said to adjust to the host culture (Berry, 1980). While acculturation is fairly general, consumer acculturation only takes into account behaviour and attitudes related to consumption processes. Consumer acculturation can be seen as a socialization process in which an immigrant consumer learns the behaviours, attitudes and values of a culture which are different from his/her culture of origin (Lee, 1988).

According to Penaloza's (1994) consumer acculturation model, Mexican-Americans (with different demographic and psychographic features) were expected to be influenced by dual sets of agents aligned with their Mexican culture as well as with the American culture. These agents included family, friends, media and other cultural institutions (*e.g.*, churches) and commercial institutions. Mexican-Americans moved into American society and by going through the process of adaptation, adjusted their consumption patterns accordingly. This is significant in the context of the current study, as British-Pakistanis and their British born children are also likely to be influenced by cultural institutions aligned with their culture of origin as well as the mainstream culture and the new ethnic minority culture created and maintained by them in the UK. It is in this context, that the current study aims to explore the effects of generational differences among British-Pakistanis on their susceptibility to interpersonal influence.

Furthermore, Penaloza's (1994) model reveals that the consumer acculturation strategies adopted by ethnic minority consumers can differ depending upon their demographics (*e.g.*, age, gender, occupation, education), language abilities, length of stay in the country, the strength of identification with their culture of origin and other environmental factors. Penaloza (1994) found that older informants were more habituated to their previous culture and had more difficulties in the United States, while younger informants appeared to adapt more readily. Similarly, Jamal (1998) found very strong intergenerational differences between the first generation of

immigrants and their children who were born and raised in the host culture. Jamal (1998) reported that very strong differences existed in the food consumption patterns of first generation Pakistani parents and their children, with children eating more British food than thier parents.

This inclination among the younger generation of British-Pakistanis to deviate from the norm can be seen as a manifestation of individualism. Similarly, Chattalas and Harper's (2007) results showed that with age, Hispanic teenagers gradually rejected the utilitarian, conformist and conservative paradigm of their parents as they became increasingly acculturated and socialized by their peers. This is in line with Moore et al. (2001, p. 287) who emphasized that even though the family is one of the most influential sources in a child's consumer learning process (Ward, 1974; Moschis and Churchill, 1978; Moschis and Moore, 1979), childhood socialization is also "guided by such sources as relatives, peers, the educational system, religious institutions, and the mass media".

Given that second and third generation immigrants belong to various groups and have two sets of consumer acculturation agents: one corresponding to their culture of origin (family) and one corresponding to the existing culture (friends) (Penaloza, 1994), these in-groups are going to exercise less influence on the individual's behaviour than is the case where the individual belongs to only one group (Triandis, 1988). Therefore, it is to be expected that because second and third generation immigrants belong to numerous in-groups, which exert little influence on them, they will feel less inclined to conform to group norms and therefore be less susceptible to interpersonal influences than their parents, who belong to fewer in-groups.

Additionally, given that second and third generation British-Pakistani consumers are brought up in an individualistic culture, they are more likely than their parents to adopt individualistic values in order to be accepted by the dominant society (Berry, 1980). This is supported by others who argue that the degree of similarity between the original and host cultures can also be an important factor in the acculturation process (Gentry et al., 1995; Berry, 1997; Triandis, 1997). For instance, a person emigrating from an individualist culture is more likely to be accultured into the individualist culture of destination than one from a collectivist culture (Hui et al., 1992; Triandis, 1992). The more acculturated the individual, the greater the progression toward the attitudes and values of the host society (Faber et al., 1987).

Such values might include relying increasingly on internal attributes (Markus and Kitayama, 1991) and therefore being less dependent on the opinions of others and, as a consequence, being less susceptible to normative and informational influence. In the light of this discussion, the following hypotheses are put forward:

Hypothesis 1: *An individual's generation will be negatively related to his/her susceptibility to normative influence*;

Hypothesis 6: *An individual's generation will be negatively related to his/her susceptibility to informational influence*;

Hypothesis 35: *Second and third generation British-Pakistanis will be less susceptible to normative influence than first generation British-Pakistanis.*

5.2.2 Acculturation and Susceptibility to Interpersonal Influence

Kirkland (1984), in his study of Armenian immigrants in Australia, and Kuo and Lin (1977), in their study of Chinese immigrants in the US, demonstrated that the key values and tendencies of these individuals changed towards those of their respective host-cultures as they became assimilated into them. Consistent with these findings, D'Rozario and Choudhury (2000) found that both the Chinese and Armenian immigrants' susceptibility to normative and informational influence declined as they became assimilated into the Anglo-American macro-culture.

In a further study, Gomez (2003) found that acculturation was negatively related to an individual's collective orientation. This implies that with increasing acculturation, an individual's collectivistic values, such as "group solidarity, obligations, security, obedience, duty, and personalized relationships" decline (Triandis, 1994a, cited in Gomez, 2003, p. 1093). The diminishing of collectivist values, such as obligations and obedience, which occur due to acculturation, might imply that an individual is less concerned about how his/her actions will be seen by significant others and rely to a greater extent on internal attributes (Markus and Kitayama, 1994) and therefore be less susceptible to interpersonal influence.

Additionally, individuals with a strong collectivistic orientation tend to belong to only a few select in-groups such as those of families and friends (Triandis *et al.*, 1988).

Given that acculturation and collectivism are negatively related (Gomez, 2003), it is to be expected that with increasing acculturation an individual is less likely to belong to only a few select in-groups and will therefore feel less pressure to obey in-group norms and as a consequence be less inclined to be susceptible to interpersonal influences. Supporting this postulation, D'Rozario and Douglas (1999) found, among the Chinese American population, that cultural assimilation was positively related to an individual's tendency to consult a wide range of information sources, including oneself, salespeople, co-workers, friends, advertisements, in-store displays and the observations of others.

Moreover, Marin et al. (1989) revealed that the less acculturated individuals felt more certain of parents' rejection of smoking than the more acculturated. This finding shows that less acculturated individuals are more aware of social norms than more acculturated individuals and thus are more susceptible to interpersonal influence. Chattalas and Harper (2007) also found that highly acculturated Hispanics exhibited a relatively lower family referent influence than low acculturated Hispanics. In line with the discussion on acculturation and susceptibility to interpersonal influence, it is thus hypothesised that:

Hypothesis 2: *An individual's level of acculturation will be negatively related to his/her susceptibility to normative influence;*

Hypothesis 7: *An individual's level of acculturation will be negatively related to his/her susceptibility to informational influence;*

Hypothesis 37: *High and low acculturated individuals will differ in their susceptibility to normative influence.*

5.2.3 Ethnic Identity and Susceptibility to Interpersonal Influence

It has been shown that the degree of identification an individual feels towards a given ethnic group may largely determine the level of commitment he/she experiences regarding the norms of the group and thus the degree of influence the group has on his/her actions and attitudes (Barth, 1969). Moreover, an individual's identification

with his or her ethnic group is likely to play an important role in how information is processed and how marketing related decisions are made (Green, 1999).

Few studies have investigated ethnic or cultural differences in consumer behaviour as a result of reference group influences. Webster (1994) examined Hispanic consumers' perceptions of reference group influence to see if they differed in regard to their degree of ethnic identification. The findings showed that normative influence had a greater impact on high Hispanic identifiers, than low Hispanic identifiers. For informational influence, high Hispanic identifiers were also more likely than low Hispanic identifiers to obtain brand-related information from others, such as friends and neighbours. High identifiers were also more inclined to think that observing an expert's behaviour could influence their brand choice. According to Webster (1994, p. 460), "particularly important is the tendency of high identifiers to be influenced by close acquaintances and/or family members' expectations for the appropriate brand selection".

In a study by Donthu and Cherian (1992) it was found that strong Hispanic identifiers were less influenced by point-of-purchase displays and salespeople. This shows that strong Hispanic identifiers are less receptive to marketing tactics and more prone to process information received from the close-knit web of family and friends, which consequently made them more susceptible to normative and informational influence.

As previously mentioned, Donthu and Cherian (1992) defined ethnic identification as the extent to which a person feels tied to his/her culture of origin. In this study, the participants' culture of origin is Pakistan. Therefore, high ethnic identifiers would incorporate the values and attitudes of the Pakistani culture into their self-concept. These values and attitudes are collectivistic ones, since Pakistan has a highly collectivist orientation (Islam, 2004). Research has shown that collectivistic individuals are more susceptible to both normative and informational influence (Hui and Triandis, 1986; D'Rozario and Choudhury, 2000; Mourali *et al.,* 2005). Following this line of reasoning, it can therefore be anticipated that the participants of this study who highly identify with their Pakistani culture, will follow collectivist norms and values, and in so doing be susceptible to normative and informational influence. In accordance with the discussion on ethnic identification and susceptibility to interpersonal influence, it is therefore possible to make the following hypotheses:

Hypothesis 3: *An individual's ethnic identification will be positively related to his/her susceptibility to normative influence;*

Hypothesis 8: *An individual's ethnic identification will be positively related to his/her susceptibility to informational influence;*

Hypothesis 39: *High and low ethnic identifying individuals will differ in their susceptibility to normative influence.*

5.2.4 The Independent and Interdependent Self and Susceptibility to Interpersonal Influence

Based on the characteristics of the independent and interdependent self (see Chapter 2), it is expected that individuals with a predominantly interdependent self will be susceptible to the normative component of social influence. This is because the utilitarian and value-expressive dimensions of normative influence allow an individual with a predominantly interdependent self to adopt behaviour or an opinion derived from others. This is because the relationship between the self and others is beneficial to some proportion of the individual's self concept and he/she can conform to the expectations of others in order to receive a reward or avoid punishment (Kelman, 1961). Individuals with a predominantly independent self however, rely on their internal attributes to guide their behaviour, regard themselves as unique entities different from others, are interested in achieving their own goals and for them others do not partake in their own subjectivity (Markus and Kitayama, 1991). For these reasons, it is expected that normative influence will not influence individuals with a predominantly independent self.

In accordance with these arguments, Kropp et al. (1999c) examined the relationship between the normative component of consumer susceptibility to interpersonal influence and individual values. The findings showed that people who are highly susceptible to interpersonal influence value a sense of belonging, warm relationships with others, and being well respected much more than those who are less susceptible to interpersonal influence. These findings substantiate the link between the interdependent self and the normative component of susceptibility to interpersonal influence, because a sense of belonging, warm relationships with others and being

well-respected are all characteristics of the interdependent self (Markus and Kitayama, 1991).

In a more recent study by Kropp et al. (2005) the results showed that interpersonal and external values are positively related to the normative component of consumer susceptibility to interpersonal influence, while internal values are negatively related to this. The importance of the group to individual identity was also positively related to susceptibility to normative influence. Kropp et al.'s (2005) results were further supported by Batra et al. (2001) who also found that external values are positively related to susceptibility to interpersonal influence, while internal values are negatively related to susceptibility to normative influence. Given that the independent self primarily relies on internal values to guide behaviour, and the interdependent self's values and subsequent behaviour are derived from interaction with others (Markus and Kitayama, 1991), Kropp et al.'s (2005) study indirectly provides support for the link between the interdependent self and normative influence and the absence of the effect of the independent self on normative influence.

More support for the fact that collectivistic cultures, with individuals holding a mainly interdependent self, are more susceptible to interpersonal influence than individualistic cultures, which hold a predominantly independent self was given by Hui and Triandis (1986). They argued that researchers from all over the world agree that collectivists are susceptible to social influence and value interpersonal harmony. Bond and Smith (1996), for example, showed that residents of collectivist countries were more disposed to conform to the estimates of a group than were residents of individualistic countries. Similarly, Cialdini et al. (1999) found that when considering whether to comply with a request, collectivist participants were more likely than individualist participants to base their decisions on the actions of their peers. Accordingly, Lee and Kacen (2000) established that at an individual level, and across all countries, a person's independent self-concept was positively related to purchase reasons associated with uniqueness, but not with group affiliation. In contrast, a person's interdependent self-concept was positively related to purchase reasons that depicted group affiliation and, to a lesser extent, uniqueness Thus, in this study, the following hypotheses are proposed:

Hypothesis 4: *An individual's overall independent self will not be related to his/her susceptibility to normative influence;*

Hypothesis 5: *An individual's overall interdependent self will be positively related to his/her susceptibility to normative influence;*

Having hypothesised that individuals with an interdependent self are susceptible to normative influence, it is expected that they are also going to engage in an information search. The reason for this is that highly susceptible individuals need approval from their reference groups and important others and therefore would be inclined to engage in more information seeking in order to make purchasing decisions which would be endorsed by these groups (Pornpitakpan, 2004). Kiel and Layton (1981) found that the more importance a person gave to his/her friends' opinions, the higher was his/her level of information search. Pornpitakpan (2004) also discovered a positive correlation between the susceptibility to interpersonal influence and opinion seeking. That is, people who are more susceptible and compliant, such as individuals with an interdependent self (Markus and Kitayama, 1991), engage in a greater information search. This consequently leads to the following hypotheses:

Hypothesis 10: *An individual's overall interdependent self will be positively related to his/her susceptibility to informational influence.*

Interpersonal influence has been shown to be widely used by most consumers in their acquisition of product-related information (Price and Feick, 1984; Brown and Reingen, 1987). Collectivists and individualists engage in information searches for different reasons. In cultures high on individualism, and which foster a predominantly independent self (Markus and Kitayama, 1991), personal initiative is accepted and endorsed (Hofstede, 1980) and therefore individuals may take the initiative to carry out a pre-purchase opinion search in order to make a more informed decision. Acquiring product-related information or accepting advice from family and friends can also serve to minimize information search costs, without compromising a person's autonomy and independence from the group, and therefore does not interfere with individualistic goals. In accordance with this, the following hypotheses can be made:

Hypothesis 9: *An individual's overall independent self will be positively related to his/her susceptibility to informational influence;*

Hypothesis 43: *Individuals with a predominantly interdependent self will differ from individuals with a predominantly independent self in their susceptibility to informational influence.*

5.2.5 Effects of Sub-dimensions of the Independent and Interdependent Self on Susceptibility to Normative and Informational Influence

The current study will not only examine the effect of the independent and interdependent self on a two-component solution level (Singelis, 1994), but also investigate the effect of the independent and interdependent self, at a sub-dimensional level, according to susceptibility to normative and informational influence.

The Singelis (1994) Self-Concept Scale (SCS) is one of the most widely used scales to measure self-concept. According to the Social Science Citation Index, it has been used in more than 50 studies (Hardin *et al.*, 2004). Moreover, studies that have utilized one or both of the SCS subscales (independent self and interdependent self) have been used to investigate a wide range of psychological phenomena, from, for example, embarrassability (Sharkey and Singelis, 1995; Singelis *et al.*, 1999), coping (Cross, 1995), and self-esteem (Kwan *et al.*, 1997), to career maturity (Hardin *et al.*, 2001).

However, in consumer behaviour studies the application of the SCS has been limited, with studies utilizing the SCS in relation to such issues as: how differences in self-construal patterns affect the preference for consumption symbols through the process of self-expression (Aaker and Schmitt, 2001) and how in-groups enhance self-brand connections (Escalas and Bettman, 2005).

Although, all of these studies which applied the SCS, utilized it using a two factor solution, Hardin et al. (2004) suggested that new data on the underlying structure of the SCS is needed in the light of recent findings suggesting that the independent and interdependent self may be multidimensional.

In the domain of individualism/collectivism, it has been argued that existing instruments already measure multiple dimensions of these constructs. Oyserman et al. (2002), in a comprehensive meta-analysis, found that established measures of

individualism seem to tap up to six different dimensions, and existing measures of collectivism seem to tap up to eight different domains. Derived from these findings, Oyserman et al. (2002) concluded that it may be better to measure specific aspects of individualism/collectivism, as Triandis (1995) has done, for example, by highlighting two dimensions of individualism and collectivism, the vertical and the horizontal, and thereby increasing predictive utility and scale reliability, rather then trying to measure individualism/collectivism as each of them (individualism and collectivism) only comprising one dimension.

The development of multidimensional measures of individualism/collectivism may be an indication that the optimal way to measure self-construal is by making finer distinctions within the broad constructs of independence and interdependence. Supportive evidence comes from research suggesting the existence and predictive utility of multiple dimensions of independence and interdependence using other measures of self-construal (e.g., the Twenty Statements Test (TST); Kuhn & McPartland, 1954). Content-analyzing the TST, Somech (2000), for example, found four dimensions of the independent self and six dimensions of the interdependent self.

Support for the existence of more than two factors for the SCS has been provided by Wang et al. (2000), who first preset a two-factor solution for the SCS, which accounted for only 27.66% of the total variance. Following this, Wang et al. (2000) conducted a principal component factor analysis without presetting the number of factors, resulting in a four factor solution accounting for 39.65% of the total variance. One of these factors represented the independent self and was labelled 'Highly Held Qualities for Individuals', while the other three factors corresponded to the interdependent self and were categorized as 'Concern about In-group Relations', 'Respect of Group Decisions' and 'Respect for Authorities and Value of Good Health'. Moreover, Levine et al. (2003) and Hardin et al. (2004) both found a six factor solution for the SCS, having used exploratory and confirmatory factor analysis. Hardin et al.'s (2004) six factors underlying items on the SCS represented four specific aspects of independence, namely, 'Autonomy/Assertiveness', 'Individualism', 'Behavioural Consistency' and ' Primacy of Self', and two specific aspects of Interdependence, 'Esteem for Group' and 'Relational Interdependence'. Furthermore, Hardin et al.'s (2004) results provided converging evidence for some of the domains of self-construal and individualism/collectivism which had previously been identified by Oyserman et al. (2002). In addition, Sato and McCann (1998)

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found items on the SCS to load onto four different factors (sensitivity, autonomy, achievement, and attachment).

Further Kashima et al. (1995) provided evidence for three types of self-construal (individualistic, collective, and relational) and suggested that the individualistic (independent) dimension has two sub-dimensions (agency and assertiveness). Consistent with Kashima et al. (1995), Brewer and Gardner (1996) and Cross et al. (2000) provided evidence for two distinct forms of interdependent self-construal: the relational (self in relation to significant individuals) and collective (self in relation to significant in-groups). After having established this distinction, Gabriel and Gardner (1999) went on to demonstrate the usefulness of applying these aspects of interdependence in explaining apparent gender differences in self-construal and found that men evidenced more collective interdependence, while women evidenced more relational interdependence. Therefore, failing to assess the collective aspect of interdependence, leads to an underestimation of the male interdependent self-construal. This evidence provides support for the idea that self-construal, as originally conceptualized by Markus and Kitayama (1991), may be multidimensional.

These studies, which have examined the number of factors in the SCS, show that there is increasing debate about the number and nature of self-construal dimensions, in addition to mounting dissatisfaction with the two-factor model originally described by Markus and Kitayama (1991) and subsequently by Singelis (1994) and Kim (2002). Given that the discussion on the appropriate number of factors for the SCS is recent, research has only investigated the number of sub-dimensions of the SCS, without applying the SCS at a sub-dimensional level in a cause-effect relationship. This study aims to fill this gap by investigating the effect of the independent and interdependent self, at a sub-dimensional level, on normative and informational influences. The results are expected to provide a more detailed view about which sub-dimensions of the SCS do and do not cause an individual to be susceptible to normative and informational influence. For this reason, the following hypotheses have been put forward:

Hypothesis 11: *The sub-dimension 'Internal Attributes and Promoting Own Goals' of the individual's independent self will be negatively related to his/her susceptibility to normative influence;*

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Hypothesis 12: *The sub-dimension 'Being Unique and Direct In the Communication' of the individual's independent self will be negatively related to his/her susceptibility to normative influence;*

Hypothesis 13: *The sub-dimension 'Respect for Authorities and Highly Held Qualities' of the individual's interdependent self will be positively related to his/her susceptibility to normative influence;*

Hypothesis 14: *The sub-dimension 'Concern about In-group Relations' of the individual's interdependent self will be positively related to his/her susceptibility to normative influence;*

Hypothesis 15: *The sub-dimension 'Internal Attributes and Promoting Own Goals' of the individual's independent self will be positively related to his/her susceptibility to informational influence;*

Hypothesis 16: *The sub-dimension 'Being Unique and Direct in Communication' of the individual's independent self will be positively related to his/her susceptibility to normative influence;*

Hypothesis 17: *The sub-dimension 'Respect for Authorities and Highly Held Qualities' of the individual's interdependent self will be positively related to his/her susceptibility to informational influence;*

Hypothesis 18: *The sub-dimension 'Concern about In-group Relations' of the individual's interdependent self will be positively related to his/her susceptibility to informational influence.*

5.3 Effect of Susceptibility to Interpersonal Influence on Self-congruity, Brand Trust, Brand Attitude and Brand Loyalty (SEGMENT 2)

5.3.1 Susceptibility to Interpersonal Influence and Self-congruity

Escalas and Bettmann (2003) demonstrated that brand use by reference groups is a source of brand association, which becomes connected to the consumer's mental presentation of the self as consumers actively construct themselves by choosing brands with associations relevant to an aspect of their current self-concept or possible self. In a later study by Escalas and Bettman (2005) more support was provided for the notion that reference groups can significantly influence an individual's self-brand connection. The findings also showed that brands with images consistent with an in-group enhance self-brand connections for all consumers, whether holding an independent or interdependent self.

In a more recent study, Jia et al. (2007) results showed that it is not the value-expressive but the utilitarian influence of reference groups which fundamentally shape a consumer's pursuit of self-brand congruency. Additionally, it was found that value-expressive influence of reference groups actually derive from utilitarian influence, and this occurs in a process whereby reference groups shape an individual's self-brand congruency. Therefore, in this study, utilitarian and value-expressive influence were merged into normative influence, as suggested by previous research (Burnkrant and Cousineau, 1975; Bearden et al., 1989). Perhaps an individual must identify with another individual in order for the other to mediate rewards and punishments. Concluding, Jia et al. (2007) stated that the more an individual is subject to utilitarian and value-expressive reference group influence, the more the individual tends to pursue the congruency between the self-concept and the image a brand symbolizes.

The findings of the aforementioned studies (Escalas and Bettman, 2003; 2005; Jia et al., 2007) reveal that susceptibility to interpersonal influence impacts on an individual's need for self-brand congruence because social others are regarded as important interpreters of the meaning of consumption (Hogg et al., 2000). According to Grubb and Grathwohl (1967), the self-concept is of great importance to an individual and the individual's behaviour is focused on its protection or enhancement. Therefore, the acquisition, display and use of goods communicate symbolic meaning

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to the individual and others. Significant others are vital in a consumer's aim for self-brand congruence because "generally people have the tendency to make inferences about others based on their choices of objects" (Belk *et al.*, 1982, p. 4). Consumers also use products or brands as instruments in improving the self-concept by transferring socially attributed meanings of the product or brand to themselves, which increases the value of the self. With this image congruence, interaction with others is important, since the presence of others gives meaning to products and brands (Grubb and Grathwohl, 1967). Interaction with others is also important because reference group usage of a brand provides user image associations and psychological benefit associations for the brand (Muniz and O'Guinn, 2001).

Sirgy (1982, p. 289-290) proposed that "consumers would be motivated towards positively valued products and brands to maintain a positive self-image and would buy image congruent products and brands to promote self-consistency and self-esteem". Greenwald (1989, cited in Eagly and Chaiken, 1993, p. 484-485) proposed three strategies for maintaining self-esteem which were directly related to the self. These were: "value-expressive functions associated with the private self where self worth is achieved by striving to meet internalized standards; and social adjustments functions associated either with a strategic sense of the public self which seeks to achieve self-worth by securing positive evaluations from significant others; or with a group sense of self which seeks to meet goals of important reference groups".

Informational influence, which is based on an individual's desire to internalize the knowledge of acquaintances he/she perceives as credible and helpful in decision-making with uncertainty (Bearden and Etzel, 1982), may help the individual to achieve self worth by adopting internalized standards. Normative influence, which comprises utilitarian and value-expressive influence, allows the public and collective self to maintain self-esteem because utilitarian reference group influence results from an individual's conformity with the preferences and norms of significant others. Thus rewards are sought and punishments avoided (Park and Lessig, 1977). This is closely related to the social adjustment functions of the public self, which seek to achieve self worth with the positive evaluations from significant others. Value-expressive reference group influence forms part of an individual's motivation to enhance his/her self-concept by associating with a positive referent or disassociating with a negative one (Park and Lessig, 1977; Bearden and Etzel, 1982; Childers and Rao, 1992).

Given that informational and normative influences impact on the self in maintaining self-esteem (Cialdini and Goldstein, 2004) and the fact that individuals purchase image congruent products to promote self-consistency and self-esteem (Sirgy, 1982), it is expected that informational and normative influence will be positively related to self-brand image congruence. Following the above discussion therefore, the following two hypotheses have been established:

Hypothesis 19: *An individual's susceptibility to normative influence will be positively related to his/herself-congruity;*

Hypothesis 20: *An individual's susceptibility to informational influence will be positively related to his/her self-congruity.*

5.3.2 Susceptibility to Interpersonal Influence and Brand trust

The results of Ha's (2004) study revealed that word of mouth (WOM) communication has a strong effect on brand trust for customers in e-commerce. WOM communication also helps more than marketing-controlled advertising in cultivating favourable brand trust in e-commerce. WOM, the informal communication about the characteristics of a business or product which occurs between consumers (Westbrook, 1987), allows consumers to exert both informational and normative influence on the product evaluations and purchase intentions of other consumers (Ward and Reingen, 1990; Bone, 1995). Many researchers (Reichheld and Schefter, 2000; Ward and Lee, 2000) found that WOM communication influences brand trust. Li et al. (2006) also established that subjective norms, which determine the extent of susceptibility to interpersonal influence, were correlated to trusting beliefs, trusting attitudes and trusting intentions.

Lau and Lee (1999) further discovered that peer support, which can exert normative and informational influence (Chiders and Rao, 1992), is positively related to a consumer's trust in a brand. They argued that a way through which important others can exert their normative and informational influence on fellow consumers in order to develop trust is through transference (Doney and Cannon, 1997). Transference is the expansion of trust in a party which is derived from a third party's definition of its

trustworthiness (Doney and Cannon, 1997). Via transference, the trust which an individual's significant others give to a brand will be 'transferred' from them to other consumers and consequently consumers are more inclined to trust brands which their significant others express trust in. By doing this, they conform to significant others' norms and therefore obtain approval and peer support in their consequent actions. Following this line of thought the following hypotheses can be made:

Hypothesis 21: *An individual's susceptibility to normative influence will be positively related to his/her brand trust;*

Hypothesis 22: *An individual's susceptibility to informational influence will be positively related to his/her brand trust.*

5.3.3 Susceptibility to Interpersonal Influence and Brand attitude

"Attitudes are said to develop over time via a learning process affected by reference group influences, past experience and personality" (Assael, 1998, p. 193). Hsieh et al.'s (2006) study examined the degree to which family communication affects the transmission of brand attitudes from parents to children. The results indicate that parents do influence their children's brand attitudes. Additionally, the aim of Bailey's (2004) study was to determine the likely consequences of the nature of fulfilment and non-fulfilment of promotional deals as well as social influence on consumers' perceptions and attitudes. The contention was that social influence, operationalized as discussion of information, will have an impact on participants' brand attitudes. The results showed that in the case of discussion, fulfilment led to significantly higher ratings than did non-fulfilment for brand attitude.

In a further study, Batra et al. (2000) established that a consumer's susceptibility to normative influence moderates the effect of perceived non-localness of a brand's origin on brand attitude in the case of product categories serving a social signalling function. Dick and Basu's (1994) brand loyalty model also states that relative attitude is influenced by social norms, and provides further evidence of social influence impacting on a consumer's brand attitude. Additionally, Dulany's (1968) Theory of

Propositional Control states that attitude and social influence result in the intention to purchase, and Fishbein and Ajzen's (1975) Theory of Reasoned Action states that attitude, social norms and personal norms lead to purchase intentions, providing further evidence of the link between normative influence and brand attitude. Hence, the following two hypotheses have been put forward following on from this discussion:

Hypothesis 23: *An individual's susceptibility to normative influence will be positively related to his/her brand attitude;*

Hypothesis 24: *An individual's susceptibility to informational influence will be positively related to his/her brand attitude.*

5.3.4 Susceptibility to Interpersonal Influence and Brand loyalty

Gounaris and Stathakopoulos' (2004) results show that social group influence and peers' recommendation are antecedents of brand loyalty, thus influencing an individual's brand loyalty. Various empirical studies have attested to the influence of social stimuli on loyalty (Ha, 1998; Yoon and Kim, 2000). Mascarenhas and Higby's (1993) study shows that continuous parental choice of a specific brand influenced children to regard the brand as good, and in this way become loyal to it as well. In addition, it appears that certain product loyalties or brand preferences are transferred from one generation to another, maybe for even three or four generations within the same family (Schiffman and Kanuk, 2004). Childers and Rao (1992) focused on the intergenerational transfer of brand loyalty as one key measure of intergenerational influence, which was used as an alternative manifestation of reference-group influence. The results showed that brand loyalty is transferred from the family to children for necessities and privately consumed products, whereas for luxuries and publicly consumed products peer influence was stronger. Moreover, Moore et al.'s (2002) results revealed the transference of brand loyalty between mothers and daughters.

Furthermore, Hog et al. (1998) found that family and peer groups make young consumers form a more positive image of a brand. Hence social group influence is

expected to have a strong positive impact on brand loyalty, since the desire for the brand may be affected by group preferences (Oliver, 1999). In other words, the individual's loyalty towards a product or brand is also dependent on the acceptance of his/her preference of a certain product or brand by the social group with which the individual identifies, especially when the conditions under which individuals feel coerced to submit to the group's norms are met.

More than advertising or/and public relations, peers are one of the most influential sources of information used by consumers in forming their opinions as regards the quality of a brand (Lau and Lee, 1999). Peers exercise normative and informational influence. Informational influence assist in directing consumers in product, brand and store searches (Ehrenberg, 1988), whereas normative influence direct and control evaluations, choices and loyalty (Yoon and Kim, 2000). Consequently, peers' recommendations are considered to significantly affect brand loyalty (Oliver, 1999).

In a widely used brand loyalty framework (Dick and Basu, 1994) in which brand loyalty is conceptualized as the strength of the relationship between the attitudes of relatives and repeat patronage behaviour, social norms have been shown to mediate the relationship. In a further study by Ha (1998), the Theory of Reasoned Action (Fishbein and Ajzen, 1975) was applied to brand loyalty. Brand loyalty in the study was based on the consistency among the three elements of the Theory of Reasoned Action, which include: the attitude toward the purchase behaviour, the subjective norm (the social influence on a person's behaviour) and purchase behaviour. When all three elements are shown to be favourable, brand loyalty is at its maximum. This conceptualization of brand loyalty implies that social norms are an antecedent of brand loyalty. Hence, in accordance with the discussion on susceptibility to interpersonal influence and brand loyalty, the following two hypotheses have been made:

Hypothesis 25: *An individual's susceptibility to normative influence will be positively related to his/her brand loyalty;*

Hypothesis 26: *An individual's susceptibility to informational influence will be positively related to his/her brand loyalty.*

5.4 Effects of Self-Congruity, Brand Trust and Brand Attitude on Brand Loyalty (SEGMENT 3)

5.4.1 Self-Congruity and Brand Loyalty

The matching process incorporating the brand-user image with the consumer's self-concept, referred to as self-congruity, plays a significant role in purchase motivation and brand loyalty (Sirgy, 1985; Sirgy and Samli, 1985; Malhotra, 1988). Self-congruity has been treated as a mediating variable for the relationship between individual difference variables and consumer behaviour (Sirgy and Samli, 1989; Erickson and Sirgy, 1989). Consequently, self-congruity influences preference, purchase intention, ownership, usage, and loyalty to specific products (Erickson, 1996).

At present there have only been three studies to validate the direct relation between self-congruity and brand loyalty. Most recently Kressman et al.'s (2006) results proved the direct effect of self-congruity on brand loyalty in terms of consumer goods. Prior to Kressman's (2006) study, the findings of Sirgy and Samli's (1985) study confirmed the link between self-congruity and store loyalty. Lastly, Ericksen's (1999) study determined the self-image/product image congruence of European consumers related to an American automobile. It was found that a relationship exists between self-image/product image congruence and the intention to purchase.

This study seeks to establish evidence of the direct link between self-congruity and brand loyalty in relation to British-Pakistani consumers. To date, most of the self-congruity studies have been conducted in the United States. There are only a number of studies that have looked at self-congruity in a cultural context outside the United States. Quester et al. (2000) for example conducted a cross-cultural study involving Australia and Malaysia, in which they examined the role that self-congruity plays in product evaluation of global brands. However, at present, there is no study that has examined the effect of self-congruity among an ethnic subculture within the mainstream culture. This study aims to fill this gap by examining the effect of self-congruity on British-Pakistanis in relation to mobile phones.

Sirgy (1982, p. 289-90) proposed that consumers are motivated towards positively valued products to maintain a positive self-image and will buy image

congruent products to promote 'self-consistency' and 'self-esteem'. Thus, it is assumed that self-consistency and self-esteem motives, prompt British-Pakistani consumers to evaluate their own brands positively, thus leading to further purchasing. This has led to the following hypotheses:

Hypothesis 27: *Self-congruity will be positively related to brand loyalty.*

5.4.2 Brand Trust and Brand Loyalty

In the consumer-brand domain, Chaudhuri and Holbrook (2001) have demonstrated that brand trust through brand loyalty is linked to brand performance. They state that the unique value given to a brand may be due to greater trust in the brand, which other brands do not offer. Taylor et al. (2004) discovered that brand equity and trust are consistently the most important antecedents to both behavioural and attitudinal forms of customer loyalty in relation to industrial customers of heavy equipment manufacturers. Delgado-Ballester and Munuera-Aleman (2005) findings also reveal that brand loyalty is a consequence of brand trust and that they are positively associated.

The consideration of trust in the brand domain has an important and interesting implication. The adoption of an inherent quality of interpersonal relationships (*i.e.* trust) in the relationship between the brand and the consumer implies that the brand holds some characteristics that go beyond its consideration as a mere product. On a theoretical level, the idea that a relationship between a person and his/her possessions exists is not novel (Aaker, 1991; De Chernatony and McDonald, 1998). Fournier (1998) offers a convincing and interesting explanation to legitimise the brand-as-partner relationship. Fournier (1998) mentioned that, according to research on impression formation (Srull and Wyer, 1989 cited in Fournier, 1998), the execution of marketing plans and tactics can be construed as behaviours performed by the brand acting in its relationship role. This perspective implies the consumer believes that the brand is taking care of him/her and will do whatever it takes to make the consumer happy, and is, moreover, responsive to the consumer's needs (Hess, 1995). Viewing the brand as the consumer's partner in a long-term relationship implies the following: the consumer recognises that all the decisions and activities

carried out constitute a set of behaviours enacted on behalf of the brand and in the best interests of the consumer. Therefore, the consumer will trust the brand and this will lead to greater commitment or brand loyalty. The relationship which consumers develop with the brand can be regarded as a substitute for human contact between organizations and their customers (Sheth and Parvatiyar, 1995).

Although it has been shown that consumers can form relationships with their brands and trust them, the concept of trust has rarely been explicitly investigated in end-consumer studies. This has been particularly so with those studies concerning the consumer-brand domain. In a meta-analysis study about trust in marketing channel relationships conducted by Geyskens et al. (1998) it was revealed that the majority of studies consist of commercial channel members as opposed to end users. The lack of theoretical and empirical research on this subject could be explained by the fact that applying the concept of interpersonal relationships is not well understood because a brand is an inanimate object. However, as already mentioned, consumers do not show any difficulty in assigning personal qualities to brands (Aaker, 1997) and thinking about them as human characters (Levy, 1985; Blackston, 1993). Therefore, the idea of a brand-consumer relationship is a logical extension of brand personality, and if brands can be personified, then consumers do not just perceive them, but also have a relationship with them (Blackston, 1992; Kapferer, 1992).

Based on these assumptions, this study aims to investigate the concept of trust and its links to brand loyalty in the consumer-brand domain. Thus, the following hypothesis has been made:

Hypothesis 28: *Brand trust will be positively related to brand loyalty.*

5.4.3 Brand Attitude on Brand Loyalty

Brand literature which sustains the composite approach to loyalty, claims that to be truly loyal the consumer must hold a favourable and continuous attitude toward the brand in addition to repeatedly purchasing it (Day, 1969; Jacoby, 1971; Jacoby and Chestnut, 1978; Dick and Basu, 1994). It was Day (1969), who first suggested that loyalty should be evaluated with both attitudinal and behavioural criteria. These have also been referred to by Keller (2003) as "intensity" (attitudinal) and "activity"

(behavioural) criteria. Intensity refers to the depth of the psychological bond that customers have with the brand, and activity refers to how often consumers buy the brand.

In addition to the composite approach, there is the attitudinal perspective, which provides an understanding of loyally behaviour. This approach holds that by disclosing the customer's mental, emotional, and knowledge structures (Eagly and Chaiken, 1993; Chaiken *et al.*, 1995) and acting as mediators between stimuli and responses, the planned and targeted influences of customer behaviour should become more meaningful.

Dyson et al. (1996) have explained that the variation in brand loyalty is based on person's attitude towards the brand and Baldinger and Rubinson (1996) clearly demonstrated that brand loyalty depends on brand attitudes and that additionally brand loyalty should be seen as the link between brand attitude and behaviour. They conducted a loyalty analysis for 27 brands and found that highly loyal consumers were also consistently higher in their positive attitudes to the brand. In a further study, Chaudhuri (1999) presented evidence of a significant and positive relationship between brand attitudes and brand loyalty, and showed that customer loyalty mediates the brand attitudes market share relationship. Wilkie (1994) also states that favourable attitudes towards, and the consistent purchase of a particular brand, constitute brand loyalty. Moreover, Dick and Basu (1994), in their brand loyalty framework, stated that relative attitudes together with repeat purchasing and mediated by social norms and situational influences determine true loyalty. In line with the discussion on brand attitude and brand loyalty the following hypothesis has therefore been made:

Hypothesis 29: *Brand attitude will be positively related to brand loyalty.*

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5.5 Effect of Generation, Acculturation, Ethnic Identification and Independent and Interdependent Self on Brand Loyalty (SEGMENT 4)

5.5.1 Generation and Brand Loyalty

Kwak (2003) found that children generally acculturated more quickly than their parents, with parents maintaining ethnic traditions that were at odds with the children's experiences in the new culture. For example, in North America, children in immigrant Chinese families were keen to fit in with their non-immigrant peers and therefore were influenced by the individualistic values of the host culture, whereas their parents were oriented towards the ethnic community and therefore were more likely to retain traditional collectivist values (Chao and Tseng, 2002). Moreover, second and third generation immigrant children going through the natural developmental processes entailing independence from the family unit may accelerate their separation from their parents due to their different acculturation experiences. Children attend school and are exposed to peers of other ethnic and linguistic backgrounds, thereby increasing the possibility of developing an Anglo orientation. Their parents, however, have less of this exposure and may be more likely to adhere to their native language and customs (Elder *et al.*, 2005).

Previous research has also found that younger Hispanics reveal a high level of acculturation and their consumer characteristics tend to resemble those of the Anglo population, while older Hispanics reveal a lower level of acculturation and show different behaviour patterns (Webster, 1991). Given that younger immigrants more readily acculturate to the host society and, as Petroshius et al. (1995) found, that with increasing acculturation, brand loyalty decreases, it is expected that generation will be negatively related to brand loyalty. Hence, the following hypotheses:

Hypothesis 30: *An individual's generation will be negatively related to his/her brand loyalty;*

Hypothesis 36: *Second and third generation British-Pakistanis will be less brand loyal than first generation British-Pakistanis.*

5.5.2 Acculturation and Brand Loyalty

Petroshius et al. (1995) found among Hispanics in the United States, that as acculturation increased, brand loyalty decreased. Their results also showed that the use of Spanish language media decreased and the use of English language media increased as the level of acculturation increased. In addition, Petroshius et al.'s (1995) results revealed that the number of brands respondents were aware of increased as the level of acculturation increased, with bilinguals reporting awareness of even more brands than assimilated Hispanics. Linking these three results, it can therefore be said that as Hispanics acculturated to the American host culture, their English language media usage also increased, thus allowing them to be aware of more brand possibilities. Having a wider spectrum of brands at the disposal of more acculturated individuals, results in less brand loyalty, because consumers are more inclined to switch brands due to, for example, better price offers. In addition, the Nielsen Homescan research (2007) across multiple product categories also showed that as Hispanics become more acculturated, there is less evidence of brand loyalty. A further study by Podoshen (2006) partly supports the idea that the higher the degree of acculturation, the less likely Jewish consumers will be brand loyal. Although Podoshen's (2006) study only partly supported the link between acculturation and brand loyalty, he recommended that marketing scholars, who may want to revisit the ethnographic studies about different types of consumers, should add acculturation moderators to see if their results differ in any way from past results. In accordance with previous research the following hypotheses have been put forward:

Hypothesis 31: An individual's level of acculturation will be negatively related to his/her brand loyalty;

Hypothesis 38: *High and low acculturated individuals will differ in their brand loyalty.*

5.5.3 Ethnic identification and Brand Loyalty

The findings of the study of Desphande et al. (1986) showed that strong Hispanic identifiers tended to show more brand loyalty and favourable attitudes toward business in general and advertising in particular, than weak Hispanic identifiers. In a further study by Donthu and Cherian (1992), the results also revealed that strong Hispanic identifiers were more brand loyal than weak Hispanic identifiers. Their cultural reasoning behind the correlation between brand loyalty and high ethnic identification was that because strong Hispanic identifiers have a deeply felt affiliation to their culture of origin, this translates into constancy in behaviour which also encourages brand loyalty. Strong Hispanic identifiers were also more likely to be brand loyal because they try to emulate other Hispanics and therefore are loyal to their parents' and/or friends' brands (Webster, 1991; Donthu and Cherian, 1992). This has led to the following hypotheses:

Hypothesis 32: *An individual's ethnic identification will be positively related to his/her brand loyalty;*

Hypothesis 40: *High and low ethnic identifying individuals will differ in their brand loyalty.*

Having established that high ethnic identifying individuals are more brand loyal than low ethnic identifying individuals (Desphande *et al.,* 1986; Donthu and Cherian, 1992), it is also to be expected that high ethnic identifying individuals are also more likely to show more brand trust than low ethnic identifying ones, given that brand trust is an antecedent of brand loyalty (Lau and Lee, 1999; Chaudhuri and Holbrook, 2001; Delgado-Ballester and Munuera-Aleman, 2001; Sirdeshmukh *et al.,* 2002; Ha, 2004). Brand trust is linked to brand loyalty because, according to Morgan and Hunt (1994), trust is a central construct of any long-term relationship and creates exchange relationships that are highly valued. In the customer-brand context, it may be an important contributor to the kind of emotional customer commitment that leads to long-term loyalty (Hess, 1995). Moreover, the attitudinal attachment to the brand that brand trust creates, also fosters the development of positive behavioural intentions towards the brand (Lau and Lee, 1999), which in turn are linked to actual brand

purchase behaviour (Banks, 1968). For this reason the following hypothesis has been made:

Hypothesis 41: *High and low ethnic identifying individuals will differ in their brand trust.*

Following the composite perspective of brand loyalty (Day, 1969; Jacoby and Kyner, 1973; Jacoby and Chestnut, 1976; Dick and Basu, 1994), it is expected that both favourable brand attitude and habitual buying behaviour are determinants of brand loyalty. Therefore, to exhibit brand loyalty implies repeat purchasing behaviour based on cognitive, affective, evaluative, and pre-dispositional factors, the classical primary components of an attitude. Given that one of the two, key components, which constitutes brand loyalty is brand attitude, and weak and strong ethnic identifying individuals vary in their brand loyalty, it is expected that weak and strong ethnic identifying individuals are also going to vary in their brand attitude. Hence the hypothesis that follows:

Hypothesis 42: *High and low ethnic identifying individuals will differ in their brand attitude.*

5.5.4 Independent Self and Brand Loyalty

The results of a recent study by Lam (2006) showed that individuals who scored high on individualism had a great tendency to be brand loyal. Individualistic individuals are likely to be brand loyal because they believe in themselves and do things that benefit them instead of conforming to group and social norms (Matsumoto, 2000). Consequently, individualistic individuals are more prone to acquire brands that they consider suitable for themselves, irrespective of influences from other sources (Lam, 2006). For this reason, people who score high on individualism exhibit the tendency to be brand loyal. The same reasoning can be applied to individuals with a predominantly independent self. By behaving primarily as a consequence of their internal attributes (Markus and Kitayama, 1991), individuals with a predominantly independent self are less likely to conform to group norms and therefore are loyal to

brands which they deem suitable for themselves, irrespective of others' opinions. Sun et al. (2004) also found that consumers from individualist cultures, fostering a predominantly independent self, showed a high propensity to adhere to well-known brand names. This reduces the spectrum of brands, which in turn facilitates higher brand loyalty. In line with this discussion, therefore, the following hypothesis has been made:

Hypothesis 33: *An individual's overall independent self will be positively related to his/her brand loyalty.*

5.5.5 Interdependent Self and Brand Loyalty

Research has shown that collectivist cultures embrace long-term orientation (Hofstede, 1980; Griffith *et al.*, 2000). High long-term orientation countries subscribe to the values of long-term commitments and to the respect for tradition. In long-term oriented cultures, change occurs less rapidly in comparison to low long-term oriented cultures, since long-term commitments and traditions become impediments to change. Therefore, if a collectivist individual, with a predominantly interdependent self (Marcus and Kitayama, 1991) becomes loyal to a brand, switching to other brands is less likely to occur (Griffith *et al.*, 2000).

In addition, long-term orientation is an important factor in establishing brand commitment. "Commitment level is a psychological state that globally represents the experience of dependence on a relationship, a long-term orientation toward it, feelings of attachment to a partner and a desire to maintain the relationship"(Rusbult, 1983, cited in Sung and Campbell, 2007, p. 2). Similarly, brand commitment was defined as an average consumer's long-term behavioural and attitudinal disposition towards a relational brand (Chaudhuri and Holbrook, 2001).

Quester and Lim (2003) suggest that true brand loyalty implies a commitment to the specific brand and that the psychological commitment that a consumer has towards a brand should be examined more closely to better understand brand loyalty. It has been suggested that brand commitment reduces uncertainty and saves a consumer the cost of seeking new relational exchanges with alternative brands

(Chaudhuri and Holbrook, 2001). Consequently, given that collectivist individuals, with a predominantly interdependent self are long-term oriented, and long-term orientation is a vital factor for establishing brand commitment, it can be said that individuals with a predominantly interdependent self are brand loyal.

In addition, the study of Wheeler et al. (1989) supports the assumption that collectivist cultures tend to have a smaller number of in-groups, engage in long-term, in-group relationships and have more intimate relationships among in-group members. The findings of Wheeler's et al. (1989) may be applicable to understand the relationship between consumers and brands, if consumers perceive brands to be one of their in-group members. Prior research dealing with consumer brand loyalty has introduced the notion of the brand being a legitimate partner in a relationship (Fournier, 1998). Thus, it would not be unreasonable to extend the concept to include customer loyalty as in-group relationships. Given that the brand can be regarded as an in-group member and in collectivist cultures the number of in-groups is smaller but the relationship of the individual to the in-group tends to be stronger and more stable, this strong and stable relationship is also applicable between a collectivist consumer with a predominantly interdependent self (Markus and Kitayama, 1991) and the brand. Moreover, even when the in-group, of which the brand can be part, makes costly demands, the individual still remains loyal to it (Triandis *et al.*, 1988). Therefore, it is expected that if a brand acquires in-group status for a collectivist individual with a predominantly interdependent self, the individual will engage in a long-term and stable relationship with the brand.

In a further study conducted by Kacen and Lee (2002), the results showed that impulsive buying behaviour was not prevalent for collectivist cultures, which generally hold interdependent self-concepts. A low degree of impulsive buying behaviour among individuals with interdependent selves may also mean that the likelihood of switching to a different brand is reduced. This leads to the following hypothesis:

Hypothesis 34: *An individual's overall interdependent self will be positively related to his/her brand loyalty.*

Integrating the literature review presented in Chapters 2 to 4, the present chapter developed a model of British-Pakistanis' consumer behaviour in order to achieve the main research objectives as set out in Chapter 1. The model explain the cultural antecedents of normative and informational influence, the effect of these influences on self-congruity, brand trust, brand attitude and brand loyalty, as well as the combined effect of self-congruity, brand trust, brand attitude and brand loyalty in a ethnic minority consumer context.

The next chapter presents the methodology, including the adopted research paradigm and the survey design in terms of the questionnaire design, sample design and data analysis design.

CHAPTER

SIX

SIX

6. Methodology

6.1 Introduction

This chapter presents the methodology adopted in this research and is divided into three parts: literature review, survey design, and data analysis. Firstly, in Section 6.2 the employed research paradigm is explained, followed by a discussion of the applied research strategy (deductive versus inductive) and the research design (exploratory, descriptive or causal) in Section 6.3. Secondly, Section 6.4 explains the research methods used with a discussion on the questionnaire development process. Section 6.5 explains the choice of the sample design, followed by an explanation of the chosen product type in Section 6.5. Lastly, Section 6.7 discusses the data analysis methods used in this research.

It may be worth noting that the discussion of the survey design includes the survey target selection (postal, deliver and collect and web-based questionnaires) and sample design (the sampling frame, method and size). Similarly, the description of the questionnaire design focuses on measuring scales and questionnaire presentation. Data analysis design includes the discussion of the analytical techniques undertaken in this study and how they are used to test the research hypotheses. These are: factor analysis, correlation, multiple regression, Independent-sample t-test, Analysis of Variance (ANOVA) and post hoc procedures.

6.2 Scientific Research Paradigm

Different philosophical assumptions underwrite different approaches to social sciences. Burrell and Morgan (1994) indicated that all social scientists approach their

subject via explicit or implicit assumptions about the nature of the social world and the way in which it may be investigated. These fundamental viewpoints shape the kinds of observations we are likely to make, the facts we will seek to discover, and the conclusions we draw from those facts. Different points of views usually yield different explanations. Kuhn (1970 cited in Babbie, 2003) refers to the fundamental points of view characterizing a science as its paradigm. The terms paradigm and theory are often used interchangeably, however they mean different things. Paradigms are general frameworks or viewpoints, which offer ways of looking at life and are grounded in sets of assumptions about the nature of reality. A theory intends to explain some aspect of social life through a systematic set of interrelated statements. Paradigms, therefore, specify theories and aim to explain what we see. Paradigms offer a way of looking (Babbie, 2003). Hussey and Hussey (1997) used the term paradigm in a philosophical assumption context to refer to the progress of scientific practice concerned with the world and nature of knowledge, and in a methodological context, to decide how research should be conducted. Michael Patton (1975 cited in Guba, 1990, p.80) defines a paradigm as:

"A world view, a general perspective, a way of breaking down the complexity of the real world ... paradigms are deeply embedded in the socialization of adherents and practitioners telling them what is important, what is legitimate, what is reasonable. Paradigms are normative; they tell the practitioner what to do without necessity of long existential or epistemological considerations."

In the social sciences, there are a variety of paradigms such as: positivism, post-positvism, social Darwinism, conflict paradigm, symbolic iteractionism, structural functionalism, feminist paradigms etc., which offer a multiplicity of views, facts, provides insights which the others lack, but ignores aspects of social life which the others reveal. Each paradigm offers a different way of looking at social life, making assumptions about the nature of social reality. No paradigm can be classified as true or false, but as more or less useful. Lincoln (1990, p.81) argued that "accommodation between paradigms is impossible. The rules for action, for process, for discourse, for what is considered knowledge and truth, are so vastly different that, although procedurally we may appear to be undertaking the same search, in fact, we are led to vastly diverse, disparate, distinctive, typically antithetical ends". Therefore the

universal nature of a paradigm forces the choice between one specific view or the other. Paradigms dictate choices even when we are unconscious of their influence during the research process. Therefore, we, as inquirers, have to make a commitment to one of them and behave in a fashion congruent with what the paradigm dictates. Some of the widely known and applied paradigms are summarised by Guba and Lincoln (1998) and include: positivism, post-positivism, critical theory and constructivism. Table 6.1 briefly describes these paradigms in terms of their defining elements – ontology, epistemology, and methodology.

Table 6.1 Paradigm-Defining Elements

Positivism < --> Phenomenology

Orientation	Positivism	Post Positivism (realism)	Critical theory	Interpretivism/ Constructivism
Ontology: What is the nature of the "knowable"? Or, what is the nature of "reality"? (Guba 1990).	'Naive realism' in which an understandable reality is assumed to exist, driven by immutable natural laws. True nature of reality can only be obtained by testing theories about actual objects, processes or structures in real world.	Critical realism – "real" reality but only imperfectly and probabilistically apprehendable.	Historical realism – social reality is historically constituted; human being, organizations, and societies are not confined to existing in a particular state.	Relativism – local and specific constructed realities; the social world is produced and reinforced by humans through their action and interaction.
Epistemology: What is the nature of the relationship between the knower (the inquirer) and the known (or knowable)? (Guba 1990).	Dualist/ objectivist; verification of hypothesis through rigorous empirical testing; search for universal laws of principles; tight coupling among explanations, predictions and control.	Modified dualist/ objectivist; critical tradition/ community; findings probably true.	Transactional/ subjectivist; knowledge is grounded in social and historical practices; knowledge is generated/ justified by a critical evaluation of social systems in the context of researcher' theoretical framework adopted to conduct research.	Transactional/ subjectivist; understanding of the social world from the participants' perspective through interpretation of their meanings and actions; researchers' prior assumptions beliefs, values, and interests always intervene to shape their investigations.
Methodology: How should the inquirer go about finding out knowledge? (Guba 1990).	Hypothetical deductive experiments/manipulative; verification of hypotheses; chiefly quantitative methods.	Modified experimental/manipulative falsification of hypotheses; may include quantitative methods.	Dialogic/ dialectical; critical ethnography; interpretive case study; action research.	Hermeneutical/ dialectical; interpretive case study; action research; holistic ethnography.

(Source: Based on Guba and Lincoln 1998; Packer, 1999)

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The theoretical guidance for the current research came from literature in consumer behaviour, marketing and sociology. The research is guided by positivism as it employs a questionnaire with a view to test a conceptual framework which was identified by the literature review. However as with all paradigms, positivism also suffers from some shortcomings and the current research acknowledges these limitations. Hollis (1994, p.41) defines positivism as "embracing any approach which applies scientific method to human affairs conceived as belonging to a natural order open to objective enquiry". A positivism paradigm is founded on the belief that the study of human behaviours should be conducted in the same way as studies conducted in natural science (Hussey and Hussey, 1997). Positivists believe that reality consists in what is available to the senses and they try to explain and predict what happens in the social world by searching for regularities and causal relationships between constituent elements (Hughes, 1990; Burrell and Morgan 1994). Thus, the role of research is to test theories and to provide materials for the development of laws (Guba, 1990).

Generally, there are three basic assumptions underlying positivism, which are:

- **Ontological:** a reality is assumed to exist, which is driven by immutable natural laws and mechanisms ("Realism").
- **Epistemological:** the researcher is objective and independent from what is being researched, hence the researcher's values do not influence the outcome.
- **Methodological:** this is a deductive process, which explores cause and effect. (see for instance, Guba, 1990; Burrell and Morgan, 1994; Hussey and Hussey, 1997)

Together, the three assumptions delineate the positivist perspective. The basic belief system of positivism is embedded in realist ontology, whereby a reality is considered to exist, driven by unchangeable natural laws (Guba, 1990). Positivists are interested in the interrelationship of the objects they are studying and each of these objects is operationalisable and measurable to produce laws. Once committed to a 'realist' ontology, the positivist is constrained to practice an objectivist epistemology (Guba, 1990). In order to achieve objective epistemology in which the researcher is truly detached from the observed the positivist employs methodology which prevents

inquirer bias and places the point of decision with nature rather than with the inquirer. Quantitative research methods are most appropriate for maintaining positivist principles. Positivists regard surveys as ways to collect facts and to create knowledge which form the basis for creating theories (Guba, 1990). Self-completion questionnaires uphold positivist assumptions, as detachment is inherent in the research method. Self-completion questionnaires do not invite close personal contact between the researcher and the observed and so there is no opportunity for the researcher to 'contaminate' the data (Thomas, 2003, p.2). Furthermore, a self-completion questionnaire containing only closed questions gives the researcher no opportunity for individual interpretation of the results. This implies that the researcher does not use his or her own beliefs to interpret the beliefs of others.

However, it is unrealistic to assume that a research method can ever be truly positivist and entirely value-free (Popper, 1959 cited in Midgley, 2003; Smith, 1997). For example, in the case of the design and development of a questionnaire, some subjectivity has to be inherent in the original choice and phrasing of the questions. Guba (1990, p.18) concedes that 'all such systems and paradigms are human constructions and hence subject to all the errors and foibles that inevitably accompany human endeavours'.

On the other hand, post-positivism (a modified version of positivism) acknowledges the difficulty with eliminating bias from research. Guba (1990) argues that post-positivism is a less naive approach to research than the positivistic approach. Post-positivists agree that even though a reality does exist which is external to individuals, it is impossible for humans to perceive it and to be absolutely objective. Because of the inability of humans to capture the real world with their imperfect sensory and intellective mechanisms, post-positivists advocate that inquirers need to be critical about their work (Guba, 1990). Epistemologically, post-positivism recognises that it is impossible for a researcher to disregard his or her own beliefs whilst conducting research and not to interfere or alter the observed in any way. For post-positivists, objectivity remains a regulatory ideal and they are aware that it cannot be achieved in any absolute sense. Methodologically post-positivism uses more qualitative methods, depending more on grounded theory.

For the sake of this research, certain post-positivistic elements were fused with the general positivist research paradigm (ontologically and epistemologically), with a more critical perspective of reality and the understanding that objectivity remains a regulatory ideal that can only be approximated. This is in line with Bryman (2004, p.454) who warns against being too caught up in the divide between particular paradigms, as it is becoming more common for research strategy to be fused. Moreover, although it has previously been noted that accommodation between paradigms is impossible (Lincoln, 1990), there is also a long history of calls that are in favour of fusing paradigms (e.g., Reichhardt and Rallis, 1994; Caracelli and Greene, 1997; Smith, 1994, 1997). Even some who have argued against the accommodation between paradigms have subsequently acknowledged that combining paradigms is possible (Lincoln and Guba, 1994).

6.3 Research Strategy Identification

The purpose of this section is to describes some of the important choices involved in selecting a research strategy based on the ontological position of 'positivism' which was outlined in the previous section. It is worth noting that a research strategy consists of research design and research methods. Here research design and the research methods utilised in this study are dicussed.

A central component of any research activity is to establish a strong research strategy or design. The research design is a comprehensive outline used to guide the implementation of a research study in the direction of the realization of its objective (Kidder and Judd, 1986). This incorporates the most suitable methods of investigation, the nature of the research instrument, the sampling plan, and the types of data (Chisnall, 2005). A research design forms the framework or plan of the entire research process, used as a guide in collecting and analyzing data: "If it is a good design, it will ensure that the information obtained is relevant to the research problem and that it was collected by objective and economic procedures" (Green and Donald, 1975 cited in Chisnall, 2005, p.78)

The first consideration in the research design is whether theory or data comes first. This choice determines whether deductive (theory → confirmation) or inductive

(confirmation → theory) reasoning is used. Figure 6.1 outlines the various stages involved in the deductive and inductive approaches. Deductive reasoning (theory testing), also referred to as the 'top-down' approach, begins with a theoretical framework (theory) then formulating hypothesis and finally deducing what the results should be in the case that the hypothesis is correct. Deductive reasoning means moving from the general to the specific. Observations provide a test of the worth of the theory. If they are correct, the theory is supported and if not, the theory needs to be rejected or modified. Inductive reasoning (theory generating), also referred to as the 'bottom up' approach and is mostly used by field researchers, works in the opposite direction and its aim is to generate rather than to test hypotheses. Inductive reasoning begins with specific observations and measures, detects patterns and regularities, formulating some tentative hypotheses that can be tested, and finally develops some general conclusions or theories. In practice, research is not carried out purely deductively or inductively. Most researchers use a combination of deductive and inductive logic (Kidder and Judd, 1986). Nonetheless, research methods can be characterized as being predominantly deductive or inductive. Both approaches involve an element of risk. It is hard to foresee if the conceptual definition is precise, using the deductive approach. The inductive approach, on the other hand, poses difficulties in interpreting the observations (Nachmias and Nachmias, 1996).

The present research is guided by deductive reasoning since the major premise of this study is based on a rule, law, principle, or generalization which has been generated from well-established existing literature. Having formulated a particular theoretical framework, this then informs the development of hypotheses, the choice of variables, and the resultant measures intended to be used. The theory hypothesises that there is a relationship among different variables which together make up the conceptual framework. Data is then collected with a view to test whether the proposed theoretical links actually exist. Moreover, deductive reasoning is used, since a quantitative form of data collection in the form of a questionnaire has been chosen and this method of gathering data and analysis are usually associated with deductive approaches (Ali and Birley, 1999).

One important advantage of using deductive reasoning is that the researcher can make use of thoughts and ideas proposed and tested by previous research. Deductive reasoning also allows new theories to be developed when new information

becomes available. Additionally, old theories can be discarded when observations contradict the predictions of the theory and it relies on observations that anyone can make to judge the validity of a theory. The limitations are that it is only possible to test whether or not, or to what extent, the hypothesised relationships exist. This approach does not allow the researcher to identify other unanticipated factors such as, for example, new constructs (Nachmias and Nachmias, 1996). Moreover, the researcher may not be able to capture the richness of data which may become available by using alternative methods such as a conversation which takes place in a more unstructured setting (Mintzberg, 1979).

Figure 6.1 The logical structure of the quantitative research process

Main phases   **Intervening**

Theory

╎-------------------------------- *Deduction*

Hypothesis

╎----------------------------- Operationalization

Observation/
Data collection

╎----------------------------- Data processing

Data analysis
----------------------- Interpretation

Findings

╎----------------------------- *Induction*
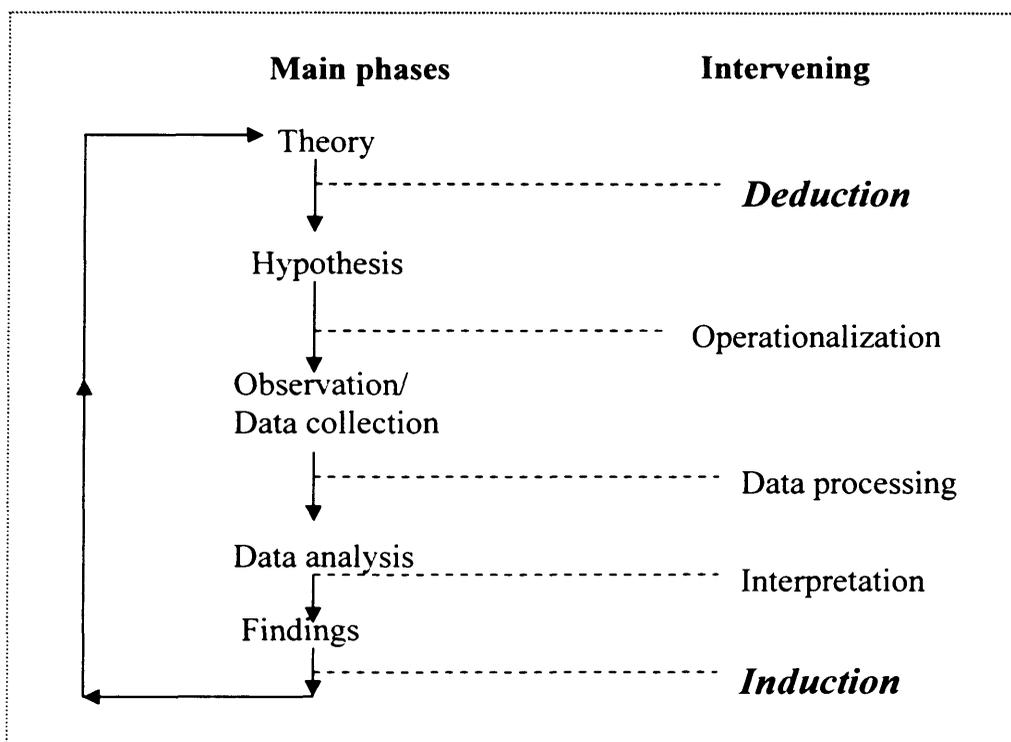
(*Source: Bryman, 1988*)

The second choice of the research design relates to the approach. In social studies, research design can be classified into three main categories: exploratory, descriptive or explanatory (causal) approach (Malhotra and Birks, 2000; Churchill and Iacobucci, 2002). Figure 6.2 below outlines the general uses of these three research designs and in what contexts they can be applied. This classification is threefold and the researcher can use more than one strategy in the research project due to more than one

purpose. The following section describes these three research designs and explains which of them has been applied in the present study.

Figure 6.2 Types of Research Design

		Uses		Types
Exploratory Research		Formulate problems more precisely Develop hypotheses Establish priorities for research Eliminate impractical ideas		Literature search Experience survey Focus groups Analysis of selected cases
Descriptive Research		Describe characteristic of certain groups Estimate proportion of people in a population who behave in a certain way Make specific predictions		Longitudinal study - True panel - Omnibus panel Sample survey
Causal Research		Provide evidence regarding the causal relationship between variables by means of: - Concomitant variation - Time order in which variables occur - Elimination of other possible explanations		Laboratory experiment Field experiment

(Source: Churchill and Iacobucci, 2002)

Firstly, the aim of exploratory research is to discover ideas and insights (Sellitz *et al.,* cited in Churchill and Iacobucci, 2002). The exploratory study is especially useful in breaking general, vague problem statements into smaller, more precise sub-problem statements, in the form of specific hypotheses (Churchill and Iacobucci, 2002). Types of exploratory studies can include: "literature search, experience surveys, focus groups and the analysis of selected cases". (Sellitz *et al.,* 1976, cited in Churchill and Iacobucci, 2002, p.95). This approach typically occurs when a researcher examines a new interest or when the subject of study itself is reasonably new and therefore there is insufficient prior knowledge about the research subject on which to build. Exploratory research is where research often begins, testing the feasibility of conducting a larger study, whereas researchers working from deductive theories have the key variables laid out in advance (Kidder and Judd, 1986). In particular cases,

exploratory research is conducted to establish a foundation for further research, for example to clarify certain concepts to develop hypotheses and to operationalize variables. Exploratory research is also valuable for establishing priorities among research questions and for learning about the practical difficulties of executing the research. In other cases it is undertaken to acquire information on the subject or the general nature of the problem per se. The employed research methods are very unstructured, flexible, and qualitative. The researcher starts without concrete presuppositions as to what will be discovered thereby allowing a thorough pursuit of interesting ideas and clues about the subject matter. Furthermore, exploratory research can assist in formulating hypotheses and theories but also in modifying and testing hypothesis. Generally these research hypotheses are either vague or ill-defined or do not exist at all. The main limitation of exploratory studies is that they rarely offer satisfactory answers to research questions, though they can provide an indication of the answers and suggest which research methods could offer definitive answers. The reason why exploratory studies are seldom definite in themselves has to do with representativeness: that is, the people the researcher investigates in his exploratory research may not be typical of the larger population which is of interest to the researcher. Once represenativeness is understood, the researcher is in a position to know whether an exploratory study in fact answers its research problem or merely points the way toward an answer (Aaker and Day, 1990; Sarantakos, 1998; Babbie, 2004).

Secondly, descriptive research, also known as statistical research, is usually concerned with discovering the rate at which something occurs or the relationship between two variables (Churchill and Iacobucci, 2002). Therefore, descriptive research is used when the objective is to provide a systematic description that is as factual, accurate and systematic as possible. It can therefore only describe the "who, what, when, where and how" of a situation, not though, what caused it. Good descriptive studies should also provoke the 'why' questions of explanatory research. Descriptive studies in comparison to exploratory research, presuppose substantial prior knowledge about the phenomenon under investigation, and are guided into a specific direction by one or more specified hypotheses. Therefore, a descriptive study, which can be considered rigid, is very different to an exploratory study, which is characterised by its flexibility. In other words, for this research to be effective, questions need to be designed, which establish specific types of information.

Generally, descriptive studies are used to explain the characteristics of a specific group, to approximate the number of people in a particular population who conduct themselves in a certain way, and to make specific predictions. Figure 6.3 is an overview of the different forms of descriptive studies. The basic division is between longitudinal and cross-sectional design. In the cross-sectional design, which is the most popular and familiar of the two types of descriptive studies, various characteristics of the sample are measured simultaneously. Longitudinal studies, on the other hand, involve panels which are a fixed sample of elements and are measured repeatedly (Churchill and Iacobucci, 2002).

Figure 6.3 Classifications of Descriptive Studies
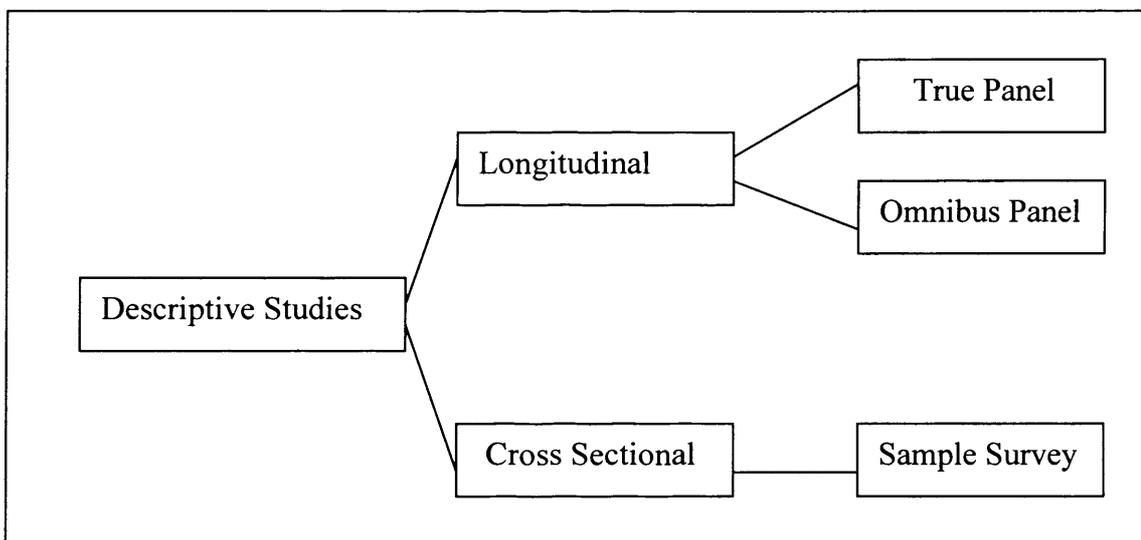
(*Source: Churchill and Iacobucci, 2002)*

Thirdly, explanatory (causal) research, aims to give an explanation about the phenomenon being studied in the form of causal relationships (Churchill and Iacobucci, 2002). It establishes causal relationships between variables and its main concern is to study a situation or a problem in order to explain the relationship between variables. Explanatory research tries to explain the causes of social phenomena and their consequences and typically takes the form of experiments, because experiments are best suited to determine cause and effect in social science research (Robson, 2002).

Having stated the basic purpose of each type of research design, Churchill and Iacobucci (2002) argue that although the recommended classification of design is

helpful for acquiring insight into the research process, the distinctions are not absolute. They further suggest that the three designs can be looked at as stages in a continuous process (Churchill and Iacobucci, 2002). Each stage in the process represents the investigation of a more detailed statement of the problem. Figure 6.4 below shows the interrelations; exploratory studies are often seen as the initial step. When researchers begin an investigation, it stands to reason that they lack a great deal of knowledge about the problem. Although it is suggested that the sequence goes from exploratory to descriptive to causal research, alternative sequences might occur. This depends on how specific the researcher is in formulating the problem. A vague statement leads to exploratory work, whereas a specific cause-effect hypothesis leads to experimental work.

Figure 6.4 Relationships among Research Designs
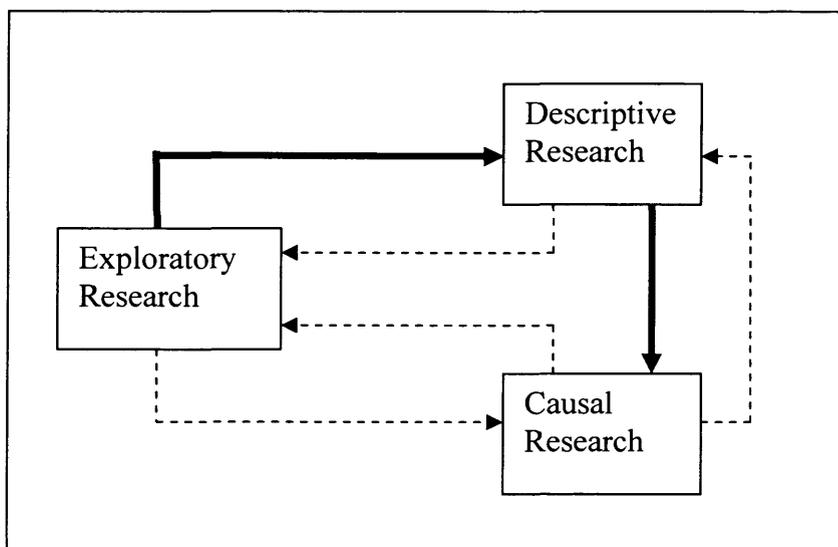
(*Source: Churchill and Iacobucci, 2002)*

Given the fact that sufficient evidence has been found in the literature to formulate hypotheses for testing, the descriptive approach is deemed most suitable. However, complying with Churchill and Iacobucci's (2002) belief that the distinction is not absolute, it can be argued that different designs can be viewed as a continuous process in this study. Thus, the researcher asserts the existing research study is exploratory in nature with descriptive elements.

6.4 Research Methods

This section summarises the research methods employed.

6.4.1 Questionnaire Development Process

The current research utilised the approaches suggested by Churchill and Iacobucci (2002) and et al. (2007) for the development and validation of the questionnaire. Figure 6.5 illustrates the step-by-step procedure which was used as a guiding mechanism for creating an effective questionnaire in this research.

Figure 6.5 Questionnaire Development and Validation Process

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 1-7 and revise if necessary
Step 9	Pre-test Questionnaire and revise if necessary

(Source: Churchill and Iacobucci, 2002)

Step 1: Specify Information Sought

The specification of required information for this research depended primarily on the constructs stipulated in the conceptual framework. The study is a mainly descriptive research effort which requires the researcher to have sufficient prior knowledge to form specific hypotheses for investigation, and these then guide the research. Therefore, a measurement instrument was designed following the conceptual model documented in Chapter 5 in order to solicit responses for a number of constructs including: generational differences, acculturation, ethnic affiliation, the independent and interdependent self, susceptibility to interpersonal influence (normative and informational), self- congruity, brand trust, brand attitude and brand loyalty. These constructs measure two of the three types of data variables that can be collected through questionnaires as per Dillman (2000), namely opinions and behaviours. The opinion variables employed in this questionnaire recorded how respondents felt about something rather than what they believed to be true or false. The behaviour variables measure what respondents do, did and will do in the future in a concrete experience. In addition demographic questions also referred to by Dillman (2000) as attribute variables, were incorporated into the questionnaire to obtain a better understanding of external environmental issues as well as respondents' general profiles. Attributes are best thought of as qualities a respondent possesses, rather than what a respondent does (Dillman, 2000). They are used to explore how opinions and behaviour differ between participants as well as to check that the data collected is representative of the total population. The attributes integrated in this questionnaire included: gender, age, marital status, education, and occupation.

1.2 Reasons for choosing quantitative over qualitative research methods

There are numerous reasons for having chosen quantitative over qualitative research methods in this study. Firstly, having reviewed the literature dealing with ethnic minority consumer studies in the UK (see Table. 1.2, p.7) it became clear that the majority of studies to date are qualitative. This view is supported by Burton (2002), stating that much of the available research on ethnic minority consumer behaviour in the UK has been produced by large-scale and often general purpose social surveys or qualitative studies. In order to fill this gap in the literature, quantitative research

methods were chosen in this study. Moreover, using quantitative research methods has the advantage that results can be generalized to the entire population, beyond the participant group, they allow determining what proportion of the sample has certain behaviours, behavioural intentions, attitudes and whether specific determinants predict behaviours at a statistically significant level, and they permit stating the research problem in very specific terms, clearly specifying both the independent and dependent variables under investigation (Nachimas and Nachimas, 1996). Furthermore quantitative research methods allow predicting causal relationships, achieving high levels of reliability of gathered data, due to controlled mass surveys, eliminanting or minimizing subjectivity of judgement on behalf of the researcher, and the inflexibility of quantitative research methods allows for meaningful comparison of responses across participants (*i.e.,* Kidder and Judd, 1986; Bailey, 1994; Sarantakos, 1998).

In addition to the mentioned advantages that quantitative studies offer, the appropriatness of choosing quantitative research methods was confirmed during the pre-tesing of the questionnaire where the researcher encountered some resistance, especially on behalf of first generation British-Pakistanis to fill out the questionnaire. This was indicative to how difficult it would have been to recruit first generations British-Pakistanis to take part in focus group interviews. This resistance on behalf of first generation British-Pakistanis to participate in the study could have been attributed to the fact that the researcher was non British-Pakistani, which raised some suspicion among older British-Pakisanis.

The fact that qualitative research methods with ethnic minorities can prove diffiult had already been acknowledged by Sills and Desai (1996) due to: (1) difficulties in recruiting Asians to participate, (2) when they agreed they often arrived with thier family, (3) some group members, especially older women, did not participate in group discussions, and (4) language is a difficulty if individuals do not speak any English, but also if there are varying levels of spoken English in the group. For the aforementioned reasons it was deemed more suitable to apply quantitative rather than qualitative research methods in this study.

Step 2: Type of Questionnaire and Method of Administration

In this study, three methods of administration were applied:

1.) Postal questionnaires,
2.) Leave and collection questionnaires and
3.) Web-based questionnaires.

The design of a questionnaire differs according to how it is administered. Self-administered questionnaires, such as the ones used in this study are usually completed by the respondents. The self-administered questionnaires were posted to respondents who returned them by post after completion (postal questionnaires). They were also delivered by hand to some respondents and collected later (leave and collection questionnaires). Moreover, some were sent and returned electronically using either email or the Internet (web-based questionnaire). In Table 6.2 the main attributes of the employed data collection methods are summarized. Questionnaires as methods of data collection have strengths and weaknesses which the researcher must be mindful of. The main advantages of the data collection method used in this study will be explained to support the choice of questionnaires and attention will also be drawn to the disadvantages that the questionnaires pose.

Table 6.2 Advantages and disadvantages of postal, leave and collect and online questionnaires.			
Attribute	***Online Surveys***	***Postal Surveys***	***Delivery and Collection Surveys***
Population's characteristics for which suitable	Computer-literate individuals who can be contacted by email, internet or intranet.	Literate individuals who can be contacted by post; selected by name, household, organisation etc.	
Confidence that right person has responded	High if using email	Low	Low but can be checked at collection
Likelihood of contamination or distortion of respondent's answer	Low	May be contaminated by consultation with others.	
Size of sample	Large, can be geographically disperse		Dependent on the number of field workers
Likely response rate	Variable, 30% reasonable within organisations/via intranet, 11% or lower using internet	Variable, 30% reasonable	Moderately high, 30-50% reasonable
Feasible length of questionnaire	Conflicting advice; however, fewer 'screens' probably better	6-8 A4 pages	6-8 A4 pages
Suitable types of questions	Closed questions but not too complex, complicated sequencing fine it uses IT, must be of interest to respondent	Closed questions but not too complex, simple sequencing only, must be of interest to respondent	
Time taken to complete collection	2-6 weeks form distribution (dependent on the number of follow-ups)	4-8 weeks from posting (dependent on the number of follow-ups)	Dependent on sample size and the number of field workers, etc.
Main financial resource implications	Web page design, although automated expert systems offered online and by software providers are reducing this dramatically	Outward and return postage, photocopying, clerical support, data entry	Field workers, travel, photocopying, clerical support, data entry
Role of the researcher	None	None	Delivery and collection of questionnaires, enhancing respondent participation
Data input	Usually automated	Closed questions can be designed so that responses may be entered using optical mark readers after questionnaire has been returned	

(Source: Saunders et al., 2007)

2.1 The Postal Questionnaire.

As outlined above, one of the survey strategies implemented were postal questionnaires. According to Roberts (1999, p.57) "questionnaires are the most widely used data collection technique in surveys". A postal questionnaire is an 'impersonal survey method' (Nachimas and Nachimas, 1996, p.225), which is important for maintaining positivist beliefs. A postal questionnaire requires every participant to reply to an identical set of questions in a predetermined sequence (Saunders *et al.*, 2007). In comparison to an interviewer-administered questionnaire, a postal

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questionnaire must be self-completed by participants (Bryman and Bell, 2003). Survey research is the best available method for attaining original data from a population which is too large to study directly by using a group of respondents whose characteristics may be taken to reflect those of the larger population (Babbie, 2004). The main aim of a survey is "to learn about the ideas, knowledge, feeling, opinions, attitudes, and self-reported behaviour of a defined population of people by directly asking them" (Graziano and Rauling, 1993, p.301). A postal questionnaire has a number of advantages over other data collection techniques, which will be discussed in the following section.

2.1.1 Advantages of a Postal Questionnaire

One of the main strengths of postal questionnaires in comparison to an interviewer-administered questionnaire is its cheapness (Oppenheim 2003). In the words of Selltiz et al. (1976 cited in Sarantakos, 1998, p.224), "questionnaires can be send through the mail; interviewers cannot". As Nachmais and Nachmias (1996, p.107) point out, "the mail questionnaire does not require trained staff or interviewers and the only costs incurred from a postal questionnaire derive from planning, sampling, duplicating, mailing and providing stamped, self-addressed envelopes for the returns". As regards the demographically dispersed population in the current study, this can be reached for the price of a first class stamp, which is considerably cheaper than the travel expenses associated with sending an interviewer to administer the questionnaire and paying for his or her time (Moser and Kalton, 1971). In the present study, the only expenses incurred were for the printing of the questionnaire, printing address labels and cover letters, envelopes and pre-paid envelopes.

A second advantage is that by using postal questionnaire there is little opportunity for bias or errors caused by of the interviewers' presence and attitudes (Sarantakos, 1998). This is in line with the positive perspective, which holds that the inquirer has to adopt an objective, distant and non-interactive posture, omitting the researcher's values and other biasing factors that might influence the outcomes (Guba, 1990). The literature review suggests that the manner in which the interviewer asks questions and even the interviewer's general exterior (race/gender) or vocal qualities may influence

respondents' answers (Kidder and Judd, 1986). The absence of an interviewer also means that participants are less likely to exhibit social desirability bias (Bryman and Bell, 2003). In addition, even though the interviewing procedure is standardised, there will always be variations in the way questions are put to participants, which may have an influence on the results (Oppenheim, 2003). Generally, the advantage of questionnaires is that each respondent must answer the same set of questions and therefore consider the same set of alternative answers, which requires little individual, subjective interpretation, in accordance with positivist philosophy (Oppenheim, 2003). Moreover, due to the standardisation of questions, questionnaires are reliable, consistent and uniform measures without variation which allows the analysis of answers to closed questions to be straightforward and cost effective (Nachmias and Nachmias, 1996).

Furthermore, written questionnaires place less pressure on the respondent for an immediate response and therefore respondents are able to be more accurate in their responses. The ability to fill in the questionnaire at the participants pace benefits answers to attitudes, which need to be carefully considered, rather than providing a response which springs immediately to mind (Kidder and Judd, 1986). Without an interviewer present, the respondent is also not required to complete the questionnaire in one go (Bailey, 1994).

In addition, the postal questionnaire technique also offers considerable time saving in comparison to an interview technique because it produces a quick result, retrieving information from many people in a short amount of time (Brymann and Bell, 2003). Moreover, postal questionnaires give the respondents a higher certitude of anonymity, the sample can be more accurate since the researcher can address the questionnaire to specific individuals and the use of questionnaires allows for a wider coverage, as the researcher is able to approach respondents more easily than with other methods (Oppenheim, 2003; Sarantakos, 1998; Gillham, 2000; Churchill and Iacobucci, 2002).

As with all data collection technique, using postal questions also carries some drawbacks which are considered in the following section with an explanation of how some of the potential weaknesses were addressed by the current study.

2.1.2 Disadvantage of Postal Questionnaire

Mail questionnaires are often criticised as they normally produce lower response rates (Oppenheim, 2003) in comparison with those used in interviews (Bryman and Bell (2003, p.144). Some argue that a typical response rate for mail questionnaire is between 20 and 40 percent (Nachmias and Nachmias, 1996). However, others argue that mail questionnaires receive response rates as low as 10 percent, and 50 percent is considered 'adequate' (Babbie 1973, p.165). A response rate of 60 percent is considered good and one of 70 percent is considered very good (Babbie, 2004).

A further disadvantage of postal questionnaires is that the researcher cannot be certain that the right person has answered the questionnaire and it is not known under which circumstances the questionnaire was completed. A person other than the intended respondent may have completed the questionnaire (Nachmias and Nachmias, 1996). Moreover, it is not possible to check whether the question order was followed because respondents can see all of the questions before answering any of them, which also means that various answers cannot be regarded as independent (Moser and Kalton, 1971). Bias and the question order effect (Bryman and Bell, 2003), can also result from knowing the overall structure of questioning when answering individual questions (Chisnall, 2005).

Partially answered questionnaires are likely, because of the lack of supervision, which leads to the problem of missing data (Bryman and Bell, 2003). Moreover, Bailey (1994, p.158) warns against "the problem of distinguishing between bad addresses and 'non-responses'. Sosdian and Sharp (1980, p.397) explain that it is difficult to establish clear-cut categories of 'reached' and 'unreached' respondents as all the researcher knows is how many questionnaires were sent out and how many were returned. It is difficult to guard against this risk but few mistakes were expected as the addresses were checked with respondents prior to sending the questionnaires to them.

To overcome the main disadvantage of the 'low response rate' of postal questionnaires, a number of strategies were employed such as: preliminary notification techniques, follow-up techniques, survey sponsorship, return envelops, personalisation, covering letters and anonymity. These will all be discussed in the following sections.

2.1.3 Pre-contacting Participants Prior to Posting the Questionnaire

In order to mail the questionnaires, the names and addresses of potential respondents were identified from the Muslim Green Pages. Furthermore, contacts were established with 'The Pakistan Society' based in London, which agreed to post questionnaires to their members.

Given the lack of data concerning British-Pakistanis in the UK, a number of steps were taken to identify potential respondents to whom the questionnaire could be mailed. Because of time constraints and the amount of work involved, the telephone directory and Yellow Pages were ruled out as a potential source of such information. Rather, the use of the Muslim Green Pages was preferred because: (a) it had entries predominantly from businesses run by British-Pakistanis, and (b) there was potential for generating more than one response (snowballing) from one participant.

Potential respondents from Muslim Green Pages were identified with the help of a leading academic who is also British-Pakistani and who had extensive knowledge of surnames of people originating from Pakistan. The procedure resulted in the identification of surnames, which were then used to identify business entries in the directory. Potential respondents were contacted via telephone and permission to send postal questionnaires was established with a request to forward the questionnaires to family and friends. In all cases a pre-paid envelop was included.

This is in line with prior research, which has argued that contacting potential respondents prior to mailing the questionnaire improves the chances of responding to the mail questionnaire and the overall response rate (Linsky, 1975; Bailey, 1994). For example, a telephone call in advance to sending the questionnaire can increase the response rate from 62 percent without the call to 70 percent with the call (Jobber and O'Reilly, 1996, cited in Saunders *et al.*, 2007).

2.1.4 Follow-up Calls

In order to further improve the response rate of a postal questionnaire, prior research has recommended the use of follow-up letters or telephone calls, as utilised in this research (Dillman *et al.*, 1974; Bailey, 1994; Babbie, 2004). For example, Donald (1960 cited in Bailey, 1994) states that follow-ups (at least one) will receive a response rate that is at least 20 percent higher than no follow-up at all, with each

further follow-up generally having less effect. Hreberlein and Baumgartner (1978) note that each follow-up stimulates added returns, with the second and third mailing generating 12% and 10% returns of the initial sample, on top of the 20% netted from the first follow-up letter. Dillman et al. (1974) argue that no matter how well the questionnaire is constructed, it is persistence that pays off.

Babbie (2004) recommends that three mailings (an original and two follow-ups) seem the most efficient. This is supported by Scott (1961) who reports that most studies in the literature use one or two follow-ups. The timing of the follow-ups is also important. Two to three weeks is a reasonable space between mailings (Babbie, 2004; Bryman, 2004). This study followed Babbie's (2004) recommendation of sending two follow-up letters. Instead of sending follow-up letters, however, respondents were contacted via telephone three weeks after the mailing of the questionnaire. In the first follow-up, respondents were asked if they had received the questionnaire and if they had the opportunity to fill it in. Where a copy of the questionnaire had not been received, another copy was sent. Following the first reminder, there was an initial increase in those responding. After the response rate had all but ceased, the second follow–up telephone call took place two weeks later and the remaining people who had yet not replied were kindly requested to fill in the questionnaire. Not more then three follow-ups were employed in this study in accordance with Bailey (1994, p.163) who argued that "any follow-ups after three are likely to tax the respondent's patience and may even be viewed as harassment".

2.1.5 Anonymity

A postal questionnaire offers the respondents greater assurance of anonymity. Oppenheim (2003) states that guaranteeing respondents' anonymity is crucial in obtaining frank and revealing answers. In comparison to face-to-face interviews, anonymous mail questionnaires often generate a higher proportion of socially unacceptable responses. This is in line with Bailey (1994) who argues that anonymity may make the respondent more willing to provide socially undesirable answers. Additionally, Robson (2002, p.129) believes that anonymity will 'encourage frankness'. Due to the absence of an interviewer and with the identity of the

respondents being kept secret, the latter may not be so eager to present themselves in a positive light (Bryman, 1989). Thus, in the current study, self-completion and the fact that the identity of respondents could not be traced because the participants did not have to state their names on the questionnaire, gave the respondents the chance to express their real opinions.

Following Bailey (1994) a statement was included at the front of the questionnaire, which stated the following: the anonymity and confidentiality of the questionnaire was fully guaranteed and there was no need to provide a name or postal address. Additionally, it stated that the data would only be used for academic analysis and study and if published it would not be identifiable as theirs. Bailey (1994) further argued that the failure to guarantee anonymity should not significantly affect the response rate to questionnaires which are not of a sensitive nature. Given that in this study total anonymity was guaranteed in the cover letter and the questions were not of a sensitive nature, a high response rate was expected.

2.1.6 Building a Relationship with the Respondent

In addition to contacting respondents prior to posting the questionnaire, conducting follow-up calls and the guarantee of anonymity, efforts were made to establish a relationship with the respondent in order to achieve a higher response rate.

Establishing a relationship with the respondent and gaining trust is difficult when no interviewer is present. 'Social exchange theory' (Bailey, 1994, p.160) states that a participant is more inclined to be responsive when he or she can place trust in the researcher. Oppenheim (2003) adds that building up a rapport with the respondents sustains interest throughout the survey. It is difficult to build rapport using a postal questionnaire, but a well-devised covering letter can help. Research by Dillman (2000) and others has shown that the messages contained in a covering letter of a self-administered questionnaire will greatly affect the response rate.

As recommended by Churchill and Iacobucci (2002) as well as Saunders et al. (2007) the covering letter in this study stressed the importance of the respondent by stating exactly why he or she was chosen to participate and why it was important to

return the questionnaire. The letter took a very polite tone, which Bryman and Bell (2003) consider to be of great importance, and stressed how quickly and easily the questionnaire could be completed (Churchill and Iacobucci, 2002). The respondents were not provided with a deadline because, as Linsky (1975) states, the effectiveness of using a deadline in order to increase response rate has not been established. Moreover, it was recognized that the research was conducted by a PhD student at Cardiff University and was not sent from any company or organisation. This was done to appeal to the participants 'good Samaritan' instinct (Bailey, 1994) and stress the point that the research was only conducted for educational purposes and no monetary profit was gained from it. In order to add credibility to the research, the covering letter was printed on Cardiff University letter headed paper. Bailey (1994, p.162) argues that "sponsorship by a credible university offers proof of legitimacy and might make the respondent more willing to trust the study". In addition Nachmias and Nachmias (1996, p.227) hold the view that "the sponsorship of a questionnaire has a significant effect on respondents, often motivating them to fill it out and return it."

In addition to all this, Bailey (1994) argues that by sending a prepaid addressed envelop with every questionnaire, the researcher is trusting the respondent to reply. Because the costs are already covered on behalf of the researcher by sending a pre-paid return envelop, this might further motivate the participants to return the questionnaire. Incentives to reply, such as cash rewards, have also been considered because they have been suggested to increase response rate (Bailey, 1994). Ultimately, however, cash rewards were not used in this study due to a tight budget and the number of questionnaires sent out. Cash rewards were however implemented in the web-based questionnaire. Not withstanding this, however, Nachmias and Nachmias (1996, p. 227) warn that a small cash reward can decrease response rates as "the problem of offering money is that some respondents will be indignant that the researchers consider the respondent's time worth so little and thus may not respond at all". Instead of using cash rewards, respondents were told that if they were interested, they could obtain the findings of the study by contacting the researcher.

Having acknowledged the advantages and the disadvantages of postal questionnaires and how to overcome the main disadvantage of a low response rate, the next section will describe the other two data collection methods used in this study and consider

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how they simultaneously complement and differ to the postal questionnaire method.

2.2 Leave and Collection Questionnaires

Because 92 percent of British-Pakistanis are Muslims (Census, 2002), questionnaires were handed out and collected after Friday prayers in mosques and shops around Cardiff. The response rate was, however, very low and hence the researcher went to London to distribute questionnaires. Having established contact with the secretary and the treasurer of the Pakistan Society, the researcher was informed of Pakistani events taking place in London. Three such events, where a large number of questionnaires were handed out and collected, were the annual Emerald networks' convention, the Pakistani Society at Imperial College, and a meeting at the Pakistani embassy. Further questionnaires were distributed by going into shops and offices in areas with a large British-Pakistani population and requesting people to fill in the questionnaire. The areas that were covered in London included: Southall, Hounslow Central, Ealing Broadway, Wembley Central, Walthamstow Central, Stratford, Upton Park, West Ham, Leyton, Whitechapel, Ilford and Aldgate East, to mention a few.

Although this data collecting method was very time-consuming and stressful, with only one researcher involved, the response rate proved very high, with an average of thirty questionnaires received per day. These results agree with Saunders et al. (2007) who argue that a response rate as high as 98 per cent is achievable with this data collection method.

Knowing that postal questionnaires would result in a lower response rate than other self-administered questionnaire methods, the delivery and collection questionnaire was used as the main data collection method. Only after a high response rate was achieved with the leave and collection questionnaire, were the postal questionnaires used as well. In the leave and collection method the questionnaire was presented to the respondents by the researcher and the objective of the study was described. Then the participant was left alone to fill in the questionnaire, which was collected later. This method of data collection overcomes the weaknesses of mail and online questionnaires in that it guarantees a high completion rate, error-free sampling, the respondents identity is known, respondents can be directly motivated, and the

researcher can clarify any difficulties whilst not giving an interpretation of the questions (Oppenheim, 2003).

2.3 Use of Web-based Questionnaires

In order to further improve the response rate, the questionnaire was also placed on a website for the duration of the data collection (three months) and the web-link for that website was emailed to potential participants.

There is evidence that having a web survey or even an e-mail option can boost response rates to postal questionnaires (Yun and Trumbo, 2000 cited in Bryman and Bell, 2003). The rule of thumb when designing a web-based questionnaire is that it must be appealing but simple and not distract from the questionnaire content, which could create bias (Cobanoglu and Cobanoglu, 2003). Given the multiple platforms of the computer operating system/Internet browser that different respondents might use, the webpages were carefully designed to ensure that every respondent saw the same, clear layout. Moreover Yammarino et al. (1991) indicated that the questionnaire length critically influences response rates and the response rate significantly decreases when a survey comprises more than four pages. Deutskens et al. (2004) also reveal that in an Internet survey, the longer the questionnaire length, the lower the response rate is likely to be. Therefore, given that answering a survey using a screen/mouse is less convenient and comfortable than the traditional paper/pen, the questionnaire length was carefully considered and as a result this study's web-based questionnaire length was limited to three webpages.

The online questionnaire was hosted by the website www.freeonlinesurveys.com, a division of www.problemfree.co.uk. The web-based questionnaire was administered via a website instead of email. Sheehan and Hoy (1999) suggest that there is a tendency for email surveys to be employed in relation to smaller, more homogeneous online user groups, whereas web surveys have been used to study large groups of online users. The internet was used in this study, abiding by the general operating guidelines or 'netiquette' (Saunders *et al.,* 2007). No junk mail, known as spam was sent out because this would result in "few responses and a barrage of mail informing

the researcher of their non-compliance" (Coomber, 1997, p.10). Instead, having been provided with a hyperlink to the questionnaire, the researcher applied a number of techniques to circulate the web-based questionnaire to potential participants. First, a contact was established with the secretary of the Pakistan Society in London, who agreed to pass the link to its members via email. Using this method, the email did not come from an unknown source and therefore was more likely to be taken seriously and answered. Secondly, the researcher signed up to internet communities such as: www.muslima.com, www.mulsimfriends.com, and www.AsiansNetwork.com, where respondents who were British-Pakistani were invited to chat and then asked to fill in the online questionnaire. This method made it possible to see if the respondent actually filled in the questionnaire, by entering the questionnaire website, which showed the number of completed questionnaires and the time and date of completion. Thirdly, a little leaflet was stapled to the questionnaires and the respondents were requested to inform their family and friends about the study and to fill in the questionnaire via the Web.

An incentive was chosen for the online questionnaire. Respondents were informed at the beginning of the questionnaire that there were two prizes of fifty pounds to be won. Participants who decided to take part in the prize draw had to leave their email address. Those participants who left their email addresses were contacted and asked if they could forward the link of the online questionnaire to all their friends and family. This technique is also referred to as 'snowball sampling' and is commonly used when it is difficult to identify members of the desired population, as was the case in this study (Saunders *et al.,* 2007). With the snowball technique the researcher makes contact with one or two cases in the population. This process is repeated with each person being asked to identify others. A problem which might arise from this method is that of representativeness, since respondents are most likely to identify other potential respondents who are similar to themselves (Saunders *et al.,* 2007). However, looking at the demographic characteristics of the online sample, this problem did not occur in this study because the sample was very heterogeneous.

The method of collecting data via web-based questionnaires also has some advantages, which postal and delivery and collection questionnaires cannot provide. These are: lower cost, respondents can be contacted more easily via email and chat

rooms (here the transmission of the questionnaire is instantaneous), a higher and quicker response rate and the method may project a sense of urgency and thus motivate the interest of potential informants. This may also be perceived as an environmentally friendly system, the respondents are motivated by an offered incentive, there are fewer unanswered questions, it has an attractive format, there is mixed administration (respondents can either reply by post or online) and the researcher is not required to invest time travelling to meet the participants as is the case in self-administered questionnaires (Bryman and Bell, 2003).

The main reason why these three forms of data collection methods were chosen in this study was to guarantee high quality of data because firm research cannot be elaborated on poorly collected data (Gillham, 2000).

Step 3: Determine Content of Individual Questions

Having decided on the types of questionnaires and method of administration, the next key stage is to consider what to include in the individual questions. For the required reliability and validity criteria to be met, multiple indicators for each latent construct were employed to reduce the error of measurement and to enable a richer description of the variables (Churchill and Iacobucci, 2002).

In social sciences, theory plays a crucial role in the development of measurement scales, which are collections of items that reveal the level of an underlying theoretical variable (DeVellis, 1991). Because in this study mainly descriptive research has been conducted, the researcher needed to define the theories to be tested as relationships among variables, to have reviewed the literature carefully, to have discussed the ideas widely and conceptualised the research clearly before designing the questionnaire (Ghauri and Gronhaug, 2005). The conceptual model depicted in Chapter 5 explains the constructs in this study and the items which were designed from the review of literature for the following constructs –generation, acculturation, ethnic affiliation, the independent and the interdependent self, susceptibility to interpersonal influences (normative and informational), self-congruity, brand trust, brand attitude and brand loyalty. In total, there are nine constructs which include further sub-constructs. To make sure that the answers

generated for these constructs meant something, the questions needed to be meaningful to the respondent. Adapting most of the questions from previous research guarantees to a certain extent the quality of the questions. The operationalization of this study's constructs and sub-constructs are explained in the following section.

3.1 Operationalization of Generation

Generation was measured by respondents having to thick one of four options shown in Table 6.3.

Table 6.3 Items of Generation
How long have you lived in the UK?
(1) Since Birth
(2) 1-10 years
(3) 11-20 years
(4) More than 20 years

3.2 Operationalization of Acculturation

To assess the level of acculturation the bi-dimensional rather than uni-dimensional acculturation scale by Marin, Otero-Sabogal and Perez-Stable (1987) was applied. Using a bi-dimensional scale implies that by adopting the cultural values of the host society the respondents do not trade in their culture of origin, but instead attain aspects of both cultures. The scale measures two sub-constructs of acculturation: media preference and social interaction. The four items for media preference were measured from (7) 'Only English', (6) 'Mostly English', (5) 'Often English', (4) 'About half and half' to (3) 'Often Asian', (2) 'Mostly Asian' and (1) 'Only Asian'. The two items measuring social interaction were assessed from (7) 'Only British', (6) 'Mostly British', (5) 'More British than Pakistani', (4) 'About half and half' to (3) 'More Pakistani than British', (2) 'Mostly Pakistani' and (1) 'Only Pakistani'.

Table 6.4 Items of the Acculturation scale

Media Preference:

(1) In general, what language(s) do you speak and read?

(2) What language(s) do you usually speak at home?

(3) What language(s) do you usually speak with your friends?

(4) In what language(s) do you prefer to watch TV and listen to the Radio?

Social Interaction

(1) Your close friends are ....

(2) You prefer to go to social gatherings/parties at which people are ....

3.3 Operationalization of Ethnic Identification

Ethnic identification was measured by following a two stage process utilised by prior consumer research dealing with the effects of ethnic identity on consumer behaviour (see for instance, Hirschman, 1981; Webster and Faircloth, 1994). In the first stage, respondents were asked to describe their ethnic identity by choosing one from the three options (see for instance, Donthu and Cherian, 1994). The procedure allowed capturing self-described ethnic identity. This was followed by presenting five statements to capture the strength of ethnic identification by asking respondents to indicate how strongly the respondents identified with their chosen ethnic group (see for instance, Hirschman 1981; Deshpande *et al.*, 1986; Mehta and Belk, 1991). All four items used a seven-point Likert scale ranging from (7) 'very strongly' to (1) 'very weakly' for item two, (7) 'very important' to (1) 'Not important at all for items three and four, and finally for item five from (7) 'very often' to (1) 'not very often'.

Table 6.5 Items of the Ethnic Identification scale

(1) How strongly do you identify with your chosen ethnic group?

(2) How important is it for you to get along well with the values of mainstream British culture?

(3) How important is it for you to maintain identity with you culture of origin?

(4) How often do you speak the language of your culture of origin?

3.4 Operationalization of the Independent/Interdependent Self

To measure the independent/interdependent self, a scale developed by Singelis (1994) measuring the interdependent (12 items) and independent self (12 items) was utilized.

The 24 items were measured on a seven-point Likert scale varying from (1) 'strongly disagree' to (7) 'strongly agree'.

Table 6.6 Items of the Independent and Interdependent Self scale
Interdependent Self (Collectivist cultural orientation):
(1) I have respect for the authority figures with whom I interact.
(2) It is important for me to maintain harmony within my group.
(3) My happiness depends on the happiness of those around me.
(4) I would offer my seat in a bus to a well-known person who is from my group.
(5) I respect people who are modest about themselves.
(6) I will sacrifice my self-interest for the benefit of the group I am in.
(7) I often have the feeling that my relationships with others are more important than my own accomplishments.
(8) I should take into consideration my parents' advice when making education/career plans.
(9) It is important to me to respect decisions made by the group.
(10) I will stay in a group if they need me, even when I'm not happy with the group.
(11) If my brother or sister fails, I feel responsible.
(12) Even when I strongly disagree with group members, I avoid an argument.
Independent Self (Individualist Cultural Orientation):
(1) I'd rather say "No" directly, than risk being misunderstood.
(2) Speaking up during class is not a problem for me.
(3) Having a lively imagination is important to me.
(4) I am comfortable with being singled out for praise or rewards.
(5) I am the same person at home that I am in school.
(6) Being able to take care of myself is a primary concern for me.
(7) I act the same way no matter who I am with.
(8) I feel comfortable using someone's first name soon after I meet them, even when they are much older than I am.
(9) I prefer to be direct and forthright when dealing with people I've just me.
(10) I enjoy being unique and different from others in many aspects.
(11) My personal identity, independent of others, is very important to me.
(12) I value being in good health above everything.

3.5 Operationalization of Susceptibility to Interpersonal Influence

Susceptibility to interpersonal influence was measured using the scale of Bearden, Netemeyer and Teel (1989). Out of the twelve items in the original scale, the first eight measured normative influence (value expressive and utilitarian) and the last four

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measured informational influence. A seven-place bipolar scale with (1) 'strongly disagree' to (7) 'strongly' agree was used.

Table 6.7 Items of Susceptibility to Interpersonal Influence scale
Normative Influence:
(1) I rarely purchase the latest fashion style until I am sure my friends approve of it.
(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 often purchase the 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 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.

3.6 Operationalization of Self-Congruity

Self-congruity was operationalised from a combination of items used by Sirgy et al. (1997), Jamal and Goode (2001), Escalas and Bettman (2003, 2005), Jamal (2004) and Jamal and Al-Mari (2007). The seven items constituting the self-congruity scale were measured on a seven-point Likert scale varying from (1) 'strongly disagree' to (7) 'strongly agree'.

Table 6.8 Items of the Self-Congruity scale

(1) The kind of person who typically uses my brand of mobile phone, most of the time is very much like me.

(2) I can identify with those people who prefer to have my brand of mobile phone over other brands of phones.

(3) The image of the typical user of my brand of mobile phone is highly consistent with how I see myself.

(4) My chosen brand of mobile phone is consistent with how I see myself most of the time.

(5) My chosen brand of mobile phone reflects who I am most of the time.

(6) People similar to me use my brand of mobile phone most of the time.

(7) My chosen brand of mobile phone is a mirror image of me most of the time.

3.7 Operationalization of Brand Trust

Brand Trust was operationalised by using scale items from studies conducted by Delgado-Ballester et al. (2003) and Delgado-Ballester (2004). The scale is divided into two sub-constructs: reliability consisting of five items and intentions comprising three items. The eight items were measured on a seven-point Likert scale varying from (1) 'strongly disagree' to (7) 'strongly agree'.

Table 6.9 Items of the Brand Trust scale

Reliability/Credibility related items:

(1) I think that my main brand of mobile phone meets my expectations.

(2) I feel confident in my main brand of mobile phone.

(3) My main brand of mobile phone never disappoints me.

(4) I believe that my main brand of mobile phone guarantees satisfaction.

(5) I trust my main brand of mobile phone.

Intention/Benevolence related items:

(1) My main brand of mobile phone is an honest and sincere brand in addressing my concerns.

(2) I think that my main brand of mobile phone would make an effort to satisfy me.

(3) I believe that my main brand of mobile phone would compensate me if a problem with the product arose.

3.8 Operationalization of Brand Attitude

Brand attitude was operationalised after an extensive review of previous studies in the field of consumer behaviour and examining which items were used to measure brand attitude. These studies include: Mitchell and Olson (1981), Gardner (1985), Gresham and Shimp (1985), Batra and Ray (1986), MacKenzie et al. (1986), Mitchell (1986), Edell and Burke (1987), Miniard et al. (1990), Goodstein (1993), Miniard et al. (1993), Chattopadhyay (1998), Burton et al. (1998), Grossman and Till (1998), Chaudhuri (1999), Low and Lamb Jr (2000), Till and Busler (2000), Faircloth et al. (2001), Ruth and Simonin (2003), Aggarwal (2004), Coulter and Punj (2004), Garretson and Niedrich (2004), Zimmer and Bhat (2004), Reardon et al. (2004), Sengupta and Fitzsimons (2004), and Ang and Lim (2006). The seven items were measured on a semantic differential rating scale ranging from (7) referring to positive attitudes to (1) referring to negative attitudes toward the chosen brand of mobile phone.

Table 6.10   Items of the Brand Attitude scale
How would you describe your feelings towards your MAIN brand of mobile phone?
(1) Good/Bad
(2) Positive/Negative
(3) Like/Dislike
(4) Favourable/Unfavourable
(5) High Quality/Low Quality
(6) Pleasant/Unpleasant
(7) Appealing/Unappealing

3.9 Operationalization of Brand Loyalty

Brand loyalty was operationalized from the measures used in Taylor, Celuch and Goodwin's study (2004), which were partially changed. These measures were generated from studies by Oliver (1997), Pritchard et al. (1999), Chaudhuri and Holbrook (2001) and Sireshmukh et al. (2002). Out of the eight items measuring brand loyalty, the first four items measure attitudinal loyalty and the other four measure behavioural loyalty. The eight items were measured on a seven-point Likert scale varying from (1) 'strongly disagree' to (7) 'strongly agree'.

Table 6.11 Items of the Brand Loyalty scale

Attitudinal Loyalty related items:

(AL1): I use my main brand of mobile phone because it is the best choice for me.

(AL2): I consider myself to be loyal to my main brand of mobile phone.

(AL3): I am committed to my main brand of mobile phone I am evaluating.

(AL4): In the future, I would be willing to pay a higher price for my main brand of mobile phone over competitive offerings.

Behavioural Loyalty related items:

(BL1): If I had it to do all over again, I'd buy my main brand of mobile phone from another company.

(BL2): I intend to keep buying my main brand of mobile phone.

(BL3): I would not switch to a competitor, even if I had a problem with the products/services of my main brand of mobile phone.

(BL4): I intend to purchase my main brand of mobile phone again in the future.

Step 4. Determine Form of Response to the Questions

The questions used in the questionnaire of this study were closed-ended, or fixed-alternative questions with predetermined answer types accompanying each question. The semantic differential rating scale which measured brand attitude was an exception to this. Most of the items in the questionnaire utilised rating scales, which facilitated a powerful parametric and multivariate statistical analysis (Hair *et al.*, 1998). To ensure uniformity and make it easier for the respondents to answer the questions, a seven-point Likert scales or 'technique of summated rating' (Nachmias and Nachmias 1996) was implemented for all the items in the questionnaire. A seven-point scale was used because it is suggested that this provides a stronger comparison and findings than five-point scales (Dillon *et al.*, 1990). To avoid confusing the respondents the same order of response categories was kept (Dillman, 2000). Every item in the questionnaire was adopted from previous research.

The creation of closed-ended questions was guided by two significant prerequisites. Firstly, the response categories provided for each variable had to be exhaustive, that is to say, all possible responses had to be included; providing sufficient scope for the answers to facilitate valid responses. Secondly, the answer categories had to be mutually exclusive, so that the participants were able to differentiate between the answers without difficulty. The respondents were not made

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to feel they had to circle various options on the seven-point Likert scale. To avoid this, an instruction to each measured construct was provided asking the respondents to select only one answer.

Using closed-ended questions has various strengths and weaknesses. The greatest advantage of using a structure-undisguised questionnaire is that it is easy to administer, to tabulate and analyse. Closed questions are also quicker to answer, and hence more questions can be asked within a given length of time. Moreover, closed-ended questions have the advantage that answers are directly comparable from respondent to respondent with the assumption that every participant makes sense of the questions in the same way (Bryman, 2004). This comparability of respondents is an indispensable prerequisite to the use of any analytical method. In addition, closed questions may clarify the meaning for the respondents as occasionally respondents may misunderstand/not comprehend a question and the availability of answers may help to clarify the situation (Bryman, 2004). This leads to fewer frustrated respondents who might otherwise opt for the neutral option and moreover helps the return rate, since frustration over a single question can lead to the respondent discarding the entire questionnaire (Bailey, 1994).

The disadvantages of closed questions are the loss of spontaneity and expressiveness (Oppenheim, 2003). Differences in the interpretation of what was meant by the question may go undetected, whereas in an open-ended question one might be able to tell from the written answer that the respondent misinterpreted the question (Bailey, 1994). By using closed questions the researcher may not find out what the respondent really thought and possibly a bias is introduced, which forces the participant to choose an alternative that might not have otherwise come to mind. To avoid this, a middle alternative (number 4) was included in the seven-point Likert scale and in the introduction of the questionnaire respondents were told that they could omit any question they did not feel comfortable answering.

Whether or not neutral options should be included is a continuous debate. While some researchers argue that such an option is essential to allow for unforeseen answers and to guarantee that the response set is exhaustive, others argue that this encourages the respondent to take the easy option and avoid answering sensitive questions. However, there were no sensitive questions in this study, so it was not anticipated that respondents would choose the neutral option. It is not unusual for 20 percent of respondents to choose the middle alternative when provided even though

they would not have done so if this answer had not been given (Aaker and Day, 1990). In this study a neutral option is included because if a respondent is pressured to make a choice when his or her preference is unclear or non-existent, this introduces response error into the results and it makes it more difficult for the participants to answer. It may additionally deter them from completing the entire questionnaire. To make it visually less obvious that a neutral point is offered the two most commonly used intensity indicators 'strongly agree' to 'strongly disagree' and a seven-point scale are used together, with 'strongly agree' at one end of the scale and 'strongly disagree' at the other and a middle point represented in form of the number four, rather then a box stating 'neutral'. With closed-ended questions there might also be a loss of rapport, if the respondents become irritated because they believe that the answer options do not match their own ideas, and this was prevented by introducing the neutral point.

There is also some evidence (Richardson, Dohrenwend and Klein, 1965) that respondents of low socio-economic status and education seem to favour closed questions to open questions, since they can then answer questions which they do not entirely comprehend without disclosing their lack of understanding to the researcher. The survey designer has to take this potential source of bias into account and design questionnaires which will generate valid responses. To avoid this likely source of bias the respondent's amount of knowledge about the subject of the survey was fairly high, having chosen questions in relation to mobile phones, which the vast majority of people possess. The other questions measuring susceptibility to interpersonal influences, the independent/interdependent self, acculturation and ethnic identification were very general and respondents were capable answering these questions from their own experiences.

Having taken the advantages and disadvantages of fixed-alternative questions into account the goal was to construct a questionnaire that was easily applicable, reduced stress on the respondent, minimised the required time for completion and offered high precision.

Step5. Determine Wording of each Question

Step 5 in the questionnaire development process encompasses the phrasing of each question, which is perhaps the most difficult and important task in the questionnaire design. Question wording is important because "questions are the raw material of questionnaires and on them depends the quality of the research" (Chisnall, 2005, p.106). Inadequately worded questions result in biased and meaningless responses. In this light, Churchill and Iacobucci (2002) draw attention to the fact that many researchers face a 'vocabulary problem' deriving from the fact that they are better educated than the average questionnaire respondent and therefore employ words well-known to them but which are not comprehended by many participants. In order to prevent this problem it is important that the researcher phrases the vocabulary in a simple and comprehensible manner. The questionnaire also has to be piloted before the final survey is used to identify any confusing questions, ambiguous wording and inappropriate abbreviations. In addition, a brief summary of the study's purpose was provided on the cover sheet of the questionnaire and for each measured variable respondents were given clear instructions on how to answer the questions.

The aforementioned 'vocabulary problem' was not encountered in this study because a previous and successfully used questionnaire template was precisely replicated. (see Step 4 for more details on applied scales) (Kidder and Judd, 1986). It is common practice for researchers to look for earlier questions on the subject of interest and repeat them exactly in new studies, because this guarantees that the questions that have already been used are valid. Being able to compare results from this study with those of earlier research significantly increases the meaningfulness of the findings by placing them in context. However, this creates conflict between the need to reproduce questions that have already been used and the desire to improve them. An attempt to compromise and maintain both aims is often inadequate because wording refinements will impede comparability. "In a serious replication one will repeat faithfully the 'errors' of the original study as well as adhere to its good ideas" (Duncan 1969 cited in Kidder and Judd 1986, p.244). Following this advise, questions were copied exactly from previous research, without changing them.

To ensure that the questions were adequately phrased the researcher followed some general principles, which included the 'use of simple words'. Questions were expressed in simple language and no attempt was made to impress respondents using

unusual words (Kidder and Judd, 1986). This meant avoiding acronyms, abbreviations, jargon and technical terms. Ambiguous words and questions were avoided. Such words include quantifying words (e.g., frequently, often, sometimes, never, almost, usually), which are intrinsically vague (Kidder and Judd, 1986). Where quantifying words were used, the context indicated the meaning of the word. Moreover, the researcher provided the respondents with a consistent frame of reference, so that the respondents were not able to superimpose their own definitions on the response categories. Leading questions, that is to say questions phrased in such a manner that they clearly suggest the answer or reveals the researcher's opinion were also avoided (Saunder *et al.*,2007).

Additionally, the researcher attempted to steer clear of implicit alternatives and those not expressed in the options and assumptions. Questions were so structured that they avoided making assumptions about what would happen as a consequence. Double barrelled questions were also avoided. These are questions which provide the respondent with two responses and may lead to confusion for the respondent because they might agree with one part of the question but not with the other (Churchill and Iacobucci, 2002). Questions were also economically worded following the common rule of keeping questions below 20 words (Oppenheim, 2003). Third-party questions were also avoided because it is better to ask people what they know from their own experience. Hypothetical questions and questions with a negative or double negative were not used. Questions using 'not' are often difficult to understand and it is easy for the respondent to miss the word out when completing a self-completion questionnaire and therefore answer in the opposite way from the one intended (Bryman, 2004). In addition attention was also paid to the fact that questions should not put too much strain on the memories of respondents and that they should not be regarded as condescending by respondents. Very general questions, which lack a frame of reference, were also avoided (Bryman, 2004).

Step 6. Determine Sequence of Questions

Having established the type of response and appropriate wording for each question, the next step deals with the sequence of questions. Churchill and Iacobucci (2002) state, that the succession of the questions is fundamental to the success of the research

effort. There are numerous rules of thumb that need to be followed in respect to the question sequence. First of all, the initial questions should be simple, interesting, non-confidential and non-threatening. This will allow respondents to relax, build up their confidence and motivate them to fill in the rest of the questionnaire in a relaxed mood. The second question in this study is a screening question, which ensures that the respondents possess a mobile and therefore qualify to answer the questions which follow.

Secondly, Malhorta and Birks (2000) suggest that all the questions should be divided into various sections and should move smoothly in a logical progression from one topic to the next. Sudden changes in topics are avoided because they are likely to confuse respondents and cause indecision. This questionnaire was divided into ten sections and the 'funnel' technique was used, starting with the most general or unrestricted questions and gradually moving towards more precise questions (Bryman, 2004). The first four sections of the questionnaire are in relationship to behaviour and attitudes towards the respondent's main brand of mobile phone. Theses questions are relatively easy to answer, while the following six sections become increasingly more complex and require the respondents to think more. In the latter section of the questionnaire, some questions which might be viewed as more sensitive were intertwined and hidden among questions which were not so delicate. These more delicate questions were placed towards the end of the questionnaire because once participants have become involved in the study they are less likely to react negatively to sensitive questions.

Thirdly, questions pertaining to classification information such as demographic/socioeconomic characteristics, which are regarded as sensitive, are placed in the final section of the questionnaire. This is done because this basic information is the most critical. Without it, there is no study. The researcher therefore should not risk alienating respondents by asking personal questions before getting to the heart of the study. It is not unusual for personal characteristics to alienate participants (Churchill and Iacobucci, 2002). The researcher is also aware that classification questions are not always welcomed by respondents and therefore demographic questions were kept to a minimum, only asking the most relevant questions in relation to the objective of the study.

Finally, to help the respondents to complete the questions accurately, clear instructions were highlighted at the beginning of each section, the researcher's contact

details were provided in case the respondents had difficulties filling in the questionnaire and respondents were thanked for their contribution to the study.

Step 7. Determine Physical Characteristics of Questionnaire

The physical layout of the questionnaire is important to attract respondents, has effects on the accuracy of the replies obtained and it should make reading questions and filling in responses easy for respondents (Churchill and Iacobucci, 2002). The importance of the study has to be reflected in the physical characteristics of the questionnaire. If a questionnaire looks unprofessional, respondents might perceive the study to be unimportant and therefore refuse to cooperate. The best way to receive valid responses is to keep both the visual appearance of the questionnaire and the wording of each question simple and prevent the questionnaire from looking too cramped (Dillman, 2000). Questionnaire length is also important. Shorter questionnaires are better than larger ones, as long as they do not appear crowded because longer questionnaires reduce the response rate relative to shorter questionnaires (Edwards *et al.,* 2002 cited in Saunders *et al.,* 2007). Moreover, shorter questionnaires are preferred because they appear easy to complete, require less time and therefore respondents are less likely to refuse to participate. However, the questionnaire should not be too short because very short questionnaires might be regarded by respondents as insignificant and therefore not worth filling in. It has been recommended by Gillham (2000) that four to six pages is the usual tolerance maximum.

Based on these recommendations, effort was devoted to achieving a professional layout for the pilot study questionnaire, reflecting the credibility and importance of the study. The questionnaire for the pilot study consisted of six A3 pages, excluding the cover page and was bound in a booklet format which assisted in reading and turning pages and prevented the loss of pages. During the course of the pilot study the format of the questionnaire did not prove very successful because a large proportion of respondents refused to fill out the questionnaire due to its length and the researcher was directly advised by the respondents to have the questionnaire in an A4 format. This recommendation was followed and the final questionnaire comprised three A4 pages excluding the cover page. The length of the questionnaire

was reduced by recording answers to questions with the same set of possible responses in a table. Moreover, to facilitate the handling of the questionnaire, every question was numbered.

It has been acknowledged by previous researchers that the covering letter accompanying the questionnaire, and which introduces the study, is significant because it convinces and motivates the designated respondent to participate (Churchill and Iacobucci, 2002). In the final questionnaire a covering letter with the Cardiff Business School letter heading and signed by the Head of Marketing and Strategy was used to communicate the credibility of the sponsoring institution. In support, Dillman (2000) indicated that a sponsorship declaration will increase the trust and credibility of a survey and Fox et al. (1988) contended that this is the most influential response inducing strategy. Lastly, to make the covering letter appear more personal the respondents were addressed by name, written by hand and at the end of the covering letter the researcher provided his signature.

Step 8. Re-examine and revise if necessary

Although a considerable effort was made to develop the questionnaire, the researcher should not expect that the first draft will result in something usable (Churchill and Iacobucci, 2002). Rather, re-examination and revision are considered vital. In this regard, each question was reviewed to ensure that the question was not confusing or ambiguous, potentially offensive to the respondent, inducing bias or too difficult to answer. Moreover, every effort was made to uncover faults within the formulation stages discussed previously. The final step (Step 9) will be discussed in detail in the next section.

Step 9: Pre-test Questionnaire

Churchill and Iacobucci (2002), state that a pre-test is the most inexpensive guarantee that the questionnaire and the research project are going to succeed. Pilot studies are particularly crucial in relation to research based on the self-completion questionnaire, such as the one applied in this study, since there is no interviewer present to clear up any confusion (Bryman, 2004). In the words of Oppenheim (2003, p.47)

"questionnaires do not emerge fully-fledged; they have to be created or adapted, fashioned and developed to maturity after many abortive test flights".

In this study a pilot study of the questionnaire was conducted, which involved testing the questionnaire on 54 respondents. Bailey (1994) states that the rule where each question must be relevant for the respondent is usually adapted somewhat in a pre-test, as it is not as important for the pre-test respondents to have the same characteristics of the respondents in the final study. However, in this study particular care was taken to make sure that the respondents in the pilot study did have exactly the same characteristics as the participants in the final study. Ensuring this made the pilot study more meaningful.

The pre-testing in this study helped to identify questions that made the respondents feel uncomfortable and to discover any tendency for the respondent's interest to be lost at certain junctures (Bryman, 2004). Two questions in the pilot study which lead to some controversy were question D and E. These were two of the items measuring acculturation. Question D stated the following 'I feel most comfortable in dealing with (please tick only one option)': (1) 'White British People' or (2) 'People of Pakistani origin'. Question E stated 'I mostly prefer to go to places where I can be with (please tick only one option)': (1) 'White British People' or (2) 'People of Pakistani origin'. Out of the 54 respondents, 12 respondents answered in an unexpected way. Out of these 12 respondents, 5 did not tick any box for questions D and E, another 5 ticked both boxes and one respondent wrote on the questionnaire that he/she was comfortable dealing with both white British people and people of Pakistani origin and that his/her comfort did not depend on an individual's ethnic origin. Moreover, a further respondent wrote on the questionnaire that he/she found questions D and E to be racist. Although the questionnaire had been previously approved by the ethic committee at Cardiff University, it was obvious that these statements on behalf of the respondents showed that these two questions had either to be deleted or changed for the final questionnaire. According to Bailey (1994, p.144), "if more than one or two respondents label a questions 'stupid' or seem highly offended by it, the researcher should feel obligated to rectify the situation by revising the question wording or answer categories or even eliminating the question if necessary". Following this advice, questions D and E were rephrased for the main

questionnaire. Question D was rephrased to 'Your close friends are....' and question E was rephrased to 'You prefer going to social gatherings/parties at which people are....'. Instead of only providing two options for the answer to these questions, a seven-point Likert scale was implemented from which respondents could chose one of the following options as answers to questions D and E: (7) 'Only British', (6) 'Mostly British', (5) 'More British than Pakistani', (4) 'About half and half' to (3) 'More Pakistani than British', (2) 'Mostly Pakistani' and (1) 'Only Pakistani'.

In addition, the other three items which were used to measure the language preference for the acculturation scale were also changed. Instead of the three items used in the pilot study, in the final study four items were used to measure language preference. Additionally, rather than providing the respondent with only three answers, in the final questionnaire respondents could chose their answer on a seven-point Likert scale ranging from (7) 'Only English' to (1) 'Only Asian'. The reason for changing the question and the answer format for the acculturation scale was that in the pilot study a uni-directional perspective of acculturation was adopted, which implied that by acculturating to the host culture the individual would lose contact with his/her culture of origin. After careful revision of the acculturation literature, it was deemed more suitable to use a bi-directional perspective of acculturation (Marin, 1992). This means that an individual can assimilate to the host culture without having to lose contact with his/her culture of origin.

The pilot testing of the questionnaire also made it possible to obtain an idea of the general demographic characteristics of the respondents, which led the researcher to change two of the answer options for the demographic characteristic 'occupation' and 'marital status'. It was felt that these changes would better reflect the demographic characteristics of the respondents for the main survey. Moreover the pilot study also made it possible to detect any areas where the respondents' interest and engagement could be lost. One such tendency which caused respondents to lose interest in the questionnaire was the general layout. Many respondents advised the researcher to change the layout of the questionnaire because it appeared to be too long and would therefore take too much time to fill in. Following the respondents advice, the questionnaire was changed from an A3 format comprising six pages, (excluding the cover page) to an A4 format comprising three pages (excluding the cover page). This new layout did not only prove to be visually more appealing, but in addition, questions seemed shorter because instead of having questions on two to three lines as

in the pilot study questionnaire, in the new questionnaire most of the questions only occupied one line. In addition to the sentences appearing shorter, it also helped respondents to fill in the questionnaire more quickly, due to an improved, more manageable and visually appealing layout.

Having discussed the nine step of the development and validation of the questionnaire, as suggested by Churchill and Iacobucci (2002) and Saunders et al. (2007), the next section will discuss the sample used in this study.

6.5 Sample Design

According to Chisnall (2005, p.126) "sample design is an integral part of the total research design and contributes significantly to its integrity, and the success of research surveys rests largely on the quality of the sampling". Churchill and Iacobucci (2002) indicated that when designing the sample, the sampling frame, sample method, and sample size should be specified. Each of these issues is therefore discussed below.

6.5.1 Sampling Frame /Survey Population

The first step in the design of a sample is to define as closely as possible the population to be covered by the enquiry. For the respondents under investigation, namely British-Pakistanis, no lists of population members existed anywhere and the difficulty of creating such a sampling frame meant that the snowball sampling approach was the most feasible one (Bryman, 2004). Two other studies, which encountered the same disadvantage of not being able to identify individual minority ethnic groups from common information sources, were that of Sills and Desai (1996) and Pires et al. (2003). In order to investigate a population, it needs to be identifiable, measureable, unique, stable and homogeneous (Donthu and Cherian, 1994). The first major problem when studying minority groups is, therefore, to define population boundaries (Pires *et al.,* 2003). Rather than choosing a variety of ethnic minority groups, in this study only British-Pakistanis were chosen, because by focusing on only one group, a greater understanding would be gained about that community. The

sampling frame in this study was narrowed to respondents fulfilling two characteristics: they had to be British-Pakistani and over the age of eighteen.

6.5.2 Sampling Method

Given the lack of lists of British-Pakistani population members, the most appropriate sampling method to use was snowball sampling, the advantages and disadvantages of which will be explained.

Snowball sampling has also been referred to by others as 'chain referral sampling' (Biernacki and Waldorf, 1981). Snowball or chain referral sampling is especially useful in the study of subcultures where respondents may not be easily identifiable (Bailey, 1994). Although some authors argue that the sample in the snowball technique is not random (e.g. Becker, 1963) others argue that it can be probabilistic or non-probabilistic, depending on the sampling method (Bailey, 1994). The disadvantage that has often been mentioned in relation to snowball sampling is that the sample generated from this method is very unlikely to be representative of the population (Bailey, 1994; Babbie, 2004; Chisnall, 2005). The reason why snowball sampling is not very representative of the population under investigation is because the first participants who are contacted by the researcher automatically recommend the researcher to friends and family who are very likely to have similar characteristics, thus providing the researcher with a homogeneous sample. However, in this study this disadvantage was overcome by choosing initial participants, who differed in their demographic characteristics, allowing for a heterogeneous group of participants.

As with previous research (e.g. Sills and Desai,1996; Anzul *et al.,* 2001; Pires *et al.,* 2003), experts or 'gatekeepers' to the community were contacted, who were of great use due to their referential qualities. Gatekeepers invariably have a better understanding of their local community and, if consulted at an early stage of the research design, they can help define the population, feasibility of the proposed sample and the administration method. In the case of this study, prior to conducting the main data collection, a number of gatekeepers were contacted. These included: an imam of a mosque located in Cardiff, the secretary and the chairman of the 'Pakistan

Society' in London, two British-Pakistani Master's students at Cardiff University Business School, the event organiser of Emerald Networks (an annual event where Muslims from all over the UK congregate to celebrate their cultures and establish business links) and the chair of the Pakistan Society at Imperial College. The researcher being a non British-Pakistani, it was very important to have these gatekeepers because they gave more credibility to the study and eased the process of finding further British-Pakistani participants for the study.

Having established contact with gatekeepers to the British-Pakistani community, the researcher subsequently asked these respondents to recommend other persons who met the criteria of the research and were willing to participate in the study. If and when such respondents were recommended, the investigator approached them, collected the required information and asked them in turn to recommend other people who might fit the research design and were willing to be studied. This process was continued until no more respondents were discovered.

The sampling method described above is inconsistent with probability sampling (Burdess, 1994) and does not precisely fit techniques commonly referred to in the literature. Non-probability sampling is described as involving a selection of sampling units by judgement, convenience or quota, rather than using a strictly random process (Sudman and Blair, 1998). Judgement sampling requires assessing the representativeness of each respondent. In this study, this applies to the initial stage, when the gatekeepers were selected and during the data entry process, when respondents were screened for validity. The quota technique only applies to a certain extent, because the sample size to be achieved and the number of first, second and third generation British-Pakistanis to be included in the sample was determined. The sample technique applied in this study is most closely identified with snowball sampling, which involves the random selection of an initial group of respondents, asking them to identify others who belong to the population under investigation (Malhotra & Birks., 2000).

6.5.3 Sampling Size

In general the recommendation for sample size is that the larger, the better, because in small samples the correlation coefficients among the variables are less consistent and because factors derived from larger samples generalise better than those obtained from small samples (Pallant, 2005). Comrey (1973) gives a guide sample sizes of 50 as very poor, 100 as poor, 200 as fair, 300 as good, 500 as very good, and 1000 as excellent. For the main survey 422 samples were generated, which according to Comrey (1973) is a good sample size.

The decision on what represented an adequate sample size was mainly driven by the types of statistical methods used to analyse the data. The two main data analysis methods were factor analysis and multiple regression. In regard to the former it is recommended that the researcher generally does not factor analyse a sample of fewer than 50 observations, and preferably the sample should be 100 or larger (Hair *et al.*, 1998). In addition, Tabachnik and Fidell's (2001) recommendation of 300 cases for factor analysis is achieved in this research by providing 422 cases.

For multiple regression, the sample size is perhaps the most influential single element under the control of the researcher in designing the analysis and its effect are most directly seen in the statistical power of the significance testing and the generalizability of the results (Hair *et al.*, 1998). In the case of choosing fewer than twenty observations for a single regression with one independent variable, only very strong relationships can be detected with any degree of certainty. In the opposing case of having very large samples of one thousand observations or more, the statistical significance test will be overly sensitive, often indicating that almost any relationship is statistically significant (Hair *et al.*, 1998). To avoid this from occurring, the researcher aimed for a sample size of 400 which according to Comrey (1973) is a good size. Given that for most multiple regressions conducted in this study the power was not expected to be very high and mostly up to five independent variables were chosen for the analysis at a .01 significance level, inspections of Hair's et al. (1998, p.165) Table 4.7 revealed that a sample size of at least 250 was necessary. In addition to the sample size's role in determining statistical power, sample size also affects the generalizability of the results by the ratio of observations to independent variables. It

is suggested that the important factor is not the sample size, but rather the ratio of subjects to items (Hair *et al.*, 1998). As a general rule, five cases for each item are adequate (Hair *et al.*, 1998; Tabachnick & Fidell, 2001). In this study, there were 422 cases and 76 variables, yielding a 5.3 to1 ratio of observations to variables, which is, according to Hair et al. (1998) an appropriate ratio.

6.6 Product Type

The product type was crucial for the success of this study. According to Bourne (1957, p.218) reference group influence on product and brand decisions is a function of two forms of 'conspicuousness'. The first condition affecting product decisions is that the item has to be 'exclusive' in some way. It does not matter how visible a product is, if virtually everyone owns it, it is not conspicuous in this sense. This is operationalized as the distinction between luxuries and necessities. Necessities are owned by virtually everyone, while luxuries have a degree of exclusiveness. Secondly, for reference group influences to impact brand decisions, the item must be seen or identified by others. This is operationalized in terms of where an item is consumed. Publicly consumed products are seen by others, whereas privately consumed products are not. Therefore, those brand decisions involving products that can be noticed and identified by others are more susceptible to reference group influences.

The challenge for the researcher was to not only find a product that was noticed and identifiable by others, but it also had to be owned by the younger generation of British-Pakistanis as well as the older generation. Prior to conducting the pilot test, ten British-Pakistani informants were asked to list ten product which they perceived as being publicly consumed products and ten products which they regarded as being luxuries and which in addition would be used by most people (including the older generation). The criteria of publicly consumed products and luxuries was chosen because Bearden and Etzel (1982) presented hypotheses suggesting strong reference-group influence in public consumption circumstances and luxuries, because these products are more conspicuous. As a consequence, the individual is able to observe the products and brands purchased by referents or

interact with referents regarding the appropriate products and brands to buy. Among the most frequently mentioned products for both criteria 'publicly consumed' and 'luxury' were mobile phones and mp3 players. Finally, mobile phones were chosen because when they are being used they are highly visible to others, they are used by everyone, even the older generation, unlike mp3 players and because the vast range of mobile phone brands and types also meant that this product could vary from being regarded as a necessity as to being a luxury item (i.e. Iphone, Blackburry etc.).

Further support for choosing mobile phones as the product type for this study was provided by research from the Institute of Practitioners of Advertising (IPA) , which revealed that British Asians, the country's largest ethnic minority group, are more 'technically adept' than their White counterparts. About 74 % of British Asians have a mobile phone against a national average of 69% (IPA, 2004). More recent findings show that 83 % of ethnic minority groups in comparison to 80% of the UK average own a mobile phone (Ofcom's Communications Market Special Report on Ethnic Minority Groups, 2007). Additionally, ethnic minorities own more mobiles than average for the UK population, use their mobile more and are heavier users of text messaging services (Carter, 2001). British Asians are also more likely to receive most of their incoming calls on their mobiles. Although the average household income of British Asians is lower, British Asians claim to spend more, both on land-line and on mobile telecoms services than all UK adults (Asian in Media Magazine, 2007). Specifically, a higher proportion of ethnic minority groups (43%) have mobile phone contracts (as opposed to pre-paid) than the general UK population (33%) (Ofcom's Communication Market Special Report on Ethnic minority Groups, 2007). The Asian population are also recognized as 'early adopters' of technology, are extremely brand-conscious (Considine, 2003), and the pursuit of status and conspicuous consumption are key traits of this group (Fletcher, 2003).

This evidence and the fact that two previous studies by Jia et al. (2007) and Yang et al. (2007) have used mobile phones (which they categorized as publicly consumed necessities) to study reference group influences, lends support for the choice of mobile phones as the product for this study.

6.7 Data Analysis Design

Churchill and Iabobucci (2002) stated that the purpose of analysis is to obtain meanings from the collected data. In this study the research hypotheses established in Chapter 5 were grouped according to themes. The investigative analysis techniques for each theme are detailed below.

- The effect of generation, acculturation, ethnic identification, the independent and interdependent self and the sub-dimensions of the independent and interdependent self on normative and on informational influence were tested by the multiple regression technique (H1 to H18). The effects of normative and informational influence on self-congruity, brand trust, brand attitude and brand loyalty were tested using the multiple regression technique (H19 to H26). Moreover the effects of self-congruity, brand trust and brand attitude on brand loyalty were also tested using the multiple regression technique (H27 to H29). Lastly the direct effect of generation, acculturation, ethnic identification, the independent and the interdependent self on brand loyalty were also investigated using the multiple regression technique (H30 to H34).

- The differences between: first/second and third generation, high/low acculturated, high/low ethnic identifiers, and individuals with an independent/interdependent self, in relation to their susceptibility to normative influence, informational influence, brand loyalty, brand trust and brand attitude were tested by the t-test technique (H35 to H43)

- Differences between the various subcategories of the demographic characteristics: gender, age, marital status, education level, occupation, length of stay in the UK and ethnic identification in relation to all the 10 constructs were tested by ANOVA tests with post hoc Tukey procedures

6.7.1 Factor analysis

The general aim of factor analysis is to find a way of condensing the information contained in a number of original variables into a smaller set of new, composite dimensions or factors with a minimum loss of information – that is, to search for and define the fundamental constructs or dimensions assumed to underlie the original variables (Rummel, 1970; Gorsuch, 1983). More specifically, factor analysis techniques can satisfy either of two objectives: (1) identifying structure through data summarisation or (2) data reduction (Hair *et al.*, 1996). It should be noted that in order to ensure that the data matrix has sufficient correlations to justify the application of factor analysis, Hair et al. (1998) and Pallant (2005) indicated the sample size adequacy, the Bartlett test, and the Kaiser-Meyer-Oklin Measure of sampling adequacy should be examined.

In this study, the reasons for conducting the factor analysis technique were two-fold. Firstly, factor analysis results in relation to the scales: self-congruity, brand trust, brand attitude, brand loyalty, susceptibility to interpersonal influences, cultural orientation, ethnic identification and acculturation, were used for supporting survey validity and reliability. Secondly, results pertaining to all scales were further used to conduct additional statistical analyses (e.g. correlation and regression).

The principle components method with Varimax and Oblimin rotation was used in this study. Moreover, only factors with an eigenvalue > 1 and items with factor loadings ≥ 0.50 were retained for further analysis (Hair *et al.*, 1998). Factor analysis findings and discussions can be found in Chapter 7, Section 7.5.

6.7.2 Correlation

Pallant (2005) stated that correlation analysis is used to describe the strength and direction (i.e. positive or negative) of the linear relationship between two variables. The correlation coefficient can range from -1 to +1, with +1 indicating a perfect positive relationship, 0 indicating no relationship, and -1 indicating a perfect negative or reverse relationship (Hair *et al.*, 1998). According to Cohen's (1988) guidelines,

the Pearson's correlation coefficient (r) can be interpreted as: small (r = 0.10 to 0.29), medium (r = 0.30 to 0.49), and large (r = 0.50 to 1.0). These guidelines apply whether there is or there is not a negative sign in front of the r value. In this study the correlation technique was performed prior to every simple and multiple regression.

6.7.3 Multiple Regression

Regression analysis uses one or more independent variables whose values are known to predict the single dependent variable. Hair et al. (1998) indicated each independent variable is weighted by the regression analysis procedure to ensure maximal prediction from the set of independent variables. The weights denote the relative contribution of the independent variables to the overall prediction and facilitate interpretation as to the influence of each variable when predicting the dependent variable (Hair *et al.*, 1998). It should be noted that simple regression is a regression model with only one independent variable while multiple regression is a regression model with more than one independent variable.

Pedhazur (1997) maintained that regression models offer more insights than the correlation coefficient because the latter makes no distinction between the independent and the dependent variable. Because of this, in this study multiple regression techniques were employed.

6.7.4 Independent Samples T-Test

Independent Samples T-Test assesses the statistical significance of the difference between two independent sample means (Hair *et al.*, 1998). Thus it is an appropriate statistical tool when testing the mean differences between only two groups. Pallant (2005, p.206) explains that "in statistical terms, you are testing the probability that two sets of scores (e.g. for males and females) came from the same population". Roscoe (1969, p.209) argues that "t-testing is a very powerful statistical tool, which can be used for a wide variety of research problems and consequently is one of the most popular statistical tests".

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6.7.5 Analysis of Variance (ANOVA)

Analysis of variance (ANOVA) is an appropriate statistical tool when testing the mean differences between more than two independent samples (McDaniel and Gates, 1995; Pallant, 2005). In addition Hair et al. (1998) indicated that ANOVA avoids the Type 1 error inflation derived from multiple t-tests and determines groups' mean differences solely derived from the sampling error. A one-way analysis of variance was conducted in this study, which involves one independent variable (referred to as a factor), which has a number of different levels. These levels correspond to different groups of conditions (Pallant, 2005). Analysis of variance is named as such because it compares the variance (variability in scores) between the different groups with the variability within each of the groups. An F ratio is calculated which represents the variance between the groups, divided by the variance within the groups. If the F ratio is large, it indicated that there is more variability between the groups than within the groups (Pallant, 2005).

6.7.6 Post hoc procedures

Even though the ANOVA test can indicate whether groups' means are all equal/unequal, it does not pinpoint where the significant differences lie in the case of more than two groups (Hair *et al.,* 1998). For this a post-hoc test needs to be conducted. The post-hoc comparisons (also known as a posteriori) were applied to conduct a whole set of comparisons, exploring the differences between each of the groups and conditions in this study. The analysis of this approach consists of two steps. First, an overall F ratio is calculated which shows whether any significant differences among the groups in this study exist. If the overall F ratio is significant, additional tests are performed to identify among which groups these differences occur. Post-hoc comparisons are designed to protect against the possibility of an increased Type 1 error due to the large number of different comparisons being made (Pallant, 2005). This is achieved by setting more strict criteria for significance, and because of this it is often harder to achieve significance.

There are a number of different pos-hoc tests that can be used, with some assuming equal variances for both groups (e.g. Tukey), and others not assuming equal variance (e.g. Dunnett's C test).Two post-hoc tests which are the most widely-used are Tukey's Honestly Significant Different test (HSD) and the Scheffe test. In this study the Tukey's Honestly Significant Different test was used because it is more likely than the Scheffe test to detect a difference between groups.

6.8 Summary

This chapter has presented issues relevant to the methodology adopted in this research. First, it was stated that the adopted research paradigm of this study was positivism, although ontologically and epistemologically, certain post-positivistic elements were fused with the general positivist research paradigm, such as a more critical perspective of reality and the understanding that objectivity remains a regulatory ideal, which can only be approximated (Guba, 1990). The research design for this study was deductive, which means that the researcher began with a theoretical framework, formulating the hypothesis, deducing what the results should be if the hypothesis was correct, and gathering data to test the hypothesis (Kidder and Judd, 1986). In other words, the deductive approach moves from a pattern that might be logically and theoretically expected (general), to observations that test whether the expected pattern actually occurs (specific) (Babbie, 2004). The adopted research approach in this study is mainly descriptive, although in the initial stages of the research an exploratory approach was used. The methods of data collection included: postal questionnaires, delivery and collection questionnaires and online questionnaires. The majority of questionnaires (67%) were obtained using the delivery and collection questionnaire data collection method.

The sampling method for the postal and online questionnaires was snowball sampling, while for the delivery and collection questionnaires a simple random method was applied. In addition, the product type was mobile phones because it is socially visible when consumed and most respondents (even the older generation of British-Pakistanis) possessed this product. Lastly, the data analysis techniques employed in this study included: factor analysis, correlations, multiple regressions, independent sample t-tests, and analysis of variance with Tukey's post hoc procedure.

A discussion of the method (this chapter) has to be followed by descriptive statistics of the collected data including: factor analysis, test for normality and reliability and validity tests. This is achieved in the next chapter.

CHAPTER

SEVEN

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7. Descriptive Analysis

This chapter reports the descriptive analysis of the final data and summarises the basic statistics related to the respondents' demographic profile and the constructs examined in the present study. Firstly, the response rate will be reported, followed by a description of the overall sample demographic profile. Next, a descriptive analysis of each measurement scale will be provided, tests for the normality of each construct and an exploratory factor analysis in relation to every construct will be shown, too. The chapter will end with a discussion of reliability and validity tests for all constructs.

7.1 Response Rate

Having conducted the pilot test of the questionnaire during January 2007 and after a revision of the questionnaire, which led to some changes in regard to the questionnaires content and layout, the final data collection process was conducted. This process was carried out over a period of three and a half months, commencing in March 2007 and ending in June 2007. As stated in the previous chapter, data was collected using postal questionnaires, self-administered questionnaires and web-based questionnaires. Table 7.1 shows the number of questionnaires obtained from each data collection method.

Table 7.1 Response rate of the three data collection methods

Data collection method	Number of questionnaires
Postal Questionnaires	71
Self-administered Questionnaires	284
Online Questionnaires	67
Total	**422**

(Source: This Research)

Postal Questionnaires: In total 283 postal questionnaires were mailed and 77 were returned. (Section 2.1.3 in chapter 6 explained how participants were selected and to whom the questionnaires were sent). Out of those returned, 6 were considered as unusable responses, because the respondents did not possess a mobile phone and therefore could not assist in filling out the questionnaire; other questionnaires were returned unanswered; some were returned incomplete and other respondents claimed they had too heavy a workload to complete the questionnaire. In total 71 postal questionnaires were included in the final data sample, yielding a response rate of 25%. It may be noted that 60% of the overall responses came from the original mailing, with follow-up telephone calls to the participants yielding another 40% of the responses. The response rate is in accordance with Nachmias and Nachmias (1996) who stated that for mail questionnaires a typical response rate is between 20 and 40%. This also agrees with Miller's (1983) prediction that follow-up letters could possibly increase total returns by 50%. Jarret (2005) notes that, rates have consistently decreased since the 1950s, when a good questionnaire yielded a response rate of 90%.

Self-administered Questionnaires: In total 302 self-administered questionnaires were handed out. (Section 2.2 in chapter 6 described to whom, where and how the questionnaires were distributed). Out of these 302 questionnaires, 291 were returned. 11 questionnaires were not returned by respondents and from the 291 returned questionnaires, 7 were not suitable for inclusion in the final data because the questionnaires were either incomplete or the respondents gave the same answer to all of the questions, or they answered questions using a certain pattern.

Online-Questionnaires: In total 68 questionnaires were distributed via the web and 68 were returned. (Section 2.3 in chapter 6 explained the web-based questionnaire administration). However, one of the questionnaires was excluded for the final data set because the same responses were given for all the questions. Online questionnaires tended to be the ones that proved to have the least missing data.

7.2 Overall Sample Demographic Profile

The demographic profile of the survey respondents is presented in Table 7.2. Moreover, Figure 7.1 shows that 61.1% of the respondents were male and 38.7% were female. The largest age group consisted of those aged 25-34 (42.9%), followed by the age group 18-24 (30.2%). 12.7% were aged 35-44 years, 8.4% were between 45-55 years, and 5% were over the age of 55. The marital status distribution shows that the largest proportion of respondents were singles (47.1), followed by those who were married (37.7%). 8.7% stated that they were currently in a relationship, 3.7% were separated or divorced, and none of the respondents was widowed. The information on the education level of respondents demonstrated that the majority were well educated with the largest group having obtained an undergraduate degree (31.2%) (*i.e.*, BA,BSc, B.Com etc.). 22.9% held a postgraduate degree (*i.e.*, MA, MSc. MBA etc.), 9.7% went to college without receiving a degree, 9.2% went to college and obtained a degree, 9.2% finished their A-Levels, 3.7 % held a PhD, another 3.7% accomplished some other form of education, and 0.2 % finished Primary School without further education.

Figure7.1 A Pictorial Profile of the Survey Respondents

(Source: This Research)

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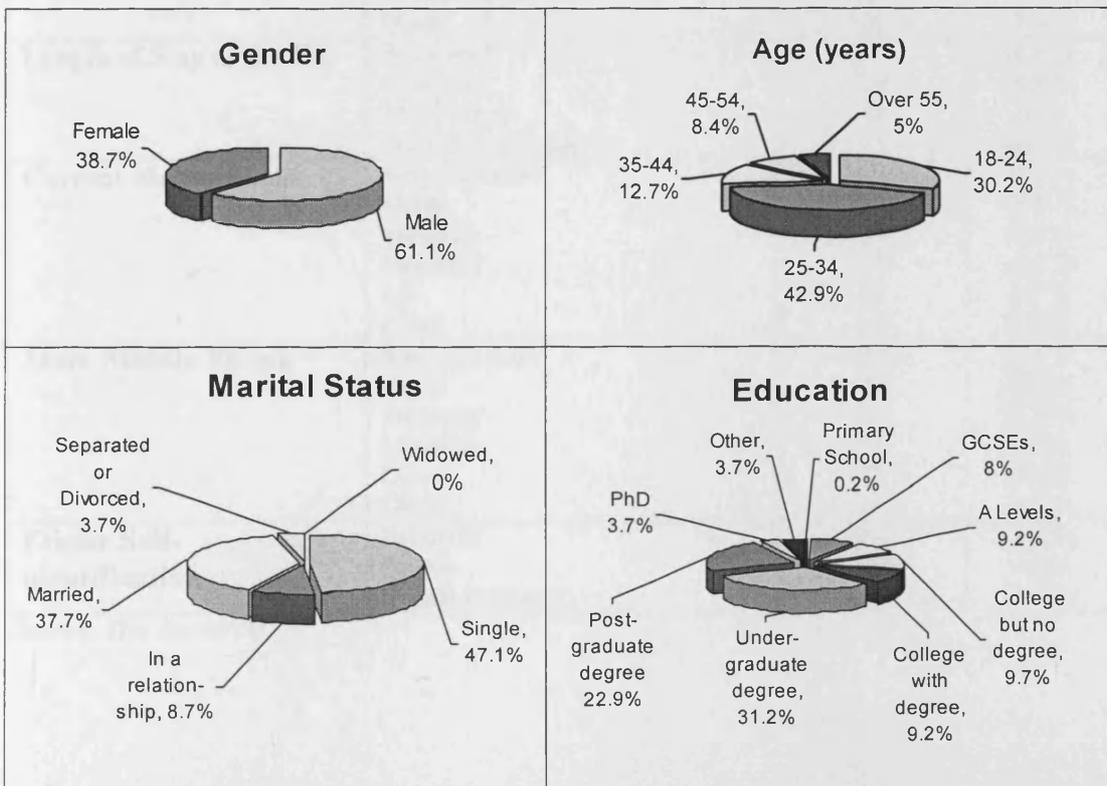
Table 7.2 Overall Demographic Profile of Survey Respondents			
Demographic Variable	**Category**	**Research Sample (N= 422)**	
		Frequency	**% age**
Gender	Male	245	61.1 %
	Female	155	38.7 %
Age	18-24	121	30.2 %
	25-34	172	42.9 %
	35-44	51	12.7 %
	45-54	34	8.4 %
	Over 55	20	5 %
Marital Status	Single	189	47.1 %
	In a relationship	35	8.7 %
	Married	151	37.7 %
	Separated or Divorced	15	3.7%
	Widowed	0	0 %
Education Level	Primary School	1	0.2 %
	GCSE/Matriculation	32	8 %
	A Levels	37	9.2 %
	Some College but no degree	39	9.7 %
	College with degree	37	9.2 %
	Undergraduate degree	125	31.2 %
	Postgraduate degree	92	22.9 %
	Doctorate	15	3.7 %
	Other	15	3.7 %
Occupation	Student	102	25.4 %
	Businessman	82	20.4 %
	Education/Medical Services	21	5.2 %
	Professional/Senior Management	99	24.7 %
	Retired	9	2.2 %
	Taxi Driver	4	1 %
	Manual Worker	10	2.5 %
	Other	54	13.5 %
Length of Stay in the UK	Since Birth	167	41.6 %
	1-10 years	102	25.4 %
	11-20 years	40	10 %
	More than 20 years	91	22.7 %
Current Mobile Phone	Sony Ericsson	131	32.7 %
	Nokia	219	54.6 %
	Samsung	78	19.5 %
	Motorola	54	13.5 %
	LG	35	8.7 %
	Other	14	3.5 %
Main Mobile Phone	Sony Ericsson	95	23.7 %
	Nokia	191	47.6 %
	Samsung	49	12.2 %
	Motorola	31	7.7 %
	LG	15	3.7 %
	Other	9	2.2 %
Ethnic Self-identification	Pakistani	117	29.2 %
	British	56	14 %
	British-Pakistani	220	54.9 %

(Source: This Research)

Similarly, Figure 7.2 shows the occupational distribution of respondents with a relative equal split among various professions. The largest group comprised students (25.4%), followed by those in professional/senior management positions (24.7%). 20.4% were businessman (*i.e.,* own their own business etc.), 5.2 % worked in educational/medical services, 2.5% worked as manual workers (e.g., work in a factory), 2.2 % were retired, 1% were taxi drivers, and 14 % answered that they had some other form of occupation, e.g. housewives, engineers, driving instructors, designers, legal secretaries, community organisers, social workers, chefs and lawyers. Regarding the length of stay in the UK of the respondents, the largest group had been in the UK since birth (41.6%), followed by those who had been in the UK for 1-10 years (25.4%). 22.7% had been resident in the UK for over 20 years and the smallest group comprised those who had been in the UK for 10-20 years (10%). The way the respondents defined their ethnicity shows that the largest group regarded themselves as British-Pakistani (54.9%). 29.2% of respondents saw themselves as Pakistani and 14.3% would classified themselves as British.

Figure7.2 A Pictorial Profile of the Survey Respondents

(Source: This Research)

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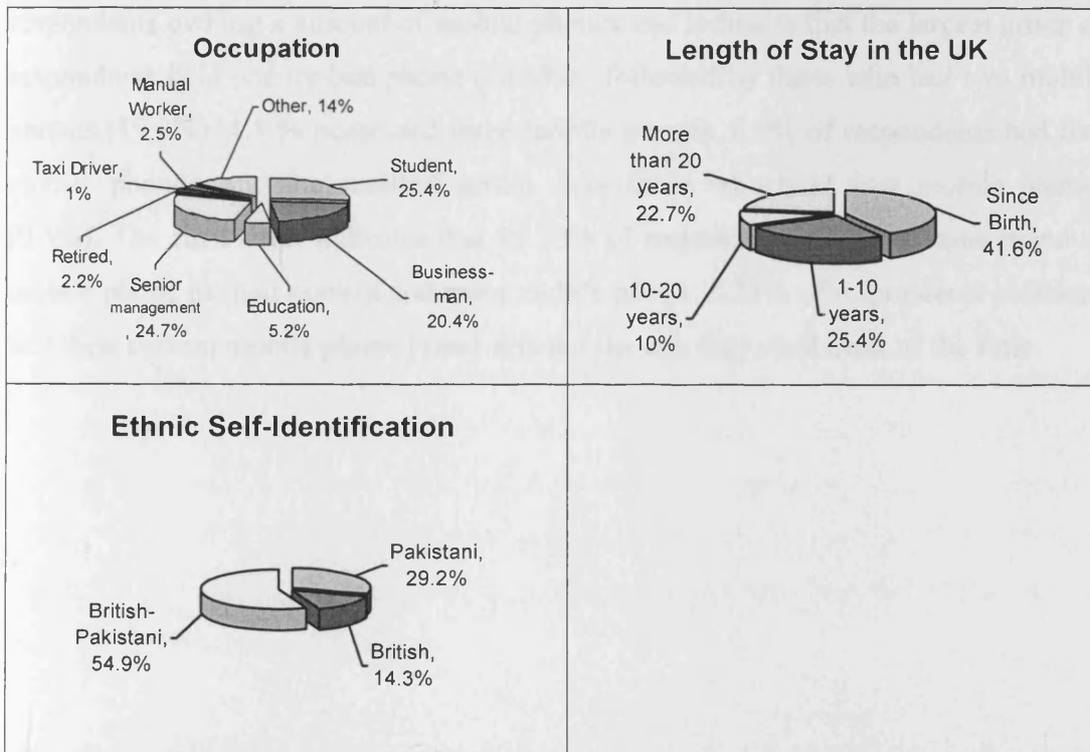
Regarding the information on the respondent's mobile phone usage, Figure 7.3 suggests that the majority of people used Nokia mobile phones (47.6%) as their main brand of mobile phone. 'Main brand' referred to the brand that respondents used most of the time, have used the most in the past and are mostly likely to purchase in the future. The second most popular brand was Sony Ericsson with 23.7%, followed by Samsung with 12.2%. 7.7% of respondents possessed a Motorola mobile phone, 3.7% used LG, and 2.2% of respondents replied that their main choice of mobile phone was of a different make then the ones listed, such as: O2 XBA Mini S, Blackberry, T mobile MDA compact 3, Orange SPV M600 and Orange SPV M3100. The graph presenting the current brands of mobile phones owned by respondents was measured by the number of people who held brand x. In this case a percentile representation of the data was not appropriate because in the questionnaire respondents were able to tick more than one option for their current mobile phone brand. The graph shows that out of 422 respondents, 219 possessed Nokia, 131 had Sony Ericsson and 78 respondents owned a Samsung mobile phone. Furthermore, 54 people possessed a Motorola mobile phone, 35 a LG mobile phone, and 14 people answered that they held some other brand of mobile phone. The next chart shows the percentage of respondents owning x amount of mobile phones and indicates that the largest group of respondents held one mobile phone (74.6%), followed by those who had two mobile phones (19.2%). 4.5 % possessed three mobile phones, 0.8% of respondents had five mobile phones, and the smallest group were those who held four mobile phones (0.5%). The final chart indicates that 89.53% of respondents used the same brand of mobile phone as their current and main mobile phone. 8.23% of respondents indicated that their current mobile phone brand was not the one they used most of the time.

Figure 7.3 A Pictorial Profile of Respondent's Mobile Phone Characteristics
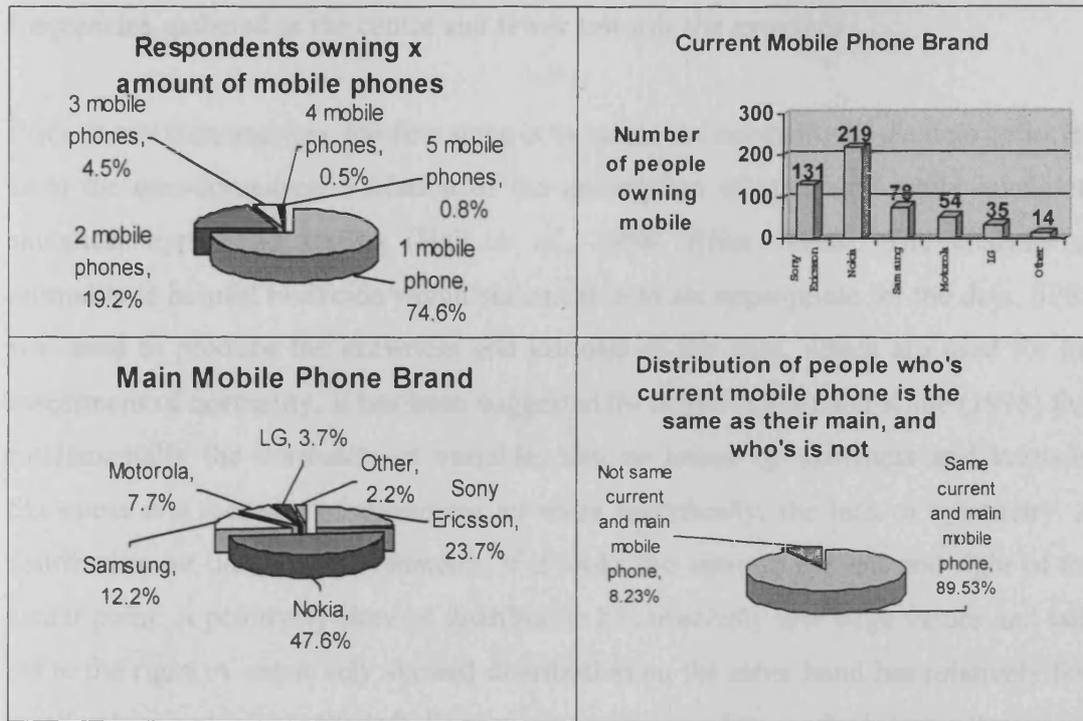
(Source: This Research)

7.3 Descriptive Analysis of Measurement Scales and Normality Test

The aim of this section is to present the descriptive results for the measurement scales for each of the constructs of the research model and to provide evidence for the normal distribution of the data. As described in Chapter 5, the proposed model consists of ten constructs: acculturation, ethnic affiliation, the overall independent self, the overall interdependent, susceptibility to normative influence, susceptibility to informational influence, self self-congruity, brand trust, brand attitude and brand loyalty. Detailed descriptions of the items or questions, percentage data for each scale, means, standard deviations, skewness and kurtosis are reported in table form (see Table 7.3 to Table 7.10) The descriptive discussions are based on the mean scores of each of the constructs and items.

With regard to the normality of the data, statistical uses for quantitative data analysis assume that the data employed in these tests are 'normal'. Normal data are described

as data which form a symmetrical 'bell-shaped curve' (Pallant, 2005, p.53), with most frequencies gathered in the centre and fewer towards the extremes.

Prior to any data analysis, the first stage is to assess the normality of the data collected from the questionnaires. Violation of the assumption of normality could invalidate statistical hypothesis testing (Hair *et al.,* 1998; Kline, 1998). The analysis of normality is helpful to decide which statistical tests are appropriate for the data. SPSS was used to produce the skewness and kurtosis of the data, which are used for the assessment of normality. It has been suggested by Bryne (1998) and Kline (1998) that fundamentally the normality of variables can be tested by skewness and kurtosis. Skewness is a measure of symmetry, or more specifically, the lack of symmetry. A distribution, or data set, is symmetric if it looks the same to the left and right of the center point. A positively skewed distribution has relatively few large values and tails off to the right. A negatively skewed distribution on the other hand has relatively few small values and tails to the left. Kurtosis is a measure of the peakedness or flatness of a distribution when compared with a normal distribution. A positive value indicates a relatively peaked distribution, and a negative value indicates a relative flat distribution.

7.3.1 Results of Acculturation

The acculturation level of respondents was measured with 6 items on a 7-point Likert scale ranging from '7' (strongly agree) to '1' (strongly disagree). The results of the descriptive analysis for the acculturation items are shown in Table 7.3. The results show that respondents in general often spoke and read in English (M=5.14, SD=1.280) and when at home both English and Asian were used (M=4.09, SD=1.728). Moreover, amongst friends the participants often spoke English (M=5.23, SD= 1.550) and the preferred language for watching TV and listening to the radio was English (M=5.26, SD=1.507).

Skewness values falling outside the range of -1 to +1 indicate a substantially skewed distribution (Hair *et al.,* 1998). The skewness values for the acculturation scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.3 Descriptive Statistics for Acculturation										
Items	Response Scale (%)							Mean	SD	Skewness	Kurtosis
	(Strongly Agree)						(Strongly Disagree)				
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	14.5	33.6	12.8	32.2	4.0	2.8	0	5.14	1.280	-0.286	-0.727
B	7.8	20.1	9.5	28	11.8	15.6	7.1	4.09	1.728	-0.050	-0.973
C	25.6	27.3	12.8	21.3	6.6	5.0	1.4	5.23	1.550	-0.638	-0.426
D	28.4	23.0	9.2	30.1	4.0	4.7	0.5	5.26	1.507	-0.429	-0.780

(Source: This Research)

7.3.2 Results of Ethnic Identification

The scale of ethnic identification consisted of 4 items measured on a seven-point Likert scale ranging from '7' (strongly agree) to '1' (strongly disagree). The results of the descriptive analysis for the ethnic affiliation items are shown in Table 7.4. The results show that respondents identified strongly with their chosen ethnic group (M=5.51, SD=1.479) and that it was important to them to get along with the values of mainstream British culture (M=5.54, SD=1.360). Finally, it was also important for them to maintain identity with their culture of origin (M=5.75, SD=1.328) and they often speak their language of their culture of origin (M=5.37, SD=1.579).

Skeweness values falling outside the range of -1 to +1 indicate a substantially skewed distribution (Hair *et al.*, 1998). The skeweness values for the ethnic affiliation scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.4 Descriptive Statistics for Ethnic Identification										
Items	Response Scale (%)							Mean	SD	Skewness	Kurtosis
	(Strongly Agree)						(Strongly Disagree)				
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	32.0	26.3	17.8	15.2	4.5	1.7	2.6	5.21	1.279	-0.913	0.677
B	27.3	32.7	20.4	11.6	4	2.8	1.2	5.34	1.298	-0.949	.879
C	36.3	29.4	18	10	3.6	1.7	1.2	5.09	1.187	-0.865	.965
D	33.4	21.6	19	11.1	7.8	4.3	2.8	5.37	1.419	-1.021	-0.024

(Source: This Research)

7.3.3 Results of the Interdependent Self and Independent Self

Cultural Orientation was measured using 12 items on a 7-point Likert scale ranging from '7' (strongly agree) to '1' (strongly disagree). The results of the descriptive

analysis for the interdependent and interdependent self are shown in Table 7.5. The scale measures two sub-constructs: the independent self and the interdependent self. The results for the interdependent self are presented first (items A to N), followed by the results for the independent self (items O to V). The results for the interdependent self show that respondents had respect for the authority figures with whom they interact (M=5.42, SD=1.307 and that it was important for respondents to maintain harmony with their group (M=5.46 SD=1.292. The participants also agreed that their happiness depended on the happiness of those around them (M=5.34, SD=1.388). On the following three issues the respondents neither agreed nor disagreed. These were: that respondents would stay in their group if needed, even when they were not happy with the group (M=4.39, SD1.725=1.721), that respondents felt responsible if their brother or sister failed (M=4.37, SD=1.722) and that even when they strongly disagreed with group members, respondents avoided an argument (M=4.33, SD=1.805).

Similarly, the findings for the independent self show that participants would rather say "No" directly, than risked being misunderstood (M=5.15, SD=1.548), it was not a problem for participants to speak up during a class/group (M=5.28, SD=1.525) and they felt that having a lively imagination was important to them (M=5.50, SD=1.313). Moreover, respondents were comfortable with being singled out for praise and rewards (M=5.07, SD=1.400), they confirmed that they are the same person at home and work (M=5.05, SD=1.518) and that taking care of themselves was a primary concern for them (M=5.27, SD=1.417). Additionally respondents said that they acted the same no matter who they were with (M=4.96, SD= 1.652) and that they felt comfortable using someone's first name soon after they had meet them, even when they were much older than them (M=4.32, SD=1.808). Finally, respondents indicated that they preferred to be direct and forthright when dealing with people they had just met (M=4.98, SD=1.432) and that they enjoyed being unique and different from others in many aspects (M=5.28, SD=1.365)

Literature review suggests that skewness values falling outside the range of -1 to +1 indicate a substantially skewed distribution (Hair *et al.,* 1998). The skeweness values for the interdependent/independent self scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.5 Descriptive Statistics for the Interdependent (Items A to L) and Independent Self (Items N to V)

Items	Response Scale (%)							Mean	SD	Skewness	Kurtosis
	(Strongly Agree)					(Strongly Disagree)					
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	22.7	30.8	22.7	17.3	3.1	2.4	0.9	5.42	1.307	-0.792	0.493
B	23.0	33.2	21.6	15.6	3.8	1.9	0.9	5.46	1.292	-0.854	0.600
E	34.4	27.3	15.6	14.5	5.2	1.2	1.9	5.34	1.388	-0.707	0.266
J	11.6	16.8	21.6	23.5	10.9	6.9	8.8	4.39	1.721	-0.366	-0.610
K	11.6	17.1	21.1	21.6	12.6	8.3	7.8	4.37	1.722	-0.309	-0.714
L	12.8	16.8	19.9	19.2	12.3	10.0	9.0	4.33	1.805	-0.270	-0.890
N	24.4	27.3	20	16.1	6.6	1.9	3.3	5.28	1.518	-0.874	0.370
O	28.0	27.3	21.1	17.5	4.3	0.9	0.9	5.50	1.313	-0.713	0.176
P	17.3	24.2	24.6	21.8	7.6	3.1	1.4	5.07	1.400	-0.493	-0.138
T	14.5	14.7	17.8	22.5	11.6	10.4	8.5	4.32	1.808	-0.206	-0.889
U	17.8	19.2	28.4	19.0	10.4	4.3	0.9	4.98	1.432	-0.366	-0.432
V	23.7	21.8	26.8	18.7	6.2	1.7	1.2	5.28	1.365	-0.547	-0.024

(Source: This Research)

7.3.4 Results of Susceptibility to Interpersonal Influence

The susceptibility to interpersonal influence of the respondents was measured using 11 items on a seven-point Likert scale ranging from '7' (strongly agree) to '1' (strongly disagree). The results of the descriptive analysis for the susceptibility to interpersonal influence items are shown in Table 7.6. The first eight items measured the susceptibility to normative influence, while the last three items measured informational influence. In relation to normative influences, respondents slightly disagreed that they rarely purchased the latest fashion style until they were sure that their friends approved (M=3.33, SD=1.971) and it also was not very important for them that others liked the products and brands they bought (M=3.24, SD=1.892). In addition, participants generally did not purchase those brands that they thought others will approve of, when buying products (M=3.13, SD=1.879) and they slightly disagreed as to whether they liked to know what brands and products made a good impressions on others (M=3.04, SD=1.819). However, respondents took a neutral standpoint on the issue that they achieved a sense of belonging by purchasing the same products and brands that others did (M=3.50, SD=1.870). The results also showed that respondents did not often buy the same brands as others in order to be like them (M=2.85, SD=1.869) and they did not often identify with other people by purchasing the same products and brands they purchase (M=2.84, SD=1.794). In regards to informational influence, respondents slightly agreed that if they had little

experience with a product, they often asked their friends about it (M=4.58, SD=1.659). However, they neither agreed nor disagreed as regards to consulting other people to help chose the best alternative available from a product class (M=4.37, SD=1.655) and frequently gathering information from friends or family about a product before they bought it (M=4.41, SD=1.1783)

As stated before, skewness values falling outside the range of -1 to +1 would have indicated a substantially skewed distribution (Hair *et al.*, 1998). It can be seen however that the skewness values for the susceptibility to interpersonal influences scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.6 Descriptive Statistics for Susceptibility to Normative Influence (Items A to H) and Informational Influence (Items H to K).

| Items | Response Scale (%) | | | | | | | Mean | SD | Skewness | Kurtosis |
| | (Strongly Agree) | | | | (Strongly Disagree) | | | | | | |
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	7.6	10.9	10.7	15.6	14.5	14.2	26.5	3.33	1.971	0.356	-1.103
B	6.2	8.3	14.0	14.2	15.4	16.1	25.8	3.24	1.892	0.392	-1.005
C	5.9	7.6	13.0	11.8	17.3	16.8	27.5	3.13	1.879	0.502	-0.894
D	5.2	6.4	12.1	13.7	15.6	20.1	26.8	3.04	1.819	0.569	-0.750
E	7.3	8.8	15.2	19.7	14.5	13.7	20.9	3.50	1.870	0.199	-1.018
F	3.6	8.1	11.8	12.1	19.7	19.0	25.8	3.04	1.766	0.536	-0.770
G	4.0	8.5	9.5	12.1	13.7	16.4	35.8	2.85	1.869	0.667	-0.780
H	3.3	7.6	9.5	14.0	14.0	18.7	32.9	2.84	1.794	0.655	-0.705
J	13.5	15.6	28.4	20.6	8.5	6.4	6.9	4.58	1.659	-0.501	-0.339
K	10.0	16.4	23.9	22.7	11.8	8.1	7.1	4.37	1.655	-0.344	-0.566
L	14.5	15.6	20.6	20.4	12.1	8.5	8.3	4.41	1.783	-0.298	-0.796

(Source: This Research)

7.3.5 Results of Self-Congruity

The self-congruity scale consisted of 7 items. The results of the descriptive analysis for self-congruity items are shown in Table 7.7. Respondents were asked to provide answers for each item measured by a seven-point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). Based on the mean score for each item, respondents appeared to neither strongly agree nor disagree that the type of person who usually uses their brand of mobile phone most of the time is very much like them (M=4.07, SD=1.71). As regards being able to identify with those people who prefer their brand of mobile phone over others, respondents appeared to take a neutral

standpoint (M=3.72, SD=1.78). Additionally, respondents neither strongly agreed or disagreed that the image of the typical user of their main brand of mobile phone is highly consistent with how they see themselves (M=3.73, SD=1.71) and that people similar to themselves use their brand of mobile phone most of the time (M=4.01, SD=1.76). Further, consumers overall responses to their chosen brand of mobile phone were consistent with how they see themselves most of the time (M=3,68, SD=1.88). However, the response to whether of not their chosen brand of mobile phone reflected who they are most of the time was neutral (M=3.57, SD=1.77). Lastly, overall respondents slightly disagreed with the statement that their chosen brand of mobile phone is a mirror image of them most of the time (M=3.36, SD=1.86).

Normally, skewness values falling outside the range of -1 to +1 would have indicated a substantially skewed distribution (Hair *et al.*, 1998). It can be seen however that the skewness values for the self-congruity scale fall within the -1 to +1 range, hence, indicating a normal distribution.

Table 7.7 Descriptive Statistics for Self-Congruity

Items	Response Scale (%)							Mean	SD	Skewness	Kurtosis
	(Strongly Agree)					(Strongly Disagree)					
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	7.6	13.0	21.1	27.3	11.1	8.1	11.8	4.07	1.710	-0.258	-0.666
B	4.3	13.0	19.4	23.0	13.0	8.8	18.5	3.72	1.782	-0.139	-1.013
C	5.2	10.7	16.4	27.7	15.2	9.2	15.6	3.73	1.709	-0.058	-0.784
D	6.6	15.2	19.9	25.4	10.4	8.8	13.7	4.01	1.761	-0.258	-0.835
E	7.1	12.8	14.2	23.7	11.1	11.4	19.7	3.68	1.881	0.022	-1.084
F	4.5	12.1	14.2	23.0	16.4	11.4	18.5	3.57	1.772	0.062	-0.976
G	5.7	10.2	12.3	19.0	15.4	13.7	23.7	3.36	1.864	0.275	-1.026

(Source: This Research)

7.3.6 Results of Brand Trust

The brand trust of participants was measured by 7 items. The results of the descriptive analysis for the brand trust items are shown in Table 7.8. Respondents were asked to provide answers for each item measured by a seven-point Likert scale ranging from '1' (strongly disagree) to '7' (strongly agree). Most of the respondents agreed slightly that they trusted their main brand of mobile phone (M=5.30,

SD=1.478) and felt confident in their main brand of mobile phone (M=5.32, SD=1.420). As regards whether or not they believed that their main brand of mobile phone was an honest and sincere brand in addressing their concerns, generally respondents slightly agreed (M=4.99, SD=1.415). In addition, they felt that their main brand of mobile phone guaranteed satisfaction (M=4.92, SD=1.417) and also met their expectations (M=5.10, SD=1.379). Participants slightly agreed that their main brand of mobile phone would make an effort to satisfy them (M=4.89, SD=1.437) and they believed that their main brand of mobile phone would compensate them if a problem with the product arose (M=4.58, SD=1.589).

As stated before, skewness values falling outside the range of -1 to +1 would have indicated a substantially skewed distribution (Hair *et al.*, 1998). It can be seen however that the skewness values for the brand trust scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.8 Descriptive Statistics for Brand Trust

| Items | Response Scale (%) | | | | | | | Mean | SD | Skewness | Kurtosis |
| | (Strongly Agree) | | | | | (Strongly Disagree) | | | | | |
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	25.6	23.5	24.2	15.9	5.9	2.6	2.4	5.30	1.478	-0.790	0.237
B	23.0	29.1	21.8	15.4	6.2	3.1	1.4	5.32	1.420	-0.792	0.203
C	15.9	22.7	25.6	22.7	8.3	2.6	2.1	4.99	1.415	-0.495	-0.022
D	13.5	20.9	25.8	19.9	11.8	4.7	3.3	4.77	1.527	-0.461	-0.302
E	13.0	24.9	27	19.0	10.7	3.6	1.9	4.92	1.417	-0.519	-0.136
F	15.6	26.8	27	19.7	5.9	3.1	1.9	5.10	1.379	-0.672	0.303
G	13.0	22.3	30.1	19.2	9.0	3.6	2.8	4.89	1.437	-0.595	0.126
H	11.1	19.2	26.1	20.1	12.8	5.2	5.5	4.58	1.589	-0.456	-0.354

(Source: This Research)

7.3.7 Results of Brand Attitude

Brand attitude was measured with a semantic differentiation scale comprising 7 items. The results of the descriptive analysis for the brand attitude items are shown in Table 7.9. Respondents were asked to indicate to what extent they held a positive or negative attitude towards their main brand of mobile phone, ranging from 7 (very good, positive, like, favourable, high quality, pleasant, appealing) to 1 (very bad, negative, dislike, unfavourable, poor quality, unpleasant, unappealing). Looking at the

mean value for each attitude, it can be said, that respondents only had positive attitudes toward their main brand of mobile phone. Participants agreed that they felt good about their brand of mobile phone (M=5.67, SD=1.118) and they slightly agreed that they had a positive attitude toward their main brand of mobile phone (M=5.40, SD=1.152). In addition, respondents slightly agreed that they liked their main brand of mobile phone (M=5.38, SD=1.192) and that they felt favourable towards their mobile phone (M=5.33, SD=1.187). Lastly, respondents felt that their main brand of mobile phone provided a high level of quality (M=5.35, SD=1.331), was pleasant and easy to use (M=5.34, SD=1.158) and was appealing (M= 5.27, SD=1.377).

As argued before, skewness values falling outside the range of -1 to +1 would have indicated a substantially skewed distribution (Hair *et al.,* 1998). It can be seen however that the skewness values for the brand attitude scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.9 Descriptive Statistics for Brand Attitude

Items	Response Scale (%)							Mean	SD	Skewness	Kurtosis
	(Strongly Agree)					(Strongly Disagree)					
	(7)	(6)	(5)	(4)	(3)	(2)	(1)				
A	28.7	32.7	20.1	14.5	3.3	0.5	0.2	5.67	1.180	-0.698	-0.019
B	19.0	30.6	27.3	18.2	4.3	0.7	0	5.40	1.152	-0.347	-0.514
C	19.0	30.6	28.4	15.6	5.0	1.2	0.2	5.38	1.192	-0.531	-0.020
D	17.8	28.7	30.6	16.8	4.7	0.9	0.5	5.33	1.187	-0.502	0.152
E	22.5	28.0	23.5	18.0	5.2	1.9	0.9	5.35	1.331	-0.657	0.117
F	17.8	28.9	29.6	18.0	4.7	1.0	0	5.34	1.158	-0.333	-0.428
G	22.5	24.9	24.6	17.8	6.9	2.4	0.9	5.27	1.377	-0.581	-0.117

(Source: This Research)

7.3.8 Results of Brand Loyalty

Brand Loyalty was measured with a total of 7 items on a seven-point Likert scale ranging from '7' (strongly agree) to '1'(strongly disagree). The results of the descriptive analysis for the brand loyalty items are shown in Table 7.10. To begin with, participants slightly agreed that they considered themselves to be loyal (M=4.74, SD=1.654) and committed (M=4.56, SD=1.716) to their main brand of mobile phone. Respondents also slightly agreed that they really liked doing business with their main brand of mobile phone (M=4.63, SD=1.635) and that they used their main brand of

mobile phone because it was the best choice for them (M=4.89, SD=1.581). In relation to future purchases, participants slightly agreed that their main brand of mobile phone would be their first choice for mobile phone needs in the future (M=4.73, SD=1.717) and that they intended to buy their main brand of mobile phone again in the future (M=4.72, SD=1.633).

As mentioned before, skewness values falling outside the range of -1 to +1 would have indicated a substantially skewed distribution (Hair *et al.,* 1998). It can be seen however that the skewness values for the brand loyalty scale fall within the -1 to +1 range indicating a normal distribution.

Table 7.10 Descriptive Statistics for Brand Loyalty										
Items	**Response Scale (%)**							Mean	SD	Skewness	Kurtosis
	(Strongly Agree)				*(Strongly Disagree)*						
	(7)	**(6)**	**(5)**	**(4)**	**(3)**	**(2)**	**(1)**				
A	14.5	21.6	25.4	18.5	8.5	5.5	6.2	4.74	1.654	-0.614	-0.265
B	15.4	22.3	24.6	15.6	7.6	8.5	5.9	4.73	1.717	-0.597	-0.495
C	13.5	20.4	21.6	18.0	11.8	8.8	5.9	4.56	1.716	-0.400	-0.719
D	14.0	19.7	21.1	22.3	11.8	6.2	5.0	4.63	1.635	-0.395	-0.522
E	16.1	23.2	24.4	19.4	7.6	5.0	4.3	4.89	1.581	-0.642	-0.112
H	16.1	18.7	21.1	25.1	9.0	4.3	5.7	4.72	1.633	-0.475	-0.310

(Source: This Research)

7.4 Factor Analysis

Factor analysis is a general name given to a class of multivariate statistical methods whose main rationale is to identify the underlying structure in a data matrix (Hair *et al.,* 1998). Generally speaking, it examines the structure of the correlations among a large number of variables by defining a set of common underlying dimensions, known as factors (Hair *et al.,* 1998).

Factor analysis in this study is applied to condense the existent data and generate a smaller number of linear combinations of the original data with as few factors as possible and in a manner that encapsulates most of the variability in the pattern of correlations. It is also used to identify different clusters among variables. The most important consideration for the researcher was to determine the most adequate and representative number of components or factors, taking into

consideration that under- and over-extraction will distort subsequent results (Field, 2000).

Factor analysis can be conducted from either an exploratory or confirmatory perspective (Hair *et al.*, 1998). In the following section exploratory factor analysis was employed.

7.4.1 Assessment of the suitability of the data for factor analysis

To establish that the data set was suitable for factor analysis and to determine the appropriate number of components to retain, a number or methods were applied. These were: Bartlett's chi-square test, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy, Kaiser's eigenvalue greater than 1.0 rule (K1), and the scree test. The following paragraphs entail a brief summary of how these methods and their guidelines were employed to obtain the suitable amount or factors and variables. As a whole, all indexes suggested that the scales in this study were suitable for conducting factor analysis. The results from the Bartlett's Test of Sphericity and the Kaiser-Meyer-Oklin measure of sampling adequacy for the eight scales of the questionnaire are shown in Table 7.11.

7.4.1.1 Sample Size

In general the recommendation on sample size is that the larger the better because in small samples the correlation coefficients among the variables are less consistent and because factors derived from larger samples generalise better than those obtained from small samples. Comrey (1973) gives a guide sample size of 50 as very poor, 100 as poor, 200 as fair, 300 as good, 500 as very good, and 1000 as excellent. Tabachnik and Fidell (2001) recommendation of 300 cases for factor analysis is achieved in this research by providing 422 cases. A number of authors suggest that the important factor is not the sample size, but rather the ratio of subjects to items. As a general rule, five cases for each item are adequate in most cases (Hair*et al.*, 1998; Tabachnick and Fidell, 2001). In this study, there are 422 cases and 76 variables, yielding a 5.3 to 1 ratio of observations to variables, which is, according to Hair et al. (1998) an appropriate ratio. Moreover, the 76 variables used in this research, fall within the recommended range of 70-100 variables for factor analysis (Zwick and Velicer,

1982). The amount of variables does therefore not exceed the recommended number considering that the analysis of 200 variable sets is becoming common (Zwick and Velicer, 1982).

7.4.1.2 Bartlett's chi-square test

The Bartlett Test of Sphericity provides the statistical probability that the correlation matrix has important correlations among at least a number of variables (Hair *et al.,* 1998). The Bartlett's test seems to be sensitive to sample size. Zwicker and Velicer (1982) and Hair et al. (1998) found that the Bartlett test becomes more accurate and more sensitive to detecting correlations among the variables with larger samples than with smaller. The Bartlett's test of Sphericity should be significant at (p<.05) for the factor analysis to be considered appropriate (Pallant, 2005).

7.4.1.3 Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy

The Kaiser-Meyer-Olkin measure of sampling adequacy compares the magnitude of the observed correlation coefficients to the magnitude of the partial correlation coefficients (Hair *et al.,* 1998). It ranges from zero to one, attaining one when every variable is entirely predicted without error by the other variables (Hair et al. 1998). Therefore, a small KMO measure value indicates that using factor analysis is not appropriate, since correlations between pairs of variables cannot be explained by the other variables (Norrusis, 1990). A guideline to understand the KMO measure (Hair *et al.,* 1998) is: 0.90 or above, marvellous; 0.80 or above, meritorious; 0.70 and above, middling; 0.60 and above, mediocre; 0.50 or above, miserable; and below 0.50, unacceptable. As already mentioned the KMO index ranges from 0 to 1, but to be able to conduct a good factor analysis, a minimum value of 0.6 is suggested (Tabanick and Fidell, 2001). As shown in table 7.11 the KMO values for all eight scales used in this study are above the recommended minimum value of 0.6.

7.4.1.4. Kaiser-Guttman Rule

This method of retaining the components with eigenvalues greater than 1 is the most commonly used method (Zwick and Velicer, 1986). According to Guttman (1954) and Kaiser (1960), when a correlation matrix is factorized, it makes no sense to retain

components that explain less variance than the original standardized variables. The Kaiser-Guttman rule, which is also referred to as the eigenvalue-one or latent roots criterion, is so well accepted that it is generally included as the default option in most statistical packages. Gorusch (1983) noted that numerous researchers and practitioners follow Kaiser (1960) and apply the K1 rule to determine the number of components to retain rather than as a lower bound.

7.4.1.5 Scree Test

The Cattell's scree test (Cattell, 1966), compared to all the other rules for determining the number of components to retain is a visual inspection device. The scree test is applied to identify the optimum number of factors that can be extracted before the amount of unique variance begins to dominate the common variance structure. This test requires the successive plotting of eigenvalues after they have been arranged from large to small. A visual inspection of the graph is then made in an effort to detect a convincing elbow or break in the curve. The number of eigenvalues lying above the elbow, are the number of components to be retained. Normally, the scree test results in no less than one and sometimes two or even three more factors being considered for inclusion than does the latent root criteria (Hair *et al.*, 1998).

Table 7.11 The Bartlett's Test and KMO measure of sampling adequacy results

Variables	Kaiser-Meyer-Oklin Measure of Sampling Adequacy	Bartlett's Test of Sphericity		
		Approx. Chi-Square	Degree of freedom	Sig.
Brand Image Congruency	0.915	2063.316	21	0.000
Brand Trust	0.908	2818.287	28	0.000
Brand Attitude	0.921	2667.909	21	0.000
Brand Loyalty	0.915	2078.077	15	0.000
Susceptibility to Interpersonal Influences	0.912	3512.565	55	0.000
Cultural Orientation	0.784	2093.057	120	0.000
Ethnic-Self Identification	0.685	295.852	6	0.000
Acculturation Level	0.813	642.732	6	0.000

Source: This research (Significant at $p < 0.05$ level.)

7.4.2 Factor Analysis results

7.4.2.1 Acculturation

The 6 items of the Acculturation scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in Table 7.12. Firstly, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair *et al.*, 1998).

Initially the suitability of the data from the 6 item Acculturation scale was assessed by examining the correlation matrix. This showed that all correlation coefficients were above the value 0.3. The Kaiser-Meyer-Oklin value was 0.803 thus exceeding the recommended value of 0,6 and the Bartlett's Test of Sphericity reached statistical significance, thereby supporting the factorability of the correlation matrix.

Exploratory factor analysis (un-rotated) showed the presence of two components with an eigenvalues exceeding 1, explaining 73.645 percent of the total variance. Component one explained 55.086 percent and 18.559 percent of variance. An examination of the screeplot showed an obvious break after the second component. The Catells (1966) scree test revealed that two components had to be retained for further analysis. This confirmed the suitability of the six items of the Acculturation scale for exploratory factor analysis.

Varimax rotation was applied to assist the interpretation of these two components. The two-component solution explained 73.645 percent of the total variance, with component 1 contributing 43.889 percent and component two contributing 29.757 percent. However, the rotated solution revealed that items A to D loaded onto component one and items E and F loaded onto component two. Item E and F were deleted because according to Hair et al. (1998) a factor needs to consist of at least three items.

Having deleted items E and F the unrotated component matrix confirmed that all four remaining items loaded onto only one factor explaining a total of 67.403 percent of total variance, with values ranging from 0.790 to 0.853. Four items were retained for further analysis.

Table 7.12 Factor Analysis Results of the Acculturation construct		Component	% Variance
	Acculturation	1	
C	What language(s) do you usually speak with your friends?	.853	
A	In general, what language(s) do you speak and read?	.829	
B	What language(s) do you usually speak at home?	.811	
D	In what language(s) do you prefer to watch TV and listen to Radio?	.790	**67.40**

(Source: This Research)

7.4.2.2 Ethnic Identification

The 4 items of the Ethnic Identification scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in Table 7.13. First, the initial un-rotated factor matrix was computed to help obtain a preliminary indication of the number of factors to extract (Hair *et al.,* 1998).

In order to assess the appropriateness of the data for factor analysis, the correlation matrix was inspected. The correlation matrix revealed that most correlation coefficients were above 0.3. The Kaiser-Meyer Oklin value was 0.685 and therefore higher than the recommended value of 0.6. Moreover, the Bartlett's Test of Sphericity achieved statistical significance, supporting the factorability of the correlation matrix. This confirmed the suitability of the four items of the Ethnic Self-Identification scale for further analysis.

Exploratory factor analysis (un-rotated) pointed to the existence of one component with an eigenvalue larger than 1, explaining 51.325 percent of the total variance. All items loaded onto one component with values ranging from 0.531 to 0.837. Further, the screeplot showed a clear break after the first component. Using Catell's (1966) scree test, it was decided to retain one component for further investigation.

However, due to the low item-to-total correlation value of item B (see page.210), the item was deleted for further analysis. The un-rotated factor analysis results for item A, C and D revealed that all three items loaded onto one factor explaining 62.912 percent of the total variance, with values ranging from 0.722 to 0.838. After having deleted item B, the total variance explained increased by 11.587 percent. Three items were retained for further analysis.

Table 7.13 Factor Analysis Results of the Ethnic Identification construct		Component 1	% Variance
	Ethnic Identification		
C	How important is it for you to maintain identity with your culture of origin	.838	
A	How strongly do you identify with your chosen ethnic group (from question 2)?	.815	
D	How often do you speak the language of your culture of origin?	.722	**62.91**

(Source: This Research)

7.4.2.3 The Independent and Interdependent Self

The 24 items of the Independent and Interdependent Self scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in table 7.14. First, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair *et al.,* 1998).

In order to assess the appropriateness of the data for exploratory factor analysis, the correlation matrix was inspected. The correlation matrix showed that most correlation coefficients were above 0.3. Furthermore, the Kaiser-Meyer-Oklin value was 0.869, exceeding the recommended value of 0.6 and the Bartlett's Test of Sphericity reached statistical significance, supporting the factorability of the correlation matrix. This confirmed the suitability of the twenty-four items of the Interdependent and Independent Self scale for exploratory factor analysis.

All the 24 items measuring the Interdependent/Independent Self were subjected to exploratory factor analysis (un-rotated solution). Factor analysis revealed the presence of five components with eigenvalues exceeding 1, explaining 58,209 percent of the total variance. Component one explained 26.785 percent of the variance, component two 14.486 percent, component three 7.088 percent, component four 5.544 percent and component five explained 4.307 percent of the variance. An inspection of the screeplot revealed a clear break after the fifth component. Using Catell's (1966) scree test, it was decided to retain five components for further investigation.

To aid the interpretation of these five components, Varimax rotation was performed. The rotated solution showed that the items loaded onto five components. The five-component solution explained a total of 58.209 per cent of the variance, with

component 1 contributing 15.097 percent, component two 14.350 percent, component three 10.250 percent, component four 9.655 percent and component five explained 8.857 percent. Inspection of the rotated component matrix revealed that ten items (C, D, F, G, H, I, M, R, W and X) crossloaded on one or more components. These items were deleted and factor analysis was rerun with Varimax rotation.

The rotated solution excluding items C, D, F, G, H, I, M, R, W and X showed that items loaded onto five components, explaining 67.610 percent of the total variance, with component one contributing 14.724 percent of the variance, component two 13.836, component three 13.678, component four 13.539 and components five explaining 11.833 percent of the variance. The first four components included three items, however component five only incorporated two items (S and Q). Therefore, items S and Q were deleted as according to Hair et al. (1996) a factor needs to consist of at least three items.

The Varimax rotated solution, excluding items S and Q revealed the presence of four components with eigenvalues larger than 1, explaining 17.445 percent, 15.987 percent, 15.487 percent and 15.467 percent of the variance respectively. The total amount of the variance explained was 64.386 percent. Two components relate to the interdependent self and the other two components to the independent self. The first component (items A, B, E) relating to the interdependent self was labelled 'Respect for authorities and highly held qualities' and the second component (items J, K, L) was labelled 'Concern about in-group relationships'. The other two components related to the independent self were labelled 'Realizing internal attributes and promoting one's own goals' (items N, O, P) and 'Being unique and direct in communication' (items T, U, V). It may be noted that prior research has pointed to the existence of sub-dimensions of both the interdependent and independent self and hence our findings are in line with those reported by earlier research (Wang et al., 2000; Youn, 2000; Levine et al., 2003; Hardin et al., 2004). Twelve items were retained for further analysis.

Table. 7.14 Factor Analysis Results of the Interdependent and Independent Self construct

	Interdependent/Independent Self	Components				% Variance
		1	2	3	4	
		Respect for authorities and highly held qualities	Concern about in-group relations	Internal attributes and promoting own goals	Being unique and direct in communication	
B	It is important for me to maintain harmony within my group.	.883				
A	I have respect for the authority figures with whom I interact.	.883				
E	I respect people who are modest about themselves.	.585				**17.44**
L	Even when I strongly disagree with group members, I avoid an argument.		.787			
J	I will stay in a group if they need me, even when I'm not happy with the group.		.786			
K	If my brother or sister fails, I feel responsible		.771			**15.99**
U	I prefer to be direct and forthright when dealing with people I have just met.			.841		
T	I feel comfortable using someone's first name soon after I meet them, even when they are much older than I am.			.804		
V	I enjoy being unique and different from others in many respects.			.626		**15.49**
N	Speaking up during class/group is not a problem for me.				.775	
O	Having a lively imagination is important to me.				.768	
P	I am comfortable with being singled out for praise and rewards.				.684	**15.47**

(Source: This Research)

7.4.2.4 Susceptibility to Interpersonal Influence

The 12 items of the Susceptibility to Interpersonal Influence scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in table 7.15. First, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair et al., 1998).

In order to assess the appropriateness of the data for exploratory factor analysis, the correlation matrix was inspected. Examination of the correlation matrix revealed that most correlation coefficients were above 0.3 apart from those of variable J and K. Although, some of the correlation coefficients were below 0.3, the data still proved

suitable for factor analysis because a substantial number of the correlations were above 0.3 (Hair *et al.,* 1998). Moreover, the Kaiser-Meyer Oklin value exceeded the recommended value of 0.6 with 0.923 and the Bartlett's Test of Sphericity reached statistical significance. This confirmed the suitability of the twelve items of the Susceptibility to Interpersonal Influence scale for exploratory factor analysis.

All of the 12 items were subjected to exploratory factor analysis (unrotated solution). The results revealed the occurrence of two components with an eigenvalues larger than 1, explaining 70.789 percent of the total variance. Component one explained 56.124 percent and component two 14.665 percent of the variance. Items A to I loaded on the first component, while items J, K and L crossloaded onto component one and two. Moreover, the screeplot showed a clear break after the second component. Using Cartell's (1966) scree test, it was decided to retain two components for further investigation.

To help the reading of these two components, all twelve items were subjected to exploratory factor analysis with Varimax rotation. The rotated solution showed the presence of two components explaining 70.789 percent of the total variance, with component one contributing 48.757 percent and component two contributing 22.031 per cent. Items A to H loaded onto component one, Items J, K and L loaded onto component two and item I cross loaded onto both components one and two. The results are in line with those reported by Bearden and Etzel (1982) with the exception of item I loading onto component one and two. Therefore, item I was deleted and the remaining 11 items were subjected to factor analysis again.

After having deleted item I, the Varimax rotated solution showed the presence of two components explaining 72.300 percent of the total variance, with component one contributing 49.843 percent and component two contributing 22.472 percent. The rotated component matrix showed that items A to H loaded highly onto factor one (labelled henceforth Normative Influence), with values ranging from 0.719 to 0.884, and items J, K and L loaded onto factor two (labelled henceforth Informational Influence), with values ranging from 0.839 to 0.878. Deletion of item I increased the total variance by 1.511 percent. Overall, 11 items were retained for further analysis for Susceptibility to Interpersonal Influence.

Table 7.15 Factor Analysis Results of the Susceptibility to Interpersonal Influence construct

	Susceptibility to Interpersonal Influence	Component 1	Component 2	
		Normative	Informational	% Variance
D	If others can see me using a product, I often purchase the brand they expect me to buy.	.884		
C	When buying products, I generally purchase those brands that I think others will approve of.	.878		
F	I achieve a sense of belonging by purchasing the same products and brands that others purchase.	.856		
B	It is important that others like the products and brands I buy.	.810		
E	I like to know what brands and products make good impressions on others.	.803		
H	I often identify with other people by purchasing the same products and brands they purchase.	.796		
G	If I want to be like someone, I often try to buy the same brands that they buy.	.790		
A	I rarely purchase the latest fashion style until I am sure my friends approve of it.	.719		**49.84**
J	If I have little experience with a product, I often ask my friends about the product.		.878	
K	I often consult other people to help choose the best alternative available from a product class.		.857	
L	I frequently gather information from friends or family about a product before I buy.		.839	**22.47**

(Source: This Research)

7.4.2.5 Self-Congruity

The 7 items of the Self-Congruity scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in Table 7.16. Firstly, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair *et al.*, 1998). The rationale of computing the un-rotated factor matrix is to find the best linear combination of variables, accounting for more of the variance in the data as a whole than any other linear combination of variables (Hair *et al.*, 1998).

In order to assess the suitability of the data for factor analysis, the correlation matrix was inspected. Addressing the concern of the strength of the inter-correlations among the items, Tabanick and Fidell (1989) recommend an inspection of the correlation matrix for evidence of coefficients greater than 0.3. This guideline is quite strict and conservative but it is necessary given that factor loadings have substantially larger

standard errors than typical correlations (Cliff and Hamburger, 1976 cited in Hair *et al.*, 1998). If few correlations above the 0.3 level are found, then factor analysis may not be appropriate. The results however showed that all correlation coefficients were larger than 0.5 with the smallest being 0.522 and the largest 0.780, which means that the correlation coefficients met the minimal level required. Furthermore, the Kaiser-Meyer-Oklin value was 0.915, exceeding the recommended value of 0.6 (Kaiser, 1970, 1974) and the Barlett's Test of Sphericity (Bartlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. This confirmed the suitability of the seven items of the Self-Congruity scale for exploratory factor analysis.

Exploratory factor analysis revealed the presence of one component with an eigenvalue exceeding 1, explaining 68.736 per cent of the variance, which is satisfactory because Hair et al, (1998) states that in the social sciences, where information is often less exact than in the natural sciences, it is not uncommon to view a solution that answers for 60 percent of the total variance (and in some cases even less) as satisfactory. An inspection of the screeplot revealed a clear break after the first component. Using Catell's (1966) scree test, it was decided to retain only one component for further investigation. It was decided not to perform the Varimax rotation because the component matrix in the un-rotated solution showed that all items loaded substantially on one component with values ranging from 0.756 to 0.882. All 7 items were subsequently retained for further analysis.

Table 7.16 Factor Analysis Results of the Self-Congruity construct			
Self-Congruity		Component	% Variance
		1	
E	My chosen brand of mobile phone reflects who I am most of the time.	.882	
C	The image of the typical user of my brand of mobile phone is highly consistent with how I see myself.	.866	
F	People similar to me use my brand of mobile phone most of the time.	.845	
D	My chosen brand of mobile phone is consistent with how I see myself most of the time.	.845	
G	My chosen brand of mobile phone is a mirror image of me most of the time.	.838	
A	The kind of person who typically uses my brand of mobile phone, most of the time is very much like me.	.762	
B	I can identify with those people who prefer to have my brand of mobile phone over other brands of phones.	.756	**68.74**

(Source: This Research)

7.4.2.6 Brand Trust

The 8 items of the Brand Trust scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in table 7.17. First, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair *et al.*, 1998).

In order to assess the suitability of the data for factor analysis, the correlation matrix was inspected. The results showed that all correlation coefficients were larger than 0.3, with values ranging from 0.457 to 0.856. In addition, the Kaiser-Meyer-Oklin value was 0.908, surpassing the recommended value of 0.6 (Kaiser, 1970, 1974) and the Barlett's Test of Sphericity (Bartlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. This confirmed the suitability of the eight items of the Brand Trust scale for exploratory factor analysis.

Exploratory factor analysis revealed the existence of one component with an eigenvalue exceeding 1, explaining 69.539 percent of the variance. An inspection of the screeplot revealed a clear break after the first component. Using Catell's (1966) scree test, it was decided to retain only one component for further investigation. Similarly, it was decided not to perform the Varimax rotation because the component matrix in the un-rotated solution showed that all items loaded on one component with values ranging from 0.687 to 0.882. All 8 items were retained for further analysis.

Table 7.17 Factor Analysis Results of the Brand Trust construct		Component	% Variance
Brand Trust		1	
E	I believe that my main brand of mobile phone guarantees satisfaction.	.883	
F	I think that my main brand of mobile phone meets my expectations.	.873	
C	My main brand of mobile phone is an honest and sincere brand in addressing my concerns.	.864	
B	I feel confident in my main brand of mobile phone.	.862	
A	I trust my main brand of mobile phone.	.838	
D	My main brand of mobile phone never disappoints me.	.836	
G	I think that my main brand of mobile phone would make an effort to satisfy me.	.814	
H	I believe that my main brand of mobile phone would compensate me if a problem with the product arose.	.687	69.54

(Source: This Research)

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7.4.2.7 Brand Attitude

The 7 items of the Brand Attitude scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in table 7.18. Firstly, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair *et al.*, 1998).

The 7 items of the brand attitude scale were tested for their suitability to conduct exploratory factor analysis, by inspecting the correlation matrix and looking for correlation coefficients over 0.3. The results confirmed that all correlation coefficients were above 0.3, ranging from 0.53 to 0.808. Additionally, the Kaiser-Meyer Oklin value was 0.921, higher than the recommended 0.6 value (Kaiser, 1970, 1974) and the Bartlett's Test of Sphericicty (Bartlett, 1954) attained statistical significance, lending support to the factorability of the correlation matrix. This confirmed the suitability of the seven items of the Brand Attitude scale for exploratory factor analysis.

Exploratory factor analysis exposed the existence of one factor with an eigenvalue larger than 1, explicating 75.440 percent of the variance. The screeplot showed a clear break after the first component and using Catell's (1966) scree test, the decision was made to keep one component. No further rotation (Varimax) was performed because the component matrix in the un-rotated solution showed that all items loaded on one component with values ranging from 0.823 to 0.900. All 7 items were retained for further analysis.

Table 7.18 Factor Analysis Results of the Brand Attitude construct

	Brand Attitude	Component 1	% Variance
D	Favourable/Unfavourable	.900	
B	Positive/Negative	.897	
C	Like/Dislike	.897	
F	Pleasant/Unpleasant	.882	
E	High Quality/Poor Quality	.847	
A	Good/Bad	.831	
G	Appealing/Unappealing	.823	**75.44**

(Source: This Research)

7.4.2.8 Brand Loyalty

The eight items of the Brand Loyalty scale were subjected to exploratory factor analysis using SPSS Version 12. The results are presented in table 7.19. First, the initial un-rotated factor matrix was computed to help obtaining a preliminary indication of the number of factors to extract (Hair *et al.,* 1998).

In order to assess the appropriateness of the data for exploratory factor analysis, the correlation matrix was inspected. The correlation matrix revealed that all correlation coefficients were above 0.3 apart from the coefficients for item F and G, which were below 0.3. Although, some of the correlation coefficients were below 0.3, the data still proved suitable for factor analysis because a substantial number of the correlations were above 0.3 (Hair *et al.,* 1998). The Kaiser-Meyer-Oklin value was 0.912, being higher then the recommended value of 0.6 brought forward by Kaiser (1970, 1974). In addition, the Barlett's test of Sphericity (Bartlett, 1954) reached statistical significance. This confirmed the suitability of the eight items of the Brand Loyalty scale for exploratory factor analysis.

Factor analysis revealed the occurrence of two components with an eigenvalues exceeding 1, explaining 58.051 per cent and 13.352 per cent of the variance respectively. A look at the screeplot showed a clear break after the second component.

In order to facilitate the interpretation of these two components, Varimax rotation was performed. The results revealed the occurrence of two components with eigenvalues larger than 1, explaining 71.403 percent of the total variance. Component one explained 55.874 percent and component two 15.52 percent of the variance.

The rotated solution showed that out of the eight variables, six loaded on component one, with variable F and G loading onto component two. Item F and G were deleted because according to Hair et al. (1998) a factor needs to consist of at least three items.

Subsequent to the deletion of items F and G from the item set, exploratory factor analysis exposed the existence of only one factor with an eigenvalue larger than 1, explicating 75.122 percent of the variance with values ranging from 0.806 to 0.920.

Deletion of items F and G increased the total variance by 3.719 percent. Six items were kept for further analysis.

Table 7.19 Factor Analysis Results of the Brand Loyalty construct		
Brand Loyalty	Component 1	% Variance
C	I think I am committed to my main brand of mobile phone.	.920	
B	My main brand of mobile phone would be my first choice for my mobile phone needs in the future.	.916	
A	I consider myself to be loyal to my main brand of mobile phone.	.872	
D	I really like doing business with my main brand of mobile phone.	.861	
E	I use my main brand of mobile phone because it is the best choice for me.	.819	
H	I intend to buy my main brand of mobile phone again in the future.	.806	75.12

(Source: This Research)

7.5 Goodness Fit of the Data

The goodness fit of data is crucial to any research because it reflects the quality of the collected data and the inferences that can be drawn from the study findings (Hair *et al.*, 1998; Field, 2000; Sekaran, 2000). Figure 7.4 shows the types of validity and reliability. In this section, the goodness fit of the study's data is assessed at two levels, namely, the validity and reliability of measurements.

This section is divided into two parts, assessing the goodness of measures through the validity and reliability. Each part starts by introducing different forms of validity/reliability, followed by their examination in this study.

Figure 7.4 Testing the Goodness of Measures: Forms of Validity and Reliability
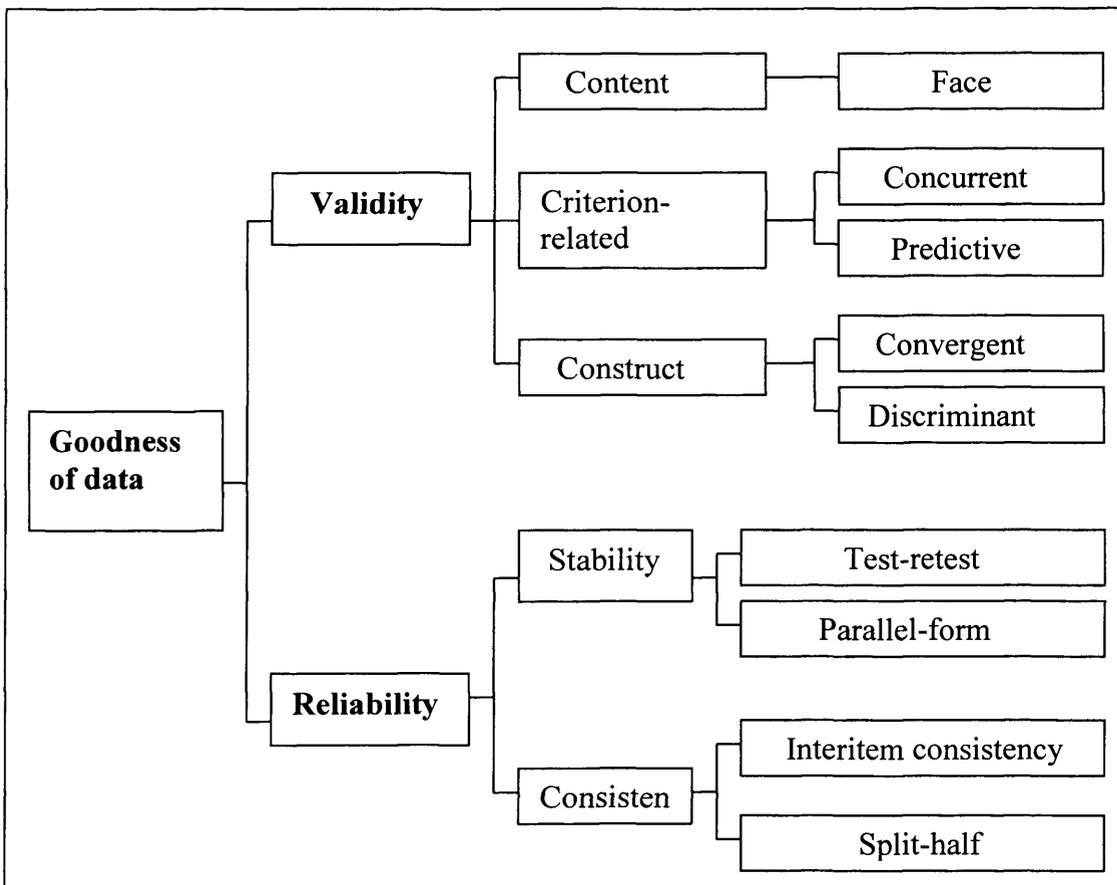
(Source: adapted from Sekaran (2000), "Research Methods for Business", USA, John Wiley and Sons, Inc.)

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7.5.1 Reliability

Reliability is an assessment of the degree of consistency between multiple measurements of a variable (Hair *et al.,* 1998) . Reliability establishes whether a particular technique, applied repetitively to the same object, yields the same results each time. Reliability is also characterised by precision and objectivity. For an instrument to be reliable, it must be confined to only measuring a single construct and only one dimension (Hair *et al.,* 1998). As Figure 7.5 above shows, according to Sekaran (2000), the reliability of measurements should be assessed from their stability and consistency, as presented below:

1. **The stability** of a measure is its ability to maintain stability over time, despite uncontrollable test conditions or the state of the respondents themselves, and is indicative of its stability and low vulnerability to change in the situation.

- **Test-retest reliability** is established by measuring an individual's responses at two points in time. The purpose is to ensure that responses are not too diverse across time periods so that a measurement taken at any point in time is reliable.

- **Parallel-form reliability** is established when responses on two comparable sets of measures tapping the same construct are highly correlated.

In this study, due to time constraints, the research design did not allow inclusion of test-retest reliability. Parallel-form reliability was also not included in the research design because the eight scales in this study measure entirely different constructs (see Table 7.22).

2. **Internal consistency** of measures is indicated in the homogeneity of the items in the measure that taps the construct. The rationale for internal consistency is, that the individual items or indicators of the scale should all be measuring the same construct and therefore be highly intercorrelated (Nunally, 1978; Churchill, 1979; cited in Hair *et al.,* 1998).

- **Interitem consistency reliability** is established when the respondent's answers to all the items in a measure are consistent. The most popular test of interitem consistency reliability is the Cronbach Coefficient alpha test (Cronbach, 1946). Cronbach alpha refers to the degree to which items in a scale measure the same underlying construct (Pallant, 2005). As stated by Straub (1989, p.151), "high correlations between alternative measures or large Cronbach alphas are usually signs that the measures are reliable".

- **Split-half reliability** reflects the correlations between two halves of an instrument.

In this study, the internal consistency reliability was established at three levels: firstly, the Cronbach alpha correlation coefficient was used to assess the consistency of the responses to the total scale, which is one of the most common indicators of internal consistency (Pallant, 2005). Secondly, item-to-total correlation was used to assess the consistency within the scale. Item-to-total correlation is another measure of the internal consistency of a scale which correlates each item with the total score and averages those correlation coefficients. This gives a measure of how much the answer to each item agrees with the sum of answers to the other items. This reliability coefficient shows whether the instrument taps the same variable with each additional item (Kidder and Judd, 1986). Thirdly, McDaniel and Gates (1995) state that an item's lack of correlation with other items in the scale is evidence that the item does not belong in the scale and should be omitted. Thus, the if-item-deleted correlation coefficient was also computed (see Section 7.5.1.2 for results).

7.5.1.1 Cronbach's alpha

Table 7.20 shows that Cronbach's alpha correlation coefficients for the main survey are between 0.69 and 0.94. The generally agreed upon limit for Cronbach's alpha is 0.70, although it might decrease to 0.60 in exploratory research (Robinson *et al.,* 1991; Hair *et al.,* 1998). Given that the present study is exploratory research, Cronbach's alpha correlation coefficients between 0.693 and 0.944 demonstrate the acceptable internal consistency reliability of the measurements. A reason for the Cronbach's alpha value of 0.693 for the ethnic identification scale might be that only

three items were used to measure this construct. According to Hair et al. (1998) Cronbach's has a positive relationship to the number of items in the scale and therefore increasing the number of items, even with the same degree of intercorrelation, will increase the reliability value.

7.5.1.2 Item-to-total correlation coefficient

Table 7.20 shows that the brand attitude scale (r = 0.762 ~ 0.857) and the brand loyalty scale (r = 0.728 ~ 0.871) report higher item-to-total correlations coefficients than the remaining scales: brand-image congruence (r = 0.674 ~ 0.827), brand trust (r = 0.617 ~ 0.835), susceptibility to interpersonal influence (r = 0.418 ~ 0.816), the independent/interdependent self (r = 0.223 ~ 0.507), ethnic identification (r = 0.339 ~ 0.553) and acculturation (r = 0.627 ~ 0.715). Reasons for the relatively low but acceptable item-to-total correlation in some of the scales could be due to the operational definition/measuring scales and factor analysis results. Factor analysis results (see section 7.4.2) indicated that except for susceptibility to interpersonal influence and the independent/interdependent self, which extracted more than one factor, all other scales extracted only one factor. Bryman and Cramer (2001) indicated that if factor analysis confirms that a measure comprises a number of dimensions, the overall scale will probably exhibit a lower level of internal reliability. This is in line with the findings of this study because, the independent/interdependent self, which in total extracted four factors also shows that the items of the scale have the lowest item-to-total correlation values, with most values being below 0.5.

In addition to this, the figures in the column marked Corrected Item-Total Correlation (Table 7.20) indicate the degree to which each item correlates with the total score. Low values (less than 0.3) indicate that the item is measuring something different from the scale as a whole (Pallant, 2005). Although two low Corrected Item-Total correlation scores (less than 0.3) were found, two (ISL and IST) for the independent/interdependent construct and one (EIB) for the ethnic identification construct, the items for the independent/interdependent construct were not deleted. This was because for established, well-validated scales, such as the ones used in this study, items that are lower that 0.3 are only deleted if the alpha value is less than 0.7 (Pallant, 2005). Since none of the Cronbach alpha values, apart from the one for

ethnic affiliation, were below 0.7, and all of them were larger than 0.7 which indicates reliability, none of the items from the cultural orientation scale were deleted. Item B (item-to-total correlation value = 0.285) from the ethnic identification scale was deleted because the Cronbach's alpha was lower than 0.7 (0.665). Moreover, Item B from the ethnic identification scale showed that the value of Cronbach's alpha if the item is deleted (a = 0.693) was higher than the Cronbach's alpha value for the entire scale. If this is the case, Pallant (2005) recommends removing the item if the alpha value is less than 0.7 and the scale has not been well-validated. For these reasons item B from the ethnic identification scale was deleted. After having deleted item B the total Cronbach's alpha for the ethnic identification scale increased from 0.665 to 0.693.

7.5.1.3 If-item-deleted correlation coefficient

Moreover, the column labelled alpha if item deleted (Table 7.20), shows the impact of removing each item from the scale. 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). Items BTH, ISL, EIB showed higher Cronbach alphas if item is deleted. For established, well-validated scales, as the ones used in this study, it would normally only be considered removing the items, if the alpha value was low (less than 0.7). As mentioned before, items BTH and ISL were retained and item EIB was deleted.

In summary, the current 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.

Table 7.20 Results of Multi-Item Reliability

	Items	Corrected Item-total correlation	Cronbach a if item deleted	Cronbach alpha	N of items
	Acculturation Scale			**.83**	**4**
AA	In general, what language(s) do you speak and read?	.682	.788		
AB	What language(s) do you usually speak at home?	.654	.799		
AC	What language(s) do you usually speak with your friends?	.715	.765		
AD	In what language(s) do you prefer to watch TV and listen to Radio?	.627	.805		
	Ethnic Identification Scale			**.67 (.69)**	**3**
EIA	How strongly do you identify with your chosen ethnic group (from question 2)?	.545 (.531)	.527 (.572)		
EIB	How important is it for you to get along well with the values of mainstream British culture.	.285			
EIC	How important is it for you to maintain identity with your culture of origin?	.693	.496 (.575)		
EID	How often do you speak the language of your culture of origin?	.382 (.439)	.650 (.439)		
	Independent/Interdependent Self Scale			**.72**	**12**
ISA	I have respect for the authority figures with whom I interact.	.412	.699		
ISB	It is important for me to maintain harmony within my group.	.493	.689		
ISE	I respect people who are modest about themselves.	.405	.698	**0.75**	
ISJ	I will stay in a group if they need me, even when I'm not happy with the group.	.342	.707		
ISK	If my brother or sister fails, I feel responsible.	.328	.709		
ISL	Even when I strongly disagree with group members, I avoid an argument.	.207	.729	**0.71**	
ISN	Speaking up during a class/group is not a problem for me.	.404	.699		
ISO	Having a lively imagination is important to me.	.303	.714		
ISP	I am comfortable with being singled out for praise or rewards.	.363	.704	**0.69**	
IST	I feel comfortable using someone's first name soon after I meet them, even when they are much older than I am.	.282	.714		
ISU	I prefer to be direct and forthright when dealing with people I've just met.	.449	.694		
ISV	I enjoy being unique and different from others in many aspects.	.397	.700	**0.68**	
	Susceptibility to Interpersonal Influence Scale			**.92**	**11**
StIIA	I rarely purchase the latest fashion style until I am sure my friends approve of it.	.649	.913		
StIIB	It is important that others like the products and brands I buy.	.740	.909		
StIIC	When buying products, I generally purchase those brands that I think others	.801	.905		

	will approve of.				
StIID	If others can see me using a product, I often purchase the brand they expect me to buy.	.816	.905		
StIIE	I like to know what brands and products make good impressions on others.	.775	.907		
StIIF	I achieve a sense of belonging by purchasing the same products and brands that others purchase.	.805	.906		
StIIG	If I want to be like someone, I often try to buy the same brands that they buy.	.698	.911		
StIIH	I often identify with other people by purchasing the same products and brands they purchase.	.741	.909	**0.94**	
StIIJ	If I have little experience with a product, I often ask my friends about the product.	.418	.923		
StIIK	I often consult other people to help choose the best alternative available from a product class.	.554	.917		
StIIL	I frequently gather information from friends or family about a product before I buy.	.487	.921	**0.85**	
	Self-Congruity Scale			**.92**	**7**
SCA	The kind of person who typically uses my brand of mobile phone, most of the time is very much like me.	.682	.919		
SCB	I can identify with those people who prefer to have my brand of mobile phone over other brands of phones.	.674	.920		
SCC	The image of the typical user of my brand of mobile phone is highly consistent with how I see myself.	.809	.907		
SCD	My chosen brand of mobile phone is consistent with how I see myself most of the time.	.780	.910		
SCE	My chosen brand of mobile phone reflects who I am most of the time.	.827	.905		
SCF	People similar to me use my brand of mobile phone most of the time.	.781	.910		
SCG	My chosen brand of mobile phone is a mirror image of me most of the time.	.711	.911		
	Brand Trust Scale			**.94**	**8**
BTA	I trust my main brand of mobile phone.	.776	.926		
BTB	I feel confident in my main brand of mobile phone.	.807	.924		
BTC	My main brand of mobile phone is an honest and sincere brand in addressing my concerns.	.811	.924		
BTD	My main brand of mobile phone never disappoints me.	.778	.926		
BTE	I believe that my main brand of mobile phone guarantees satisfaction.	.835	.922		
BTF	I think that my main brand of mobile phone meets my expectations.	.824	.923		
BTG	I think that my main brand of mobile phone would make an effort to satisfy me.	.760	.927		
BTH	I believe that my main brand of mobile phone would compensate me if a problem	.614	.939		

	with the product arose.				
	Brand Attitude Scale			**.94**	**7**
BAA	Good/Bad	.764	.939		
BAB	Positive/Negative	.850	.932		
BAC	Like/Dislike	.851	.932		
BAD	Favourable/Unfavourable	.857	.931		
BAE	High Quality/Poor Quality	.793	.937		
BAF	Pleasant/Unpleasant	.839	.933		
BAG	Appealing/Unappealing	.762	.941		
	Brand Loyalty Scale			**.93**	**6**
BLA	I consider myself to be loyal to my main brand of mobile phone.	.810	.921		
BLB	My main brand of mobile phone would be my first choice for my mobile phone needs in the future.	.871	.912		
BLC	I think I am committed to my main brand of mobile phone.	.876	.912		
BLD	I really like doing business with my main brand of mobile phone	.796	.922		
BLE	I use my main brand of mobile phone because it is the best choice for me.	.743	.929		
BLH	I intend to buy my main brand of mobile phone again in the future.	.728	.931		

7.5.2 Validity

Validity addresses the degree to which a scale or set of measures precisely represent the concept of interest (Hair *et al.,* 1998). It can be examined from a number of different perspectives. According to Sekaran (2000), validity comprises content, criterion-related validity, and construct validity (see Figure 7.4), each of which is discussed below:

1. **Content validity** focuses on the competence with which the domain of the characteristic is captured by the measure (Churchill and Iacobucci, 2002). Content validity is concerned with the degree to which it measures that which it appears to measure according to the researcher's subjective assessment (Nachmias and Nachmias, 1996).

In this study, the questionnaire was piloted by three students, two faculty staff members from Cardiff University and fifty-three participants. Moreover, the eight scales used in the questionnaire were adopted from previous well-established

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research. Both processes ensured the study's questionnaire achieved good face validity.

2. **Criterion-related validity** is established when the measure differentiates individuals on a criterion it is expected to predict. This is established by both **concurrent** and **predictive validity**. Essentially, the former is where the scale discriminates individuals who are known to be different: that is these individuals should score differently on the test. Predictive validity is the ability of the measuring instrument to differentiate among individuals as to future criterion.

In this study concurrent validity was not established because the participants in this study were not known to differ in any aspect. Participants were not chosen on the basis of belonging to different groups. All the participants were British-Pakistani and had to be over the age of eighteen. Predictive validity was also not established because there was no need to identify future differences in the sample. Face validity, concurrent validity, and predictive validity are each based on an assessment of how much one method of measuring a construct agrees with other methods of measuring the same construct. These three types of validity are all forms of convergent validity, which requires agreement between scores obtained with two or more instruments (Kidder and Judd, 1986). In this study only one method was used to measure each construct.

3. **Construct validity** involves relating a measuring instrument to an overall theoretical framework in order to establish whether the instrument is tied to the concepts and theoretical assumptions that are employed (Nachmias and Nachmias, 1996). This is assessed through convergent and discriminant validity, discussed in the following:

- **Convergent validity** is established when the scores obtained by two different instruments measuring the same concept are highly correlated.

- **Discri minant validity** is established when, based on theory, two variables are predicted to be uncorrelated, and the scores obtained by measuring them are indeed empirically found to be so.

In this study, convergent validity was not examined as all eight scales measured different constructs. As regards discriminant validity, a Q-sorting technique was applied, the results of which are presented in Table 7.21. In addition, Table 7.22 below presents the correlations between the summated scale items of each for the eight constructs used in this study.

Q-sort technique:

Construct validity for this survey instrument was assessed by a Q-sort technique. The Q methodology is defined by Churchill and Iacobucci (2002. p.231) as "a general methodology for gathering data and processing the collected information. The subjects are assigned the task of sorting various statements by placing a specific number of statements into each sorting category; the emphases are on determining the relative stimuli by individuals". Niemi (1988, p. 137) further defines it as 'a systematic and rigorously quantitative means for examining human subjectivity. This method is increasingly used in marketing, political science, psychology, public administration and a range of more recent intellectual developments.

The Q methodology refers to the use of q sorting. This is a qualitative data collection technique. A silent principle in using q sorting is that it is more important to compare attitudes within persons rather than between them. There are many advantages of using this sorting technique with the three major ones being, as follows: it draws out the natural groupings of information in a way that avoids directly questioning the users and therefore the information obtained is unbiased; it also involves the users in the design process, and helps to demonstrate that the system will be created with the user's needs in mind; it conserves time in making the ratings. (Robertson *et al.,* 1999).

In the sorting procedure of this study seventy-eight items in the form of questions, which together measured eight constructs, were cut into small pieces of paper. Another eight pieces of paper with a conceptual definition of each construct were provided to the participants.

In each of the sorting rounds, different judges were used, including: a lecturer in marketing, a lecturer in accounting and finance and a British-Pakistani student

studying optometry. Using participants from various disciplines and degrees of expertise ensured that a range of perceptions would be included in the analysis.

The Q-sort technique:

Eight cards, each including the definition of one construct were placed haphazardly in front of the judges. In addition, the participants were provided with a q-sort deck comprising seventy-eight items, in form of questions, randomly shuffled. Typically, the number of cards range from 60 to 100 (Polit and Hungler, 1999). Kerlinger (1986) as cited by Denzine (1998) suggests that at least 60 cards should be used to have statistical stability and reliability, which means that with seventy-eight cards provided in the q-sort of this study this criterion was fulfilled. The participants were then asked to sort the items into the construct to which they were most suited. This form of q sorting procedure is different from traditional Q sorts in that this was not a forced distribution of the items into an equal number per construct, but the items could be sorted into a construct with no limitations on the number per construct. The advantage of not using a forced distribution is that information is obtained on how people would ordinarily distribute their opinions (Polit and Hungler, 1999). Furthermore, the participants were not asked to rate each item separately, but instead the judges were asked to express comparative preferences by sorting the items into eight constructs. Once the validity test was completed all items were carefully scrutinized for clarity. For an item to be accepted for construct validity, at least 80% of the responses had to be sorted into a particular construct (Goodfellow et al., 1999). Table 7.21 provides details on the three rounds that were undertaken with different participants.

Table 7.21 Results of Sorting Round				
Agreement Measures	Round-1	Round- 2	Round -3	Mean
1. Placement Ratio Summary				
Ethnic Identity	1	0.75	1	0.92
Acculturation	0.83	0.83	0.67	0.78
Cultural Orientation	0.86	0.75	0.79	0.80
Susceptibility to Interpersonal Influence	0.83	0.75	0.83	0.81
Brand Attitude	0.86	0.86	0.71	0.81
Brand Trust	0.88	0.88	0.75	0.82
Brand-Self Connection	1	0.71	0.86	0.86
Brand Loyalty	0.71	0.75	1	0.72
Average	0.87	0.79	0.83	

(Source: This Research)

The mean results of each construct for the sorting rounds show that most of the constructs have values above 0.8 and therefore provide prove for the existence of construct validity (Goodfellow et al. 1999).

Having established discriminant validity through the Q-sort procedure, inspection of Table 7.22 provides more support for the discriminat validity among the constructs used in this study. Although most correlation coefficients were significant at a 0.05 or 0.01 level, all correlation coefficients between group one and group two are low, ranging from 0.002 to 0.417. Within group one, the correlation coefficients are higher than between group one and group two. These higher correlation coefficients within group one are expected, given that the literature states that brand attitude and brand trust are antecedents of brand loyalty (Lau and Lee, 1999; Delgado-Ballester and Munuera-Aleman, 2001, Chaudhuri and Holbrook, 2001).

Table 7.22 Discriminant Validity Test among the Ten Constructs

		SC	BT	BA	BL	NI	II	IS1	IS2	EI
Group 1	Self-Congruity (SC)	---								
	Brand Trust (BT)	.490**	---							
	Brand Attitude (BA)	.352**	.694**	---						
	Brand Loyalty (BL)	.417**	.686**	.629**	---					
Group 2	Normative influence (NI)	.363**	.221**	.156**	.243**	---				
	Informational Influence (II)	.161**	.205**	.213**	.191**	.417**	---			
	Interdependent Self (IS1)	.187**	.341**	.265**	.270**	.257**	.288**	---		
	Independent Self (IS2)	.136**	.176**	.217**	.180**	.061	.145**	.174**	---	
	Ethnic Identification (EI)	.203**	.245**	.179**	.234**	.113*	.088	.212**	.149**	---
	Acculturation (A)	.020	-.027	.002	.025	-.155**	-.097*	-.035	.087	-.398**

** Significantly different at $p < 0.01$
* Significantly different at $p < 0.05$

In conclusion, the current section has successfully demonstrated the validity of all of the scales used in the study providing further confidence in utilising the scales for further statistical testing.

7.6 Summary

This chapter has provided in great detail the descriptive statistics revealed in this study. In addition, the chapter presented and discussed findings from exploratory factor analysis and successfully demonstrated the reliability and validity of the measurement scales utilised in this study.

Four major findings were generated from the descriptive statistics. **Firstly,** the postal questionnaires response rate was 25%, the self-administered questionnaire had a response rate of 96% and the online questionnaire had a 100% response rate. Adding the response rate of the three data collection methods together calculating the averages yields a total response rate of 74 %, which is more than satisfactory.

The sample majority in this study could be described as male (61%), young (63.1% under 35 years old), single (47.1%), highly educated (67% were college/university of postgraduate educated), and in higher occupational positions (50.3% were businessman, in education/medical services or professional/senior management) .The majority of the participants were either born in the UK or had lived here for more than 20 years (64.3%) and most of them described themselves as British-Pakistani (54.9%).

The majority of the participants stated that their current mobile phone brand was Nokia (54.6%) and the majority also used Nokia as their main mobile phone brand (47.6%). In addition, most respondents owned only one mobile phone (74.6%) and the majority used the same current and main mobile phone brand (89.5%).

Secondly, the skewness and kurtosis values for all constructs showed that the data is normally distributed with skewness values falling within the range of -1 to +1 indicating that the date is not a substantially skewed distribution (Hair *et al.,* 1998).

Thirdly, the factor analysis conducted on all constructs helped to condense the existent data and generate a smaller number of linear combinations of the original data, with as few factors as possible. This was done in a manner that encapsulates most of the variability in the pattern of correlations. It also helped to identify different clusters among variables. The most adequate and representative number of components or factors were determined, bearing in mind that under- and over-extraction will distort subsequent results. The use of exploratory factor analysis helped to reduce the original 76 items for the eight constructs to 58 items.

Fourth, the goodness fit of the data was ascertained from two perspectives, i.e. the validity and reliability of the measurements. This guaranteed that the survey instrument measured what it was supposed to measure and ensuredthe consistency of what had been measured, as well as the quality of the collected data. Numerous validity examinations and the Cronbach alpha correlation coefficient (0.693 ~0.944) indicated that this study's measurements had an acceptable validity and reliability.

Having assessed the descriptive fit of the data and having established the reliability and validity of measures used, it is time to present the data analysis which is the aim of the next chapter where results are presented utilising multiple regressions, independent-samples t-tests and one-way between-groups ANOVA with post-hoc tests performed through SPSS software package, version 12.

CHAPTER

EIGHT

EIGHT

8. Statistical Analysis

8.1 Introduction

This chapter aims to examine, assess and test the hypothesized relationships contained within the conceptual model, presented in Figure 8.2, in order to determine the following: the relationships among the antecedents of susceptibility to normative and informational influence, the outcomes of susceptibility to normative and informational influence, and the antecedents of brand loyalty.

In this chapter hypotheses are tested using multiple regression analysis, the independent-samples t-test and one-way between-groups ANOVA with post-hoc tests performed through SPSS software package: version 12. At the end of this chapter the findings for each hypothesis, and whether it is rejected or supported, will be displayed in Table 8.25.

8.2 A Description of the Segments in the Conceptual Model

For ease of interpretation, the conceptual model is divided into six segments, as presented in Figure 8.1.

SEGMENT 1: is divided into five steps. In step one, the relationship among generation, acculturation, ethnic identification, the independent and interdependent self are investigated using the Pearson product-moment correlation coefficient. Step two examines the effect of the same five variables on susceptibility to normative influence using multiple regression. Step three examines the effect of these five variables on susceptibility to informational influence using multiple regression. Step four investigates, using multiple regression analysis, the effect of generation, acculturation, ethnic identification, the two sub-dimensions of the independent self

'Internal attributes and promoting own goals' and 'Being unique and direct in communication', and the two sub-dimensions of the interdependent self, 'Respect for authorities and highly held qualities' and 'Concerns about in-group relations' on susceptibility to normative influence. Step five uses the same independent variables as in step four but in this case to investigate their effects on susceptibility to informational influence using multiple regression analysis.

SEGMENT 2: is divided into three steps and investigates the effects of susceptibility to normative and informational influence on self-congruity, brand trust and brand attitude respectively using multiple regression analysis.

SEGMENT 3: examines the effects of self-congruity, brand trust and brand attitude on brand loyalty using multiple regression analysis.

SEGMENT 4: investigates the direct effect of generation, acculturation, ethnic identification, and the independent and interdependent self on brand loyalty using multiple regression.

SEGMENT 5: examines whether or not second/third generation British-Pakistanis and first generation British-Pakistanis and additionally high and low acculturated individuals differ in their mean score in relation to susceptibility to normative influence and brand loyalty. In addition an examination is made to see if high and low ethnic identifying individuals differ in their mean score in relation to susceptibility to normative influences, brand loyalty, brand trust and brand attitude. Lastly, individuals with a predominantly independent and predominantly interdependent self will be tested to see if they vary in their mean score in relation to susceptibility to informational influence. For all these analysis an independent-samples t-test is used.

SEGMENT 6: investigates the demographic characteristic groups including: gender, age, marital status, education level, occupation, length of stay in the UK and ethnic identification to see how they differ in regard to acculturation, ethnic identification, normative influence, and the independent and interdependent self using one-way between-groups ANOVA with post-hoc tests.

Figure 8.1 Conceptual Model

SEGMENT 1	**SEGMENT 2**	**SEGMENT 3**	**SEGMENT 5**
Effects of Generation, Acculturation, Ethnic identity, the Independent Self and the Interdependent Self on Susceptibility to Interpersonal Influence	Effects of Susceptibility to Normative and Informational Influence on Self-Congruity, Brand Trust, Brand Attitude and Brand Loyalty	Effects of Self-Congruity, Brand Trust and Brand Attitude on Brand Loyalty	**Fourteen Independent-samples t-test:**

Fourteen Independent-samples t-test:

Step 1. First generation British Pakistanis and second/third generation British-Pakistanis:
- *Susceptibility to Normative Influence*
- *Brand Loyalty*

Step 2. High/low acculturated individuals:
- *Susceptibility to Normative Influence*
- *Brand loyalty*

Step 3. High/low ethnic identifying individuals:
- *Susceptibility to Normative Influence*
- *Brand loyalty, Brand trust, Brand Attitude*

Step 4. Individuals with a predominantly interdependent/independent Self:
- *Susceptibility to Informational Influence*

SEGMENT 6

One-way between-groups ANOVA with post-hoc tests for all demographic characteristics:

- gender, age, marital status, education level, occupation, length of stay in the UK and ethnic identification differ in relation to all the constructs in Segments 1 to 3.

Model boxes (left column): Generation; Acculturation; Ethnic Identification; Overall Independent Self (*- Internal attributes and promoting own goals*; *- Being unique and direct in communication*); Overall Interdependent Self (*- Respect for authorities and highly held qualities*; *- Concern about in-group relations*)

Middle boxes: Susceptibility to Normative Influence; Susceptibility to Informational Influence; Self-Congruity; Brand Trust; Brand Attitude; Brand Loyalty

SEGMENT 4

Effects of Generation, Acculturation, Ethnic Identification, the Independent Self and the Interdependent Self on Brand Loyalty

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8.3 Factors Influencing Susceptibility to Interpersonal Influence (SEGMENT 1)

As stated before, Segment 1 is divided into five steps. It is worth noting that the first segment of the model tests to what extent British-Pakistani respondents vary in their susceptibility to: (1) normative and (2) informational influence in regard to generational differences, acculturation level, ethnic identification and their independent/interdependent self. However, prior to conducting the multiple regressions, inspection of the correlation matrix is necessary to establish that the four constructs: (1) generational differences, (2) acculturation level, (3) ethnic identification and (4) independent/interdependent self are actually measuring different constructs. This is achieved in step one.

Step 1 – Pearson Correlations

The relationships among generational differences, acculturation level, ethnic identification and the independent/interdependent self were investigated using the Pearson product-moment correlation coefficient. Results are presented in Table 8.1.

Table 8.1 Pearson Product-Moment Correlations among Measures of Cultural Orientation				
Measures	**1**	**2**	**3**	**4**
(1) Generation	-----			
(2) Acculturation level	.292(**)			
(3) Ethnic Identification	-.108(*)	-.398(**)		
(4) Overall Independent Self	.072	.087	.149(**)	
(5) Overall Interdependent Self	-.159(**)	-.035	.212(**)	.174(**)

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

It can be seen from Table 8.1 that all of the correlations are small, varying from -.035 to .292, apart from the negative correlation between ethnic identification and acculturation level [r=-.398, n= 422, p<.001]. The fact that none of the constructs are highly correlated with each other shows that each of the constructs measures something different from the others. As expected, acculturation and ethnic identification are negatively correlated (Penaloza, 1994, 1995), meaning that the more an individual acculturates to the host culture, the weaker the identification to the

culture of origin will be. Generation is also negatively correlated to the overall interdependent self [r=-.159, n= 421, p<.01] as well as ethnic identification [r=-.108, n= 421, p<.05].

Having assessed the Pearson Correlations, the next step is to test hypotheses 1 to 10, which assess the effects of generation, acculturation, ethnic identification, the overall independent/independent self on susceptibility to interpersonal influence. Since susceptibility to interpersonal influence comprises two distinct components, these effects are assessed separately in steps 2 and 3 and are described in the next two sections.

Step 2 – Factors Affecting Susceptibility to Normative Influence (Hypotheses 1-5)

In Step 2, the effects of generation, acculturation, ethnic identification, the overall independent self and the overall interdependent self on susceptibility to normative influence are investigated. A multiple regression was computed with generation, acculturation, ethnic identification, the overall independent self and the overall interdependent self as independent variables and susceptibility to normative influence as a dependent variable. The hypotheses and regression results are presented in Table 8.2.

Table 8.2 Results of Multiple Regression with Susceptibility to Normative Influence as a dependent variable

Hypothesis 1	Generation → Susceptibility to Normative Influence (-)	
Hypothesis 2	Acculturation → Susceptibility to Normative Influence (-)	
Hypothesis 3	Ethnic Identification → Susceptibility to Normative Influence (+)	
Hypothesis 4	Overall Independent Self → Susceptibility to Normative Influence (No effect)	
Hypothesis 5	Overall Interdependent Self → Susceptibility to Normative Influence (+)	

Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Generation	-0.171	-3.491	0.001	1.128
Acculturation	-0.098	-1.843	0.066	1.327
Ethnic Identification	0.006	0.106	0.916	1.288
Overall Independent Self	0.045	0.932	0.352	1.072
Overall Interdependent self	0.219	4.519	0.000	1.100

Model Statistics			
	R^2	**Adjusted R^2**	**F-value**
Model 1	0.114;	0.104	10.688

The results (Table 8.2) show that generation and the overall interdependent self display strong significant t-values of -3.491 and 4.519 respectively, revealing strong support for H1 and H5 in the expected direction. Furthermore, some support is displayed for the link between acculturation and susceptibility to normative influence with a t-value of -1.843 providing support for H2. Hence, H1, H2 and H5 are accepted. The results also show that as predicted there is no link between the overall independent self and susceptibility to normative influence, providing support for H4. However, the results (Table 8.2) prove that there exists no relationship between ethnic identification and susceptibility to normative influence. Therefore, H3 is rejected.

Step 3 – Factors Affecting Susceptibility to Informational Influence (Hypotheses 6-10)

In Step 3 the effects of generation, acculturation, ethnic identification, the overall independent self and the overall interdependent self on susceptibility to informational influence are investigated. A multiple regression was computed with generation, acculturation, ethnic identification, the overall independent self and the overall interdependent self as independent variables and susceptibility to informational influence as a dependent variable. The hypotheses and the re gression results are presented in Table 8.3.

Table 8.3 Results of Multiple Regression with Susceptibility to Informational Influence as a dependent variable

Hypothesis 6	Generation → Susceptibility to Informational Influence (-)
Hypothesis 7	Acculturation → Susceptibility to Informational Influence (-)
Hypothesis 8	Ethnic Identification → Susceptibility to Informational Influence (+)
Hypothesis 9	Overall Independent Self → Susceptibility to Informational Influence (+)
Hypothesis 10	Overall Interdependent Self → Susceptibility to Informational Influence (+)

Results

	Standardised Coefficients B	t-value	p-value	Variance Inflation Factor (VIF)
Generation	-0.042	-0.858	.392	1.129
Acculturation	-0.096	-1.790	.074	1.328
Ethnic Identification	-0.028	-0.525	.600	1.290
Overall Independent Self	0.114	2.368	.018	1.072
Overall Interdependent self	0.264	5.409	.000	1.101

Model Statistics

	R^2	Adjusted R^2	F-value
Model 2	0.104	0.093	9.602

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The results (Table 8.3) show that the overall interdependent self displays a strong significant t-value of 5.409. Moreover, support is evident for a link between the overall independent self and susceptibility to informational influence and between acculturation and susceptibility to informational influence with t-values of 2.368 and -1.790 respectively. In addition, the standardised regression coefficient displays that the overall interdependent self (Beta=0.264, t=5.409, p≤0.001) makes the strongest unique contribution, followed by the overall independent self (Beta=0.114, t=2.368, p≤0.05) and acculturation (Beta=-0.096, t=-1.790, p≤0.1) in explaining susceptibility to informational influence. Therefore, H7, H9 and H10 are all accepted, whereas H6 and H8 are rejected.

The findings presented so far highlight the contributions made (or otherwise) by the overall independent and interdependent self. More specifically, while both independent and interdependent selves are linked to susceptibility to informational influence, only the interdependent self is significantly related to susceptibility to normative influence. Since both, the independent and interdependent self, have sub-dimensions, the next two steps aim to establish the precise contribution made (or otherwise) by their subsequent sub-dimensions.

Step 4 – The Effects of Independent and Interdependent Self Sub-dimensions on Susceptibility to Normative Influence (Hypotheses 11-14)

It may be recalled that the independent self has two sub-dimensions, namely, 'Internal attributes and promoting own goals' and 'Being unique and direct in communication' and the interdependent self had two sub-dimensions identified as 'Respect for authorities and highly held qualities' and 'Concern about in- group relations'. In Step 4, a multiple regression was computed with the four sub-dimensions of the independent and interdependent self as independent variables, and susceptibility to normative influence as a dependent variable. In the interest of completeness, generation, acculturation, ethnic identification were also included in the regression as independent variables. The hypotheses and regression results are presented in Table 8.4.

Table 8.4 Results of Multiple Regression with Susceptibility to Normative Influence as a dependent variable for the sub-dimensions of the Independent and Interdependent Self Analysis				
Hypothesis 11	Internal attributes and promoting own goals (Independent self)→ Susceptibility to Normative Influence (No effect)			
Hypothesis 12	Being unique and direct in communication (Independent self)→ Susceptibility to Normative Influence (No effect)			
Hypothesis 13	Respect for authorities and highly held qualities (Interdependent self) → Susceptibility to Normative Influences(+)			
Hypothesis 14	Concern about in- group relations (Interdependent self) → Susceptibility to Normative Influence (+)			

Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Generation	-0.160	-3.269	0.001	1.139
Acculturation	-0.100	-1.897	0.059	1.329
Ethnic Identification	-0.012	-.220	0.826	1.310
Internal attributes and promoting own goals	0.044	0.871	0.384	1.239
Being unique and direct in communication	-0.054	1.001	0.317	1.197
Respect for authorities and highly held qualities	-0.021	-0.415	0.678	1.233
Concern about in-group relations	0.274	5.480	0.000	1.395

Model Statistics

	R^2	**Adjusted R^2**	**F-value**
Model 3	0.138	0.123	9.407

As regards the testing of Hypotheses 11-14, the results relevant to the effects of sub-dimensions (Table 8.4) are of particular interest here. Findings presented in Table 8.4 reveal that the sub-dimension of the interdependent self, 'Concern about in-group relations' is significantly and positively related to susceptibility to normative influence (Beta=0.274, t=5.480, $p \leq 0.001$) proving strong support for H14. The sub-dimensional analysis reveals that 'Concern about in-group relations' appears to be the key driver of susceptibility to normative influence when it comes to the effect of the interdependent self on susceptibility to normative influence. In addition, as predicted, the two sub-dimensions of the independent self, 'Internal attributes and promoting own goals' and 'Being unique and direct in communication' were not related to normative influence. Hence, H11, H12 and H14 are accepted, whereas H13 is rejected.

Step 5 — The Effects of the Independent and Interdependent Self Sub-dimensions on Susceptibility to Informational Influence (Hypotheses 15-18)

In Step 5, a multiple regression was computed with the four sub-dimensions of the independent and interdependent self as independent variables and susceptibility to informational influence as a dependent variable. In the interest of completeness, generation, acculturation, ethnic identification were also included in the regression as independent variables. The hypotheses and regression results are presented in Table 8.5.

Table 8.5 Results of Multiple Regression with Susceptibility to Informational influence as a dependent variable for the sub-dimensions of the Independent and Interdependent Self Analysis.

Hypothesis 15	Internal attributes and promoting own goals (Independent Self)→ Susceptibility to Informational Influence (+)
Hypothesis 16	Being unique and direct in communication (Independent Self) → Susceptibility to Informational Influence (+)
Hypothesis 17	Respect for authorities and highly held qualities (Interdependent Self) → Susceptibility to Informational Influence (+)
Hypothesis 18	Concern about in- group relations (Interdependent Self) → Susceptibility to Informational Influence (+)

Results

	Standardised Coefficients B	t-value	p-value	Variance Inflation Factor (VIF)
Generation	-0.046	-0.943	0.346	1.140
Acculturation	-0.099	-1.872	0.062	1.330
Ethnic Identification	-0.022	-0.423	0.672	1.311
Internal attributes and promoting own goals	-0.041	-0.808	0.420	1.240
Being unique and direct in communication	0.147	2.715	0.007	1.199
Respect for authorities and highly held qualities	0.254	4.981	0.000	1.233
Concern about in-group relations	0.084	1.680	0.094	1.395

Model Statistics

	R^2	Adjusted R^2	F-value
Model 4	0.135	0.120	9.165

Once again, the findings relevant to the effects of sub-dimensions are of particular interest here. The findings reported in Table 8.5 reveal that while the first sub-dimension of the independent self, namely, 'Internal attributes and promoting own goals' is not related to susceptibility to informational influence, the second sub-dimension, namely, 'Being unique and direct in communication' (Beta=-0.147, t=2.715, $p \leq 0.01$) is highly and significantly related. Hence, the findings suggest that the second rather than the first sub-dimension appears to be the key driver of

susceptibility to informational influence when it comes to the effects of the independent self on susceptibility to informational influence. Hence, H15 is rejected and H16 is accepted.

Furthermore, the findings reported in Table 8.5 reveal that both sub-dimensions of the interdependent self, namely, 'Respect for authorities and highly held qualities' (Beta=0.254, t=4.981, p≤0.001) and 'Concern about in-group relation' (Beta=0.084, t=1.680, p≤0.1) are significantly related to susceptibility to informational influence.
It may be noted that while both sub-dimensions of the interdependent self appear to be related. The contribution made by 'Respect for authorities and highly held qualities' is much stronger and larger than the contribution made by 'Concern about in-group relation', when it comes to the effect of the interdependent self on susceptibility to informational influence. Therefore, both H17 and H18 are accepted.

8.4 Establishing the Effects of Susceptibility to Normative and Informational Influence on Consumer Behaviour (SEGMENT 2)

Having established some of the important antecedents of susceptibility to normative and informational influence in Segment 1, the aim of Segment 2 is to establish the effects of susceptibility to normative and informational influence on important consumer behaviour constructs such as: self-congruity, brand trust, brand attitude and brand loyalty. Segment 2 is divided into a further three steps, in which four individual multiple regressions were computed with susceptibility to normative and informational influence as independent variables and self-congruity, brand trust, brand attitude and brand loyalty as dependent variables.

Step 1 – The Effects of Susceptibility to Normative and Informational Influence on Self-Congruity (Hypothesis 19-20)

In Step 1 of Segment 2, a multiple regression was computed with susceptibility to normative influences and susceptibility to informational influence as independent variables and self-congruity as a dependent variable. The hypotheses and the regression results are presented in Table 8.6.

Table 8.6 Results of Multiple Regression with Self-Congruity as a dependent variable				
Hypothesis 19 Susceptibility to Normative Influence → Self-Congruity (+)				
Hypothesis 20 Susceptibility to Informational Influence → Self-Congruity (+)				
Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Normative Influence	0.359	7.148	.000	1.210
Informational Influence	0.009	0.172	.863	1.210
Model Statistics				
	R^2	**Adjusted R^2**	**F-value**	
Model 5	0.131	0.127	31.563	

The results (Table 8.6) show that susceptibility to normative influence displays a strong significant t-value of 7.148. Moreover, the standardised regression coefficient reveals that susceptibility to normative influence (Beta=0.359, t=7.148, p≤0.001) makes the strongest unique contribution in explaining self-congruity. Hence, H19 is accepted, whereas H20 is rejected.

Step 2 — The Effects of Susceptibility to Normative and Informational Influence on Brand Trust (Hypothesis 21-22)

In Step 2 of Segment 2, a multiple regression was computed with susceptibility to normative influences and susceptibility to informational influence as independent variables and brand trust as a dependent variable. The hypotheses and the results are presented in Table 8.7.

Table 8.7 Results of Multiple Regression with Brand Trust as a dependent variable				
Hypothesis 21 Susceptibility to Normative Influence → Brand Trust (+)				
Hypothesis 22 Susceptibility to Informational Influence → Brand Trust (+)				
Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Normative Influence	0.166	3.178	0.002	1.210
Informational Influence	0.135	2.565	0.011	1.210
Model Statistics				
	R^2	**Adjusted R^2**	**F-value**	
Model 5	0.064	0.059	14.205	

The results (Table 8.7) show that both susceptibility to normative influence and susceptibility to informational influence display strong significant t-values of 3.178

and 2.565 respectively. Moreover, the standardised regression coefficient reveals that susceptibility to normative influence (Beta=0.166, t=3.178, p≤0.01) makes the strongest unique contribution, followed by susceptibility to informational influence (Beta=-0.135, t=2.565, p≤0.05) in explaining brand trust. Therefore, both H21 and H22 are accepted.

Step 3 − The Effects of Susceptibility to Normative and Informational Influence on Brand Attitude (Hypothesis 23-24)

In Step 3 of Segment 2, the effects of susceptibility to normative influence and susceptibility to informational influence on brand attitude are investigated. One multiple regression was computed with susceptibility to normative influence and susceptibility to informational influence as independent variables, and brand attitude as a dependent variable. The hypotheses and the results are presented in Table 8.8.

Table 8.8 Results of Multiple Regression with Brand Attitude as a dependent variable				
Hypothesis 23 Susceptibility to Normative Influence → Brand Attitude (+)				
Hypothesis 24 Susceptibility to Informational Influence → Brand Attitude (+)				
Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Normative Influence	0.085	1.614	0.107	1.210
Informational Influence	0.176	3.355	0.001	1.210
Model Statistics				
	R²	**Adjusted R²**	**F-value**	
Model 6	0.051	0.046	11.122	

The results (Table 8.8) show that susceptibility to informational influence displays a strong significant t-value of 3.355. No support is displayed between susceptibility to normative influence and brand attitude with a t-value of 1.614. Moreover, the standardised regression coefficient indicates that susceptibility to informational influence (Beta=0.176, t=3.355, p≤0.001) makes the strongest unique contribution in explaining brand attitude. Therefore, H23 is rejected, while H24 is accepted.

Step 4 — The Effects of Susceptibility to Normative and Informational Influence on Brand Loyalty (Hypothesis 25-26)

In Step 4 of Segment 2, the effects of susceptibility to normative influence and susceptibility to informational influence on brand loyalty are investigated. One multiple regression was computed with susceptibility to normative influence and susceptibility to informational influence as independent variables and brand loyalty as a dependent variable. The hypotheses and the results are presented in Table 8.9.

Table 8.9 Results of Multiple Regression with Brand Loyalty Analysis as a dependent variable

Hypothesis 25	Susceptibility to Normative Influence → Brand Loyalty (+)			
Hypothesis 26	Susceptibility to Informational Influence → Brand Loyalty (+)			
Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Normative Influence	0.200	3.848	0.000	1.210
Informational Influence	0.105	2.020	0.004	1.210
Model Statistics				
	R^2	**Adjusted R^2**	**F-value**	
Model 7	0.069	0.064	15.353	

The results (Table 8.9) show that susceptibility to normative influence displays a strong significant t-value of 3.848. Support is also shown for a link between susceptibility to informational influence and brand loyalty with a t-value of 2.020. Moreover, the standardised regression coefficient reveals that susceptibility to normative influence (Beta=0.200, t=3.848, p≤0.001) makes the strongest unique contribution, followed by susceptibility to informational influence (Beta=0.105, t=2.020, p≤0.005) in explaining brand loyalty. Therefore, both H25 and H26 are accepted.

8.5 The Effects of Self-congruity, Brand Trust and Brand Attitude on Brand Loyalty (SEGMENT 3) (Hypothesis 27-29)

In Segment 3, the effects of self-congruity, brand trust and brand attitude on brand loyalty are investigated. To achieve this, a multiple regression was computed with

self-congruity, brand trust and brand attitude as independent variables and brand loyalty as a dependent variable. The hypotheses and the results are presented in Table 8.10.

Table 8.10 Results of Multiple Regression with Brand Loyalty as a dependent variable				
Hypothesis 27	Self-Congruity → Brand Loyalty (+)			
Hypothesis 28	Brand Trust → Brand Loyalty (+)			
Hypothesis 29	Brand Attitude → Brand Loyalty (+)			
Results				
	Standardised Coefficients B	t-value	p-value	Variance Inflation Factor (VIF)
Self-Congruity	0.101	2.618	0.009	1.316
Brand Trust	0.433	8.602	0.000	2.226
Brand Attitude	0.293	6.249	0.000	0.396
Model Statistics				
	R^2	Adjusted R^2	F-value	
Model 8	0.524	0.520	153.332	

The results (8.10) show that self-congruity, brand trust and brand attitude display strong significant t-value of 2.618, 8.602 and 6.249 respectively. Moreover, the standardised regression coefficient displays that brand trust (Beta=0.433, t=8.602, p≤0.001) makes the strongest unique contribution, followed by brand attitude (Beta=0.293, t=6.249, p≤0.001) and self-congruity (Beta=0.101, t=2.618, p≤0.01) in explaining brand loyalty. Therefore, H27, H28 and H29 are all accepted.

8.6 The Direct Effects of Generation, Acculturation, Ethnic Identification, and the Independent and the Interdependent Self on Brand Loyalty (SEGMENT 4) (Hypothesis 30-34)

The purpose of Segment 4 is to test the direct impact of generation, acculturation, ethnic identification, the overall independent and the interdependent self on brand loyalty. To achieve this objective, a multiple regression was computed with generation, acculturation, ethnic identification, and overall independent and interdependent self as independent variable and brand loyalty as a dependent variable. The hypotheses and results are presented in Table 8.11.

Table 8.11 Results of Multiple Regression with Brand Loyalty as a dependent variable				
Hypothesis 30	Generation → Brand Loyalty (-)			
Hypothesis 31	Acculturation → Brand Loyalty (-)			
Hypothesis 32	Ethnic Identification → Brand Loyalty (+)			
Hypothesis 33	Overall Independent Self → Brand Loyalty (+)			
Hypothesis 34	Overall Interdependent Self → Brand Loyalty (+)			
Results				
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Generation	0.001	0.011	0.991	1.129
Acculturation	0.111	2.103	0.036	1.328
Ethnic Identification	0.218	4.194	0.000	1.290
Overall Independent Self	0.101	2.136	0.033	1.073
Overall Interdependent Self	0.201	4.365	0.000	1.101
Model Statistics				
	R^2	**Adjusted R^2**	**F-value**	
Model 9	0.128	0.117	12.133	

The results (Table 8.11) show that ethnic identification and overall interdependent self display strong significant t-values of 4.194 and 4.365 respectively. Some support is also displayed for the effect of acculturation and the overall independent self on brand loyalty with t-values of 2.103 and 2.136 respectively. Moreover, the standardised regression coefficient displays that the overall interdependent self (Beta= 0.201, t=4.365, p≤0.001) makes the strongest unique contribution, followed by ethnic identification (Beta= 0.218, t= 4.194, p≤0.001) in explaining brand loyalty. However, the Beta value for Generation was neither high nor significant. Therefore, while H30 is rejected, H31 (reverse sign), H32, H33 and H34 are all accepted.

8.7 Comparing the Groups of the Respondents
(SEGMENT 5) (Independent-Samples t-test)

The purpose of Segment 5 is to compare the groups of the respondents depending on their generation, level of acculturation, strength of ethnic identification and those with interdependent self vs. independent self (see the four steps outlined in Figure 8.1.). To achieve this, a total of fourteen Independent-sample t-tests were computed and the results are presented in Table 8.12. Segment 5 includes five steps and in the following section, each of the hypotheses involving the use of the Independent-sample t-test is stated individually, followed by the results.

Table 8.12 Summary of Independent –samples t-tests results				
	t	p-value	Mean Difference	Std. Error Difference
Hyp.35	-4.865*	0.00	0.7332	0.02164
Hyp.36	-3.423	0.732	0.0488	0.02657
Hyp.37	2.641*	0.002	0.4647	0.00958
Hyp.38	1.505	0.133	0.2104	0.01196
Hyp.39	-2.151*	0.003	0.4581	0.0271
Hyp.40	-4.541*	0.000	0.6216	0.0017
Hyp.41	5.225*	0.000	0.5977	0.00354
Hyp.42	3.750*	0.000	0.3828	0.00013
Hyp.43	3.170*	0.002	0.50041	0.15788
Hyp.44	2.557*	0.011	0.38845	0.15193
*Significantly different at p < 0.05				

Step 1 – Comparing Respondents on the Basis of Generation
(Hypotheses 35-36)

The objective here was to investigate if second/third generation and first generation British-Pakistanis would vary in their levels of susceptibility to normative influence as well as their levels of brand loyalty and hence the testing of H35 and H36.

Hypothesis 35: *Second/third generation British-Pakistanis will be less susceptible to normative influence than first generation British-Pakistanis.*

In order to test H35, an Independent-samples t-test was conducted to compare the susceptibility to normative influence scores for second/third and first generation British-Pakistanis. Findings suggest (Table 8.12) that there was a significant difference between second/third generation British-Pakistanis (M = 2.689, SD = 1.527) and first generation British-Pakistanis [M = 3.418, SD = 1.501; t (420) = -4.865, p = .000]. Therefore, H35 is accepted.

Hypothesis 36: *Second/third generation British-Pakistanis will be less brand loyal than first generation British-Pakistanis.*

In order to test H36, an Independent-samples t-test was conducted to compare the brand loyalty for second/third generation British-Pakistanis and first generation British-Pakistanis. Findings suggest (Table 8.12) that there was no significant

difference for second/third generation British-Pakistanis (M = 4.6852, SD = 1.5001) and first generation British-Pakistanis [M = 4.7340, SD = 1.394; t (419) =-3.42, p = .732]. Therefore, H36 is rejected.

Step 2 – Comparing Respondents on the Basis of Levels of Acculturation (Hypotheses 37-38)

The objective here was to investigate if high and low acculturated individuals will vary in their levels of susceptibility to normative influence as well as their levels of brand loyalty and hence the testing of H37 and H38.

Hypothesis 37: *High and low acculturated individuals will differ in their susceptibility to normative influence.*

In order to test H37, an Independent-samples t-test was conducted to compare the susceptibility to normative influence scores for high and low acculturated individuals. There was a significant difference for high acculturated individuals (M = 2.9, SD = 1.5) and low acculturated individuals [M = 3.3, SD = 1.58; t (420) = 2.64, p = .009]. Therefore, H37 is accepted.

Hypothesis 38: *High and low acculturated individuals will differ in their brand loyalty.*

In order to test H38, an Independent-samples t-test was used to compare the brand loyalty scores for high and low acculturated individuals. There was no significant difference for high acculturated individuals (M = 4.8109; SD = 1.388931) and low acculturated individuals [M = 4.6005, SD = 1.48106; t (420) = 1.505, p = .133]. Therefore, H38 is rejected.

Step 3 – Comparing Respondents on the Basis of the Strength of Ethnic Identification (Hypotheses 39-42)

The objective here was to investigate the extent to which high and low ethnic identifying individuals vary in their levels of susceptibility to normative influence as well as their levels of brand loyalty, brand trust and brand attitude.

Hypothesis 39: *High and low ethnic identifying individuals will differ in their susceptibility to normative influence.*

In order to test H39, an Independent-samples t-test was used to compare the susceptibility to normative influence scores for high and low ethnic self-identifying individuals. There was a significant difference for high ethnic identifying individuals (M = 3.559, SD = 1.371) and low ethnic identifying individuals [M = 3.2199, SD = 1.242; t (420) = - 2.151, p = .032]. Therefore, H39 is accepted.

Hypothesis 40: *High and low ethnic identifying individuals will differ in their brand loyalty.*

In order to test H40, an Independent-samples t-test was used to compare the brand loyalty of high and low ethnic identifying individuals. There was a significant difference for high ethnic identifying individuals (M = 5.0431, SD = 1.36619) and low ethnic identifying individuals [M = 4.4215, SD = 1.43467; t (420) = - 4.541, p < .001]. Therefore, H40 is accepted.

Hypothesis 41: *High and low ethnic identifying individuals will differ in their brand trust.*

In order to test H41, an Independent-samples t-test was used to compare the brand trust of high and low ethnic identifying individuals. There was a significant difference for high ethnic identifying individuals (M = 5.3027, SD = 1.15982) and low ethnic identifying individuals [M = 4.7050, SD = 1.18638; t (420) =5.225, p = .000]. Therefore, H41 is accepted.

Hypothesis 42: *High and low ethnic identifying individuals will differ in their brand attitude.*

In order to test H42, an Independent-samples t-test was used to compare the brand attitude of high and low ethnic identifying individuals. There was a significant difference for high ethnic identifying individuals (M = 5.5961, SD = 1.00954) and low ethnic identifying individuals [M = 5.2133, SD = 1.07695; t (420) =3.750, p = .000]. Therefore, H42 is accepted.

Step 4 – Comparing Respondents on the Basis of the Independent versus Interdependent Self (Hypotheses 43)

The objective here was to investigate the extent to which Individuals with a predominantly interdependent self will differ from individuals with a predominantly independent self in their susceptibility to informational influence.

Hypothesis 43: *Individuals with a predominantly interdependent self will differ from individuals with a predominantly independent self in the susceptibility to informational influences.*

In order to test H43, an Independent-samples t-test was used to compare the susceptibility to informational influence of individuals with a predominantly interdependent self and individuals with a predominantly independent self. There was a significant difference for individuals with a predominantly interdependent self (M =4.6704, SD = 1.35320) and individuals with a predominantly independent self [M =4.2819, SD = 1.61077; t (377) =2.557, p = .011]. Therefore, H44 is accepted.

8.8 One-Way ANOVA with Post Hoc Analysis (SEGMENT 6)

The purpose of Segment 6 is to investigate the extent to which individuals would differ on the basis of demographic characteristics: gender, age, marital status, education level, occupation, length of stay in the UK and ethnic identification in regard to acculturation, ethnic identification, the interdependent self, the independent self, normative influence, informational influence, self-congruity, brand trust, brand attitude and brand loyalty. For gender, an Independent-samples t-test was computed, while for all the other demographic variables, which consist of more than two groups, a one-way between-groups ANOVA with post-hoc tests was computed. Only the results with a statistically significant finding are presented individually for every demographic characteristic.

8.8.1 Gender and Susceptibility to Normative Influence

An Independent-samples t-test for gender was computed to compare the susceptibility to normative influence between male and female respondents. The results are presented in Table 8.13 which suggests a significant difference between females (M =3.3712, SD = 1.53333) and males [M =2.7117, SD = 1.50804; t (418) =2.366, p = .019]. All other differences were non-significant.

Table 8.13 Results of Independent-samples t-test for gender			
	t	Mean Difference	Std. Error Difference
Acculturation	-1.251	-0.15621	0.12488
Ethnic Identification	0.150	0.01760	0.11745
Interdependent Self	-0.086	-0.00865	0.10056
Independent Self	-0.192	-0.01876	0.09754
Normative Influence	4.307*	0.65944	0.15250
Informational Influence	0.040	0.00604	0.15029
Self-Congruity	0.654	0.07213	0.14675
Brand Trust	0.710	0.08689	0.12241
Brand Attitude	0.590	0.06300	0.10671
Brand Loyalty	-0.723	-0.10421	0.14420
*Significantly different at p < 0.05			

8.8.2 Age

A one-way between-groups analysis of variance was conducted to explore the impact of age on acculturation. Subjects were divided into five groups according to their age (Group 1: 18-24, Group 2: 25-34, Group 3: 35-44, Group 4: 45-54, Group 5: Over 55). The results are presented in Table 8.14.

Table 8.14 Outcomes of ANOVA Test for Age and Acculturation			
	Mean	Std Deviation	Min/Max
18 - 24	5.2600*	1.16890	2.25/7.00
25 - 34	4.8481*	1.28495	1.50/ 7.00
35 - 44	4.9182	1.21054	2.25/7.00
45 -54	4.6597	1.12147	1.50/7.00
Over 55	4.1818*	1.25400	2.00/6.75
Total	4.9290	1.24947	1.50/7.00
ANOVA Test	F-value = 4.949		
*Significantly different at $p < 0.05$			

The results (Table 8.14) show that there was a statistically significant difference at the $p<0.05$ level in acculturation scores for three of the five age groups [$F(4, 414)=4.949$, $p=0.001$]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group1 (18-24) (M=5.2600, SD=1.16890) was significantly different from Group 2 (25-34) (M=4.8481, SD=1.28495) and Group 5 (Over 55) (M=4.1818, SD=1.25400). Group 3 (35-44) (M=4.9182, SD=1.21054) and Group 4 (45-54) (M=4.6597, SD=1.12147) did not differ significantly from any other group.

8.8.3 Marital Status

A one-way between-groups analysis of variance was conducted to explore the impact of marital status on acculturation and ethnic identification. Subjects were divided into five groups according to their marital status (Group 1: Single, Group 2: In a relationship, Group 3: Married, Group 4: Separated or Divorced, Group 5: Widowed). The results are presented in Table 8.15 and Table 8.16.

Table 8.15 Outcomes of ANOVA Test for Marital Status and Acculturation			
	Mean	Std Deviation	Min/Max
Single	5.1901*	1.20928	2.25/7.00
In a relationship	5.1786*	1.19983	2.00/7.00
Married	4.5798*	1.22970	1.50/7.00
Separated or Divorced	4.8594	0.99150	3.50/7.00
Widowed	0	0	0
Total	4.9285	1.24075	1.50/7.00
ANOVA Test	F-value = 8.108		

*Significantly different at $p < 0.05$

The results (Table 8.15) show that there is a statistically significant difference at the $p<0.05$ level in acculturation scores for three of the five marital status groups [$F(3, 408)=8.108$, $p=0.001$]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group1 (Single) ($M=5.1901$, $SD=1.20928$) was significantly different from Group 2 (In a relationship) ($M=5.1786$, $SD=1.19983$) and Group 3 (Married) ($M=4.5798$, $SD=1.22970$). Also Group 2 (In a relationship) ($M=5.1786$, $SD=1.19983$) differed significantly from Group 3 (Married) ($M=4.5798$, $SD=1.22970$). Group 4 (Separated or Divorced) and Group 5 (Widowed) did not differ significantly from any other group.

Moreover, results (Table 8.16) show that there is a statistically significant difference at the $p<0.05$ level in ethnic identification scores for two of the five marital status groups [$F(3, 408)=4.244$, $p=0.006$]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group1 (Single) ($M=5.3819$, $SD=1.22793$) was significantly different from Group 3 (Married) ($M=5.7430$, $SD=1.01680$). For all the other groups there was no statistically significant difference.

Table 8.16 Outcomes of ANOVA Test for Marital Status and Ethnic Identification			
	Mean	Std Deviation	Min/Max
Single	5.3819*	1.22793	1.00/7.00
In a relationship	5.6762	1.19773	3.33/7.00
Married	5.7430*	1.01680	2.33/7.00
Separated or Divorced	4.9792	1.70171	1.00/7.00
Widowed	0	0	0
Total	5.5379	1.18001	1.00/7.00
ANOVA Test	F-value = 4.244		

*Significantly different at $p < 0.05$

8.8.4 Education Level

A one-way between-groups analysis of variance was conducted to explore the impact of education level on acculturation. Subjects were divided into nine groups according to their educational level (Group 1: Primary School, Group 2: GCSE/Matricultaion, Group 3: A Levels, Group 4: Some college but no degree, Group 5: College with degree, Group 6: Undergraduate degree, Group 7: Postgraduate degree, Group 8: Doctorate PhD, Group 9: Other). The results are presented in Table 8.17.

Table 8.17 Outcomes of ANOVA Test for Education Level and Acculturation			
	Mean	Std Deviation	Min/Max
Primary School	4.0000	N/A	4.00/4.00
GCSE/Matriculation	4.6357	1.21924	2.00/7.00
A Levels	4.9250	1.29867	2.00/7.00
Some College but no degree	5.1890	1.30717	2.25/7.00
College with degree	4.8176	1.23975	3.00/7.00
Undergraduate degree	5.1996*	1.07814	2.25/6.75
Postgraduate degree	4.7579	1.32411	1.50/7.00
Doctorate PhD	4.7969	1.46975	1.507.00
Other	4.0667*	1.27639	2.25/6.00
Total	4.9293	1.25042	1.50/7.00
ANOVA Test	F-value = 3.310		

*Significantly different at $p < 0.05$

The results (Table 8.17) show that there is a statistically significant difference at the p<0.05 level in acculturation scores for two of the nine educational groups [$F_{(3, 408)}$=3.310, p=0.020]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 6 (Undergraduate degree) (M=5.1996, SD=1.07814) was significantly different from Group 9 (Other) (M=4.0667, SD=1.27639). For all the other groups, there was no statistically significant difference.

8.8.5 Occupation

A one-way between-groups analysis of variance was conducted to explore the impact of occupation on acculturation. Subjects were divided into eight groups according to their occupation (Group 1: Student, Group 2: Businessman, Group 3: Education/Medical Services, Group 4: Professional/Senior Management, Group 5:

Retired, Group 6: Taxi driver, Group 7: Manual worker, Group 8: Other). The results are presented in Table 8.18.

Table 8.18 Outcomes of ANOVA Test for Occupation and Acculturation			
	Mean	Std Deviation	Min/Max
Student	5.0721*	1.22607	2.25/7.00
Businessman	4.8363	1.18696	2.25/7.00
Education/Medical services	4.9545	1.44880	2.50/7.00
Professional/Senior Management	5.0708*	1.18057	2.00/7.00
Retired	3.8182*	1.13518	2.00/6.25
Taxi Driver	4.1000	1.77306	2.25/7.00
Manual worker	4.2000	1.27366	2.00/6.25
Other	4.8008	1.24203	1.50/7.00
Total	4.8993	1.25484	1.50/7.00
ANOVA Test	F-value = 2.667		

*Significantly different at $p < 0.05$

The results (Table 8.18) show that there is a statistically significant difference at the $p<0.05$ level in acculturation scores for three of the eight occupational groups [$F(7, 400)=2.667$, $p=0.010$]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 5 (Retired) (M=3.8182, SD=1.13518) was significantly different from Group 1 (Student) (M=5.0721, SD=1.22607) and Group 4 (Professional/Senior Management) (M=5.0708, SD=1.18057). For all other groups, there was no statistically significant difference.

8.8.6 Impact of Length of Stay in the UK

A one-way between-groups analysis of variance was conducted to explore the impact of length of stay in the UK on (a) acculturation, (b) the independent self, (c) normative influences and (d) informational influences. Subjects were divided into four groups according to their length of stay in the UK (Group 1: Since Birth, Group 2:1-10 years, Group 3:11-20 years, Group 4:More than 20 years). The results are presented in Table 8.19 and Table 8.22.

The results (Table 8.19) indicate that there is a statistically significant difference at the $p<0.05$ level in acculturation scores for three of the four length of stay in the UK groups [$F(3, 420)=22.004$, $p=0.000$]. Post-hoc comparison using the Tukey HSD test

indicated that the mean score for Group 1 (Since Birth) (M=5.3713, SD=1.08240) was significantly different from Group 2 (1-10 years) (M=4.2243, SD=1.14097) and Group 3 (11-20 years) (M=4.7443, SD=1.17445). For all other groups, there was no statistically significant difference.

Table 8.19 Outcomes of ANOVA Test for Length of Stay in the UK and Acculturation			
	Mean	Std Deviation	Min/Max
Since Birth	5.3713[*]	1.08240	2.25/7.00
1-10 years	4.2243[*]	1.14097	1.50/6.50
11-20 years	4.7443[*]	1.17445	2.00/7.00
More than 20 years	5.0202	1.29839	1.50/7.00
Total	4.9317	1.24461	1.50/7.00
ANOVA Test	**F-value = 22.004**		

[*]Significantly different at $p < 0.05$

Furthermore, the results (Table 8.20) show that there is a statistically significant difference at the p<0.05 level in interdependent self scores for two of the four length of stay in the UK groups [F(3, 420)=4.782, p=0.003]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (Since Birth) (M=4.7388, SD=1.05036) was significantly different from Group 2 (1-10 years) (M=5.1947, SD=0.93709). For all other groups, there was no statistically significant difference.

Table 8.20 Outcomes of ANOVA Test for Length of Stay in the UK and the Interdependent Self			
	Mean	Std Deviation	Min/Max
Since Birth	4.7388[*]	1.05036	1.33/7.00
1-10 years	5.1947[*]	.93709	2.17/6.50
11-20 years	4.9280	.89961	2.83/7.00
More than 20 years	4.9815	.96799	2.50/7.00
Total	4.9315	1.00152	1.33/7.00
ANOVA Test	**F-value = 4.782**		

[*]Significantly different at $p < 0.05$

Additionally, the results (Table 8.21) show that there is a statistically significant difference at the p<0.05 level in normative influence scores for all of the four length of stay in the UK groups [F(3, 420)=4.782, p=0.003]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (Since Birth) (M=2.6835, SD=1.52957) was significantly different from Group 2 (1-10 years) (M=3.7605,

SD=1.50863) and Group 3 (11-20 years) (M=3.6193, SD=1.29903). Moreover Group 4 (More than 20 years) (M=2.9503, SD= 1.47692) was statistically different from Group2 (M=3.7605, SD=1.50863).

Table 8.21 Outcomes of ANOVA Test for Length of Stay in the UK and Normative Influence

	Mean	Std Deviation	Min/Max
Since Birth	2.6835[*]	1.52957	1.00/7.00
1-10 years	3.7605[*]	1.50863	1.00/7.00
11-20 years	3.6193[*]	1.29903	1.00/5.88
More than 20 years	2.9503[*]	1.47692	1.00/6.88
Total	3.1182	1.55519	1.00/7.00
ANOVA Test	F-value = 13.560		

[*]Significantly different at $p < 0.05$

Finally, the results (Table 8.22) show that there is a statistically significant difference at the p<0.05 level in informational influence scores for four of the four length of stay in the UK groups [F(3, 420)=4.782, p=0.003]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (Since Birth) (M=4.2749, SD=1.60610) was significantly different from Group 2 (1-10 years) (M=4.8442, SD=1.38222). Moreover Group 2 (1-10 years) (M=4.8442, SD= 1.38222) was statistically different from Group 4 (M=4.2619, SD=1.46063). For all other groups, there was no statistically significant difference.

Table 8.22 Outcomes of ANOVA Test for Length of Stay in the UK and Informational Influence

	Mean	Std Deviation	Min/Max
Since Birth	4.2749[*]	1.60610	1.00/7.00
1-10 years	4.8442[*]	1.38222	1.00/7.00
11-20 years	4.6591	1.20183	1.67/7.00
More than 20 years	4.2619[*]	1.46063	1.00/7.00
Total	4.4571	1.49569	1.00/7.00
ANOVA Test	F-value = 4.151		

[*]Significantly different at $p < 0.05$

8.8.7 Strength of Ethnic Identification

A one-way between-groups analysis of variance was conducted to explore the impact of ethnic identification on acculturation and normative influences. Subjects were

divided into three groups according to their ethnic identification (Group 1: I am Pakistani, Group 2: I am British, Group 3: I am British-Pakistani. Results are presented in Table 8.23 and Table 8.24.

The results (Table 8.23) show that there is a statistically significant difference at the $p < 0.05$ level in acculturation scores for three of the three ethnic identification groups [$F_{(2, 413)} = 28.378$, $p = 0.000$]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (I am Pakistani) (M=4.3577, SD=1.26024) was significantly different from Group 2 (I am British) (M=5.7061, SD=1.17557) and Group 3 (I am British-Pakistani) (M=5.0577, SD=1.12825).

Table 8.23 Outcomes of ANOVA Test for Ethnic Identification and Acculturation

	Mean	Std Deviation	Min/Max
I am Pakistani	4.3577*	1.26024	1.50/7.00
I am British	5.7061*	1.17557	2.00/7.00
I am British-Pakistani	5.0577*	1.12825	1.50/7.00
Total	4.9390	1.25081	1.50/7.00
ANOVA Test	F-value = 28.378		

*Significantly different at $p < 0.05$

The results (Table 8.24) show that there is a statistically significant difference at the $p < 0.05$ level in acculturation scores for two of the three ethnic identification groups [$F_{(2, 413)} = 28.378$, $p = 0.000$]. Post-hoc comparison using the Tukey HSD test indicated that the mean score for Group 1 (I am Pakistani) (M=3.4512, SD=1.52419) was significantly different from Group 3 (I am British-Pakistani) (M=2.9748, SD=1.58049). For all other groups, there was no statistically significant difference.

Table 8.24 Outcomes of ANOVA Test for Ethnic Identification and Normative influences

	Mean	Std Deviation	Min/Max
I am Pakistani	3.4512*	1.52419	1.00/7.00
I am British	2.8706*	1.40689	1.00/6.38
I am British-Pakistani	2.9748	1.58049	1.00/7.00
Total	3.1023	1.55452	1.00/7.00
ANOVA Test	F-value = 4.594		

*Significantly different at $p < 0.05$

8.9 Summary of Findings

Table 8.25 presents a summary of all the results from stage 1 to 5 and it indicates which of the hypotheses were supported or rejected.

No.	Description	Results
Table 8.25 Summary of findings		
SEGMENT 1. Factors Influencing Susceptibility to Interpersonal Influence		
Step 2. Susceptibility to Normative Influence (Hypotheses 1-5)		
Hypothesis 1	*An individual's generation will be negatively related to his/her susceptibility to normative influence.*	Supported
Hypothesis 2	*An individual's level of acculturation will be negatively related to his/her susceptibility to normative influence.*	Supported
Hypothesis 3	*An individual's ethnic identification will be positively related to his/her susceptibility to normative influence.*	Rejected
Hypothesis 4	*An individual's overall independent self will not be related to his/her susceptibility to normative influence.*	Supported
Hypothesis 5	*An individual's overall interdependent self will be positively related to his/her susceptibility to normative influence.*	Supported
Step 3. Susceptibility to Informational Influence (Hypotheses 6-10)		
Hypothesis 6	*An individual's generation will be negatively related to his/her susceptibility to informational influence.*	Rejected
Hypothesis 7	*An individual's level of acculturation will be negatively related to his/her susceptibility to informational influence.*	Supported
Hypothesis 8	*An individual's ethnic identification will be positively related to his/her susceptibility to informational influence.*	Rejected
Hypothesis 9	*An individual's overall independent self will be positively related to his/her susceptibility to informational influence.*	Supported
Hypothesis 10	*An individual's overall interdependent self will be positively related to his/her susceptibility to informational influence.*	Supported
Step 4. Testing the Sub-dimensions of the Independent and Interdependent Self for Susceptibility to Normative Influence (Hypotheses 11-14)		
Hypothesis 11	*The sub-dimension 'Internal Attributes and Promoting Own Goals' of the individual's independent self will not be related to his/her susceptibility to normative influences.*	Supported
Hypothesis 12	*The sub-dimension 'Being Unique and Direct in Communication' of the individual's independent self will not be related to his/her susceptibility to normative influence.*	Supported
Hypothesis 13	*The sub-dimension 'Respect for Authorities and Highly Held Qualities' of the individual's interdependent self will be positively related to his/her susceptibility to normative influence.*	Rejected
Hypothesis 14	*The sub-dimension 'Concern about In-group Relations' of the individual's interdependent self will be positively related to his/her susceptibility to normative influence.*	Supported
Step 5. Testing the Sub-dimensions of the Independent and Interdependent Self for Susceptibility to Informational Influence (Hypotheses 15-18)		
Hypothesis 15	*The sub-dimension 'Internal Attributes and Promoting Own Goals' of the individual's independent self will be positively related to his/her susceptibility to informational influence.*	Rejected
Hypothesis 16	*The sub-dimension 'Being Unique and Direct in Communication' of the individual's independent self will be positively related to his/her susceptibility to normative influence.*	Supported
Hypothesis 17	*The sub-dimension 'Respect for Authorities and Highly Held Qualities' of the individual's interdependent self will be positively related to his/her susceptibility to informational influence.*	Supported

Hypothesis 18	The sub-dimension 'Concern about In-group Relations' of the individual's interdependent self will be positively related to his/her susceptibility to informational influence.	Supported

SEGMENT 2. Establishing the Effects of susceptibility to normative and informational influences on Consumer Behaviour (Hypotheses 19-26)

Hypothesis 19	An individual's susceptibility to normative influence will be positively related to his/her self-congruity.	Supported
Hypothesis 20	An individual's susceptibility to informational influence will be positively related to his/her self-congruity.	Rejected
Hypothesis 21	An individual's susceptibility to normative influence will be positively related to his/her brand trust.	Supported
Hypothesis 22	An individual's susceptibility to informational influence will be positively related to his/her brand trust.	Supported
Hypothesis 23	An individual's susceptibility to normative influence will be positively related to his/her brand attitude.	Rejected
Hypothesis 24	An individual's susceptibility to informational influence will be positively related to his/her brand attitude.	Supported
Hypothesis 25	An individual's susceptibility to normative influence will be positively related to his/her brand loyalty.	Supported
Hypothesis 26	An individual's susceptibility to informational influence will be positively related to his/her brand loyalty.	Supported

SEGMENT 3. The Effects of Self-congruity, Brand Trust and Brand Attitude on Brand Loyalty (Hypothesis 27-29)

Hypothesis 27	Self congruity will be positively related to brand loyalty.	Supported
Hypothesis 28	Brand trust will be positively related to brand loyalty.	Supported
Hypothesis 29	Brand attitude will be positively related to brand loyalty.	Supported

SEGMENT 4. The Direct Effects of Generation, Acculturation, Ethnic Identification, the Overall Independent and the Interdependent Self on Brand Loyalty (Hypothesis 30-34)

Hypothesis 30	An individual's generation will be negatively related to his/her brand loyalty.	Rejected
Hypothesis 31	An individual's level of acculturation will be negatively related to his/her brand loyalty.	Supported (Reverse)
Hypothesis 32	An individual's ethnic identification will be positively related to his/her brand loyalty.	Supported
Hypothesis 33	An individual's overall independent self will be positively related to his/her brand loyalty.	Supported
Hypothesis 34	An individual's overall interdependent self will be positively related to his/her brand loyalty.	Supported

SEGMENT 5. Comparing the Groups of the Respondents (Hypothesis 35-43)

Hypothesis 35	Second/Third generation British-Pakistanis will be less susceptible to normative influence than first generation British-Pakistanis.	Supported
Hypothesis 36	Second/Third generation British-Pakistanis will be less Brand loyal than first generation British-Pakistanis.	Rejected
Hypothesis 37	High and low acculturated individuals will differ in their susceptibility to normative influence.	Supported
Hypothesis 38	High and low acculturated individuals will differ in their brand loyalty.	Rejected
Hypothesis 39	High and low ethnic identifying individuals will differ in their susceptibility to normative influence.	Supported
Hypothesis 40	High and low ethnic identifying individuals will differ in their brand loyalty.	Supported
Hypothesis 41	High and low ethnic identifying individuals will differ in their brand trust.	Supported
Hypothesis 42	High and low ethnic identifying individuals will differ in their brand attitude.	Supported
Hypothesis 43	Individuals with a predominantly interdependent self will differ from individuals with a predominantly independent self in their susceptibility to informational influence.	Supported

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In this chapter, the major findings of this study were reported. Having presented the results of the computed multiple regressions, independent-samples t-t-test and a one-way between-groups ANOVA with post-hoc tests for the demographic characteristics, the next chapter aims to discuss the results presented here in the context of existing literature.

CHAPTER

NINE

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9. Discussion of Findings

9.1 Discussion of Main Hypotheses

This chapter dicusses the findings obtained from the hypotheses testing in Chapter 8. The chapter is divided into two parts based around the conceptual framework shown in Figure 8.1 (p.223). The precise structure of the presentation of Chapter 9 is outline in Figure 9.1. The first part (Sections 9.2 to 9.5) outlined in Figure 9.1 discusses the results attained from the testing of the 43 main hypotheses from Segments 1 to 5, using multiple regression and independent-samples t-tests. The second part of this chapter (Section 9.6) discusses the findings gained from testing the demographic characteristics in relation to all the constructs in Segments 1 to 3 (see Figure 8.1, p.223) using one-way between-groups ANOVA with post hoc test.

Instead of discussing the results of Segment 5 independently, the results from Segment 5 have been added to the discussion of findings regarding Segments 1 and 4. The reason for this is that rather than discussing the findings of the hypotheses by Segments, the discussion is structured according to the main constructs. This is in line with the presentation of hypotheses put forward in Chapter 5.

(9.2.1)
- Generation
- 1st and 2nd/3rd generation British Pakistanis differ in: - *Susceptibility to Normative Influence*

(9.2.2)
- Acculturation
- High/low acculturated individuals differ in:
- *Susceptibility to Normative Influence*

(9.2.3)
- Ethnic Identification
- High/low ethnic identifying individuals differ in:
- *Susceptibility to Normative Influence*

(9.2.4)
- Overall Independent Self
- Overall Interdependent Self
- Independent and Interdependent self differ in:
- *Susceptibility to Informational Influence*

(9.2.5)
Subdimesnions of the independent and interdependent self:

Independent self:
- *Internal attributes and promoting own goals*
- *Being unique and direct in communication*

Interdependent self:
- *Respect for authorities and highly held qualities*
- *Concern about in-group relations*

Susceptibility to Normative Influence

Susceptibility to Informational Influence

(9.3.1)   Self-Congruity   (9.4.1)

(9.3.2)   Brand Trust   (9.4.2)

(9.3.3)   Brand Attitude   (9.4.3)

(9.3.4) Brand Loyalty

(9.5)   SEGMENT 4 and 5

- Effects of (9.5.1) Generation, (9.5.2) Acculturation, (9.5.3) Ethnic Identification,
  The (9.5.4) overall Independent Self and the (9.5.5) overall Interdependent Self on
  Brand Loyalty.
- (9.5.1) 1st and 2nd/3rd generation British Pakistanis differ in: brand loyalty.
- (9.5.2) High/low acculturated individuals differ in: brand loyalty.
- (9.5.3) High/low ethnic identifying individuals differ in: brand loyalty, brand trust, and brand attitude.

9.2 Effects of Generation, Acculturatin, Ethnic identity, the Independent Self and the Interdependent Self on Susceptibility to Interpersonal Influence (SEGMENT 1 and 5)

Section 9.2 discusses the findings in relation to Segment 1 of the conceptual model (see Figure 9.1, p.252), which examined the relationship among: generation (9.2.1), acculturation (9.2.2), ethnic identitifaction (9.2.3), the overall independent and the overall interdependent self (9.2.4) with (a) susceptibility to normative influence, and (b) susceptibility to informational influence using multiple regression. Additionally the results of the effects of the independent and the interdependent self at a subdimensional level, (9.2.5) including the subdimensions: (1) Internal attributes and promoting own goal, (2) being unique and direct in communication, (3) respect for authorities and highly held qualities, and (4) concern about in-group relations on (c) susceptibility to normative influence, and (d) susceptibility to informational influence using multiple regression are discussed. Lastly, the results of four of the hypotheses presented in Segment 5 of the conceptual model (see Chapter 8, p.223), which investigated if: (1) second/third and first generation British-Pakistnis (9.2.1), (2) high/low acculturated (9.2.2), and (3) high/low ethnic identifying (9.2.3) individuals differ in their susceptibility to normative influence, as well as if: individuals with a predominantly independent or interdependent self vary in their (4) susceptibility to informational influence (9.2.4), using idependent-samples t-tests will be discussed.

9.2.1 Generation and Susceptibility to Interpersonal Influence

Hypothesis 1: *An individual's generation will be negatively related to his/her susceptibility to normative influence.* **(Supported)**

The results of Hypothesis 1 are in line with expectations. The findings lend support to the fact that the ethnicity of second and third generation British-Pakistanis is a mixture between eastern and western influences, because they are less susceptible to normative influence. This might imply that they have adopted the individualistic characteristics of the mainstream British culture, whereby they rely more on their internal dispositions than on normative influence to conduct their product and brand

choices (Markus and Kitayama, 1991). The results are also in accordance with Moschis (1987), who suggested that with increasing age, individuals use more informative sources and learn consumption skills more by observation than compliance with others. Therefore, as adolescents mature toward young adulthood they are less dependent on normative family influence and interact more with peers and informative media to seek market information (Moschis, 1987). This was further supported by Singh et al. (2003) who found that Asian American, Hispanic, and African American young adults are less susceptible to normative influence and rely more on the Internet, informative peers, and media than parents to seek market information.

Moreover, second and third generation British-Pakistanis may also be less susceptible to normative influence because they belong to various in-groups, such as family and peers, which are going to exercise less influence on the individual's behaviour than in the case of the individual only belonging to one in-group (Triandis, 1988).

Although the findings of Hypothesis 1 revealed that second and third generation British-Pakistanis are less susceptible to normative influence than their parents, this however does not mean that their parents have no influence on their children's consumption behaviour. It may be that at one level consumption is about possessing the most status-oriented products and second and third generation British-Pakistanis rely on their internal dispositions and various information sources to conduct these purchases. At another level, however, it might be about fulfilling the first generation's expectations and wishes, a requirement which is deeply entrenched within a Pakistani framework and structure. It might be that second and third generation British-Pakistanis will also submit, to a certain extent, to their parent's normative influence in order to gain and maintain respect from them and to prove to their families, their community and themselves, that through the right product and brand consumption, that they have realized parental expectations. This will also confirm that the parents' investment in emigrating, educating their children and finding a better life has been successful and worthwhile (Sekhon, 2007).

Hypothesis 6: *An individual's generation will be negatively related to his/her susceptibility to informational influence.* **(Rejected)**

The result for hypothesis 6 is against expectation. It was anticipated that the younger the British-Pakistani respondents were, the less susceptible to informational influence they were going to be. The findings, however, show that there is no relationship between generation and susceptibility to informational influence.

It might be that the older and younger generations of British-Pakistanis can both be susceptible to informational influence depending on the context and the reason. It may be that differences in information accommodation can be attributed to differences in years of shopping experience (Berning and Jacoby, 1974). This learning or experience difference is expected to bear directly upon reference group influence, because a person's dependence on social referents is inversely related his/her confidence in his/her competence to judge the issue (Hochbaum, 1954, cited in Park and Lessig, 1977). This would mean that the younger British-Pakistanis would be more susceptible to informational influence. However, it can also be argued that because these second/third generation individuals were raised in the UK, they have a predominantly independent self and therefore only use informational influence as a standard of comparison, whereas first generation British-Pakistanis, who have a predominantly interdependent self are concerned about in-group relations and might therefore accept the information provided by others.

Hypothesis 35: *Second/third generation British-Pakistanis will be less susceptible to normative influence than first generation British-Pakistanis.* **(Supported)**

The result of hypothesis 35 is in line with previous research, which has found consumption related differences between first and second generation immigrants (Kidder, 1992; Jamal, 1998).

Jamal (1998), for example, reported that strong differences in food consumption patterns are existent between first generation Pakistani parents and their children, who consumed significantly more British food. This inclination among the young British-Pakistani generation to deviate from their ethnic food patterns can be regarded as a manifestation of individualism. Kidder's research (1992) reported that

Japanese children, who were born or had lived in the United States for a long period of time, had extreme difficulties in meeting the demands of their original culture during their visits to their homeland, demonstrating further that ethnic minority children are more likely to lose their ties to their collectivist culture of origin than their parents, and increase in their individualist orientation and therefore be less susceptible to normative influence.

9.2.2 Acculturation and Susceptibility to Interpersonal Influence

Hypothesis 2: *An individual's level of acculturation will be negatively related to his/her overall susceptibility to normative influence.* **(Supported)**

The results from Hypothesis 2 concur with previous research (D'Rozario and Choudhury, 2000). In general it appears that acculturation is negatively related to an immigrant consumer's susceptibility to normative influence.

The British-Pakistani participants in this study seem to have undergone a process of acculturation to the new host culture. The consequence of this acculturation is that the British-Pakistanis who are generally classified as a collectivist culture (Hofstede, 1980) have adopted values of the mainstream British culture, which is an individualistic culture. Applying Berry's (1980) 'bidirectional' perspective of acculturation in this study, this means that by acculturating to the host culture the British-Pakistani participants either adopt or evolve new forms of culture and consumption which reflect entirely new cultural values or, at the very least, a hybrid form of culture, which incorporates values from the new host culture and the culture of origin. In other words, acquiring values from the mainstream British culture is reflected in the formation of a hybrid identity which takes the personal, public and cultural needs of the individual into account (Sekhon, 2007). Thus British-Pakistani participants have become more individualistic, while still maintaining collectivistic characteristics from their culture of origin.

The adoption of some individualistic values might mean that British-Pakistanis have become more emotionally independent from 'groups, organizations and other collectivities' (Hofstede, 1980). Moreover, British-Pakistanis might have become more self-centred, self-enhanced, less willing to make sacrifices for their in-

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groups, less loyal and emotionally attached to in-groups, and less concerned with their in-group needs, goals, norms and interests, which are all individualistic characteristics (Sun *et al.,* 2004). In general, this means that British-Pakistanis might regard the individual self as the basic unit and a source of identity, purpose and goals (Hofstede, 1991). As a consequence of having adopted individualistic characteristics, British-Pakistanis are less likely to be susceptible to normative and informational influence, because they rely more heavily on internal attributes to guide their behaviour (Markus and Kitayama, 1991).

A further reason for the result of hypothesis three might be related to the preferences for permanent or temporary residence. Those who plan to stay in the host society tend to identify more with the host culture, while those who view their stay as temporary identify more with their culture of origin (Jun *et al.,* 1993). Given that 76.6% of the British-Pakistani sample have lived in the UK since birth or for more than ten years, it is assumed that they are permanently resident in the UK and are therefore making an effort to relate to the host culture by taking over the host cultures values, thus becoming more individualistic and therefore less susceptible to normative influence.

Lastly, acculturation level is affected by the place (urban/rural) in which a person was raised and the amount of contact with the new culture (Jun *et al.,* 1993). It is clear from research that urban samples are more individualistic whereas rural areas tend to be more collectivistic (Georgas, 1989). Individuals from rural areas are more hesitant in abandoning their traditional culture, while those from urban areas have more contact with the host culture and more readily adapt to it. Given that the British-Pakistani sample consists mainly of individuals resident in Cardiff and London, it is expected that their urban location exposed them more easily to the host culture, facilitating their acculturation into the mainstream British culture.

Hypothesis 7: *An individual's level of acculturation will be negatively related to his/her susceptibility to informational influence.* **(Supported)**

The finding of hypothesis 7 is in line with previous research (D'Rozario and Choudhury). The results show that with increasing acculturation, British-Pakistanis become less susceptible to informational influence.

Applying Ownbey and Horridge's (1997) definition of acculturation, British-Pakistanis have learned and adopted cultural traits from the host culture, which are different from the ones with which they were originally reared. Coming from a collectivist culture this therefore means that they have adopted individualistic values from the British culture (Hofstede, 1980). Becoming increasingly individualistic means that they no longer belong to only a few selected in-groups, to which they are strongly attached, as is the case in collectivistic cultures; instead they belong to many in-groups with which they are not intimately related (Triandis *et al.*, 1988). The study of D'Rozario and Douglas's (1999) showed that the more structurally and culturally assimilated individuals were, the more they consulted a wide range of information sources when making purchase decisions, while less assimilated individuals only consulted their friends.

Following social exchange theory, social distance determines the form of the exchange, with strong ties favouring the transmission of valued information (Frenzen and Nakamoto, 1993). In collectivistic cultures, where social ties are strong and people belong to few in-groups, the transmission of information occurs with more ease and it is easier to identify credible information sources (Triandis, 1988; Watkins and Liu, 1996). By becoming increasingly individualistic through acculturation, British-Pakistanis have more in-groups and therefore information exchange is more difficult. This is due to the lack of dedication to a few in-groups, which consequently makes identifying knowledgeable information sources difficult. Moreover, in collectivistic cultures, high-context forms of communication prevail (Hofstede, 1991), and transmission is more important than the message, thus serving as a basis for relationship building. Low-context forms of communication, which are most common in individualistic cultures, imply that the message is high in information value (Hofstede, 1991) and communication primarily serves as a means of information exchange. This might imply that by British-Pakistanis becoming more individualistic as they acculturate, they increasingly engage in low-context forms of communication, so that the expectance of information value increases and hence susceptibility to informational influence decreases because the credibility of knowledgeable information sources is questioned to a higher degree.

Hypothesis 37: *High and low acculturated individuals will differ in their susceptibility to normative influence.* **(Supported)**

The result of hypothesis 37 agrees with previous research (Lee and Um ,1992; Kang and Kim, 1998; D'Rozario and Douglas, 1999; Chattalas and Harper's, 2007).

There are a number of reasons for high and low acculturated British-Pakistanis to differ in their susceptibility to normative influence. One of these might be that with increasing acculturation to the host British culture, British-Pakistanis are socialized more by their peers than family and they may therefore gradually reject the utilitarian, conformist and conservative paradigm of their culture of origin (Chattalas and Harper, 2007). Becoming less conformist with increasing acculturation to the host culture means that British-Pakistanis will be less influenced by normative influence (Park and Lessig, 1977). British-Pakistanis who are highly acculturate might rely more on internal dispositions and peers from the mainstream British culture, and they are therefore less concerned about conforming to the expectations of relevant others in their in-group to receive rewards or avoid punishments.

In addition, when searching for information about which mobile phone to purchase, the more acculturated British-Pakistanis might rely on verbal interactions with their contacts in the macroculture (mainstream British culture), such as friends, co-workers and salespeople. This would be in addition to the mere observation of these and other macroculture individuals. On the other hand, the less acculturated British-Pakistanis, lacking such contacts in the macroculture, will turn to their contacts in the microculture, such as their nuclear and extended family, and therefore be more susceptible to normative influence. Moreover, highly acculturated British-Pakistanis, when purchasing a mobile phone, will rely on themselves if their prior general understanding of the macroculture includes knowledge of this particular situation, and they will consult a variety of information sources to learn further about this particular aspect of the macroculture if they lack this knowledge, or they will pursue both courses. The less acculturated British-Pakistanis, on the other hand, lacking both the general and specific knowledge, will be less likely to either rely on themselves or consult a variety of external sources (D'Rozario and Douglas, 1999).

A further reason for the difference in the susceptibility to normative influence between high and low acculturated British-Pakistanis can be found in their media consumption. A number of studies have found that high acculturated individuals rely

to a greater extent on host media than low acculturated individuals, who prefer media in their native language (O'Guinn and Meyer, 1984; Lee and Tse, 1994; Petroshius *et al.*, 1995; Ueltschy and Krampf, 1997). Therefore, highly acculturated individuals might be able to obtain product-related information from the host media, making them less reliant on product recommendations from family and friends and subsequently, less susceptible to normative influence.

9.2.3 Ethnic Identification and Susceptibility to Interpersonal Influence

Hypotheses 3 and 8:

Hypothesis 3: *An individual's ethnic identification will be positively related to susceptibility to normative influence.* **(Rejected)**

Hypothesis 8: *An individual's ethnic identification will be positively related to susceptibility to informational influence.* **(Rejected)**

The results of hypotheses 3 and 8 are against expectation (Webster, 1992, 1994). An explanation for the rejection of hypothesis 3 and 8 can be found in the demographic profile of the sample.

Given that the British-Pakistani sample in this study comprised 73.1 percent of individuals between the age of 18-34, it can be assumed that these individuals are too young to strongly identify with their culture of origin, which explains why ethnic identification was not positively related to normative influence. Donthu and Cherian's (1992) results showed that strong ethnic identifiers were less educated and earned less than strong ethnic identifiers. Given, that 57.8 percent of participants were of undergraduate, postgraduate or doctorate level and 75.7 percent of respondents were either students, businessman, in the educational/medical services or professional and senior management, it is natural to assume that these highly educated and relatively high status occupations individuals, are weak ethnic identifiers.

The demographic profile of the British-Pakistani sample also shows that 64.3 percent of the participants have been in the UK since birth or for more than twenty years. Length of residence in a foreign culture has been proven to be positively

associated with attitudes toward the host culture and negatively with attitudes toward ethnic culture (Cortes *et al.,* 1994). Additionally, Montgomery (1992) showed that immigrants tend to develop stronger identifications with the host culture over generations. Apart from length of stay in the host culture, educational level is also associated with acculturation attitudes. Suinn et al. (1992) demonstrated that higher levels of education boost host culture identification. Better-educated individuals reported stronger involvement with the host culture and better sociocultural and psychological adaptation due to their relative resourceful cultural learning (Jayasuriya et al. 1992) than less educated migrants. Given that the majority of participants have been in the UK for over 20 years or since birth and are well educated, it is expected that they have acculturated into the mainstream British culture and therefore relate to a weaker extend to the culture of origin, than older, first generation participants, who strongly identify with their culture of origin.

Hypothesis 39: *High and low ethnic identifying individuals will differ in their susceptibility to normative influence.* **(Supported)**

The fact that Hypothesis 39 is supported in this study lends evidence to the fact that there are consumption-related differences, in this case in relation to their susceptibility to normative influence, between low and high ethnic identifying British-Pakistani individuals.

In this study, the reason why there is a difference in the susceptibility to normative influence between strong and weak ethnic identifying British-Pakistanis might be because these two sub-populations hold their traditional values with different strengths. Strong Pakistani identifiers are very loyal to core Pakistani values; therefore, if one of the values is the closeness and warmth of family and friends, then, by definition, they will be bound to behaviour that exhibits this value, such as being susceptible to normative influence. Further, this core loyalty may be a meta-value that colours all their behaviour. Therefore, the basic outcomes of strongly-felt ethnicity are that behaviour must express core ethnic values, and having strong values leads to more constancy in all behaviour (Donthu and Cherian, 1992).

In the British-Pakistani sample of this study, one of the core ethnic values of the Pakistani culture is that they are collectivist. For collectivists, keeping good and

harmonious relationships inside their in-group is a priority; and avoiding loss of face is important (Wong and Ahuvia, 1998). In the context of consumer behaviour, a way of achieving harmonious relationships and avoiding this loss of face is to be susceptible to normative influence. By being susceptible to normative influence, the individual will comply with the standards of the group to gain rewards or avoid punishments, or the individual might identify with a group to enhance their self-image or ego (Batra *et al.*, 2001). British-Pakistanis who weakly identify with the Pakistani culture, on the other hand will not follow Pakistani values, but rather those of the mainstream British culture, therefore being more individualistic and less susceptible to normative influence.

Support for hypothesis 39 might indicate that strong British-Pakistani identifiers are less receptive to marketing tactics and more likely to process information received from the close-knit web of family and friends (Donthu and Cherian, 1992). In addition, high ethnic identifiers might be more susceptible to normative influence because there are high expectations from family and close acquaintances to select the appropriate brand (Webster, 1994). High ethnic identifiers might also be more susceptible to normative influence because they are more likely to incorporate salient group norms than low identifiers, prescribing individualism or collectivism into their self-concept (Jetten *et al.*, 2002). Strong ethnic identifiers might emulate the behaviour and opinions of other Pakistanis, because this is in accordance with the values of their culture of origin, and they are susceptible to normative influence from these other Pakistanis.

9.2.4 The Independent and Interdependent Self and Susceptibility to Interpersonal Influence

Hypothesis 4: *An individual's overall independent self will not be related to his/her susceptibility to normative influence.* **(Supported)**

The results of hypothesis 4 are in line with expectations and previous research (Kropp et al. 2005). It appears that normative influence has no effect on British-Pakistanis with an independent self.

This might be due to the reason that the main normative task of the independent self is to maintain the independence of the individual as a self-contained entity (Markus and Kitayama, 1994). Being independent and self-contained implies that even if other individuals exert normative influence, individuals with an independent self will take no notice of this influence because others do not partake in the individuals own subjectivity (Markus and Kitayama, 1991, 1994; Triandis, 1990). Instead, it appears that the British-Pakistanis in this study are true to their own internal structures of preferences, rights, convictions, and goals and act primarily as a consequence of these internal attributes. It seems, that for British-Pakistanis with a predominantly independent self, the single individual's thoughts and feelings are most important in the explanation and analysis of behaviour and the collective level of reality remains secondary, meaning that normative influence is very weak (Markus and Kitayama, 1994).

Hypothesis 5: *An individual's overall interdependent self will be positively related to his/her susceptibility to normative influence.* **(Supported)**

The result of hypothesis 5 is in line with previous research (Kropp *et al.*, 1999; Kropp *et al.*, 2005). An explanation as to why British-Pakistanis with a predominantly interdependent self are susceptible to interpersonal influence is provided by the results of Lee and Kacen's (2000) study, showing that a person's interdependent self-concept was positively related to purchase reasons which depicted group affiliation, and to a lesser extent, uniqueness. For individuals with an interdependent self, others in the social context are fundamental to the definition of the self and are therefore "assigned much more importance, carry more weight and are relatively focal to the individual's own behaviour" (Markus and Kitayama, 1991, p.230). As a result, behaviour tends to be directed by the preferences, and needs of important others rather than the likes, preferences and needs of the self (Aaker and Maheswaran, 1997). This may influence an individual with a predominantly interdependent self to place less importance on expressing his/her real self with a brand but rather to express conformance with a reference group. Therefore, the British-Pakistani sample in this study is susceptible to normative influence to show similarity to other members of an in-group and to fulfil the preferences and needs of important others.

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Further explanation for the support of hypothesis five is given by the results of Fiske et al. (1998), which showed that consumers whose interdependent self-view is salient see themselves as defined by and connected with others and tend to be prevention oriented, focusing on losses rather than gains. Willingness to conform to other's expectations is a defining characteristic of susceptibility to normative influence and a protective response to potential social losses (Fiske *et al.,* 1998). This might mean that the susceptibility to normative influence of British-Pakistanis with a predominantly interdependent self is primarily driven by the process of compliance (utilitarian influence), conforming to the expectations of others in order to prevent losses.

This is closely linked to Wooten and Reed's 2 (2004) results revealing evidence for the link between susceptibility to normative influence and protective self-presentation when consumption outcomes are conspicuous. This is because normative influence requires the presence of others to maintain surveillance, mediate valued rewards, or impose sanctions (Burnkrant and Cousineau, 1975). Susceptibility to normative influence reflects a desire to fit in – a concern often linked with protective self-presentation (Wolfe *et al.,* 1986). Given that the British-Pakistani sample with a predominantly interdependent self in this study is susceptible to normative influence, this might imply that they use protective self-presentation. Using the latter means that an individual is willing to conform to other's expectations to avoid losing approval or garnering disapproval (Santee and Maslach, 1982). This approach involves avoiding impressions that are likely to be negatively evaluated by target audiences or making impressions that are unlikely to be challenged, disapproved, or even noticed (Arkin, 1981).

A further explanation as to why British-Pakistanis with a predominantly interdependent self are susceptible to normative influence can be found in the way that decisions are made in collectivistic and individualistic cultures. Phau and Lau (2000) argue that the strength of consensus decision making varies between individualists and collectivists and that this will influence brand preference. Research shows that collectivists make decisions more frequently based on consensus while individualists tend to be influenced both by the consensus and attribute cues of a particular brand (Aaker and Maheswaran, 1997). Given that in collectivistic cultures, individuals generally hold an interdependent self, it can be said the British-Pakistani sample makes decisions based on a general agreement among the members of a given group, all of which exercise some discretion in the decision making and follow-up

action. Relying on consensus decision making might imply that the British-Pakistanis with a predominantly interdependent self are susceptible to normative influence.

Lastly, Leary and Kowalski (1990) claim that people scan the environment for information concerning how others regard them most of the time, if not all, even at a subconscious level. This constant awareness, linked with the motivation to maintain harmony and conform to others' opinions might drive British-Pakistanis with a predominantly interdependent self to act in a way that prevents them from losing face and is beneficial to the group and therefore they conform to the expectations of relevant others.

Hypothesis 10: *An individual's overall interdependent self will be positively related to his/her susceptibility to informational influence.* **(Supported)**

The finding of hypothesis 10 is in line with previous research (Kiel and Layton, 1981; Pornpitakpan, 2004). It appears that because British-Pakistanis with an interdependent self are susceptible to normative influence, they are also prepared to engage in information search behaviour. The reason for this is that an individual's capacity to be influenced in one situation tends to have a positive relationship with this capacity in other social situations (Bearden et al.1989). It also seems that highly susceptible individuals, such as British-Pakistanis with a predominantly interdependent self, need support from their reference groups and important others to make purchase decisions which would be endorsed by these groups and subsequently they are more inclined to engage in more information seeking (Pornpitakpan, 2004).

Kiel and Layton (1981) also found that the more importance a person gave to his/her friends' opinions, the higher was his/her level of information search. Given that the interdependent self is inherently social and derived from the individual's relationship with significant others in the collective (Kondo, 1990; Markus and Kitayama, 1994), this means that British-Pakistanis with an interdependent self will engage in a high level of information search, thus making them susceptible to informational influence. Lastly, Pornpitakpan (2004) also found a positive correlation between susceptibility to interpersonal influence and opinion seeking. Hence, people who are more susceptible and compliant, such as British-Pakistanis with an

interdependent self (Markus and Kitayama, 1994), appear to engage in more information search.

Hypothesis 9: *An individual's independent self will be positively related to susceptibility to informational influence.* **(Supported)**

The findings of hypothesis 9 are in line with expectations. For British-Pakistanis with a predominantly independent self, it appears that informational influence is used as a benchmark for social comparison and self-evaluation.

Previous research has shown that interpersonal sources are extensively used by most consumers in their attainment of product-related information (Arndt, 1967; Price and Feick, 1984; Brown and Reingen, 1987). Searching for product-related information from a friend or family member can help reduce the costs of the information search. Moreover, given that the independent self-construal goals include both independence and differentiation (Aaker and Schmitt, 2001), being susceptible to informational influence increases the individual's knowledge about some aspect of the environment, and might assist in the choice of products and brands that will help achieve this independence and differentiation from others. Moreover, this type of influence situation does not interfere with the independent self-concept, as the individual does not take on certain behaviour because it is imposed on him/her externally (utilitarian influence), nor because it is congruent with the value system of another with whom he identifies (value-expressive influences). On the contraray, this is done because doing so permits him/her to respond to this mediated reality, as dictated by his/her own beliefs (D'Rozario, 2000).

Hypothesis 43: *Individuals with a predominantly interdependent self will differ from individuals with a predominantly independent self in the susceptibility to informational influence.* **(Supported)**

The findings of hypothesis 43 are in line with predictions. The results showed that individuals with a predominantly interdependent self are more susceptibility to informational influence than individuals with a predominantly independent self.

It appears that the need of an individual with a predominantly interdependent self to have support from their reference groups and important others to make purchase decisions regarded as being endorsed by these groups has a stronger effect on information seeking, than the need of in individual with a predominantly independent self to acquire information about products which could help him/her to differentiation him/herself from others.

9.2.5 Effects of Sub-dimensions of the Independent and Interdependent Self on Susceptibility to Normative and Informational Influence

Hypotheses 11 and 12:

Hypothesis 11: *The sub-dimension 'Internal Attributes and Promoting Own Goals' of the individual's independent self will not be related to his/her susceptibility to normative influence.* **(Supported)**

Hypothesis 12: *The sub-dimension 'Being Unique and Direct in Communication' of the individual's independent self will not be related to his/her susceptibility to normative influence.* **(Supported)**

The results of Hypothesis 11 and 12 conform to expectations. It appears that for the independent self, "the individual level of reality, the thoughts and feelings of the single individual, highlighted and privileged in the explanation and analysis of behaviour, is most important, while the collective level of reality recedes and remains secondary" (Markus and Kitayama, 1991; p.569). In maintaining the independence of the individual as a self-contained entity by following internal attributes, promoting the individual's goals and being unique and direct in communicatio, it is difficult for others to participate in the individual's own subjectivity.

Hypotheses 13 and 14:

Hypothesis 13: *The sub-dimension 'Respect for authorities and Highly Held Qualities' of the individual's interdependent self will be positively related to his/her susceptibility to normative influence.* **(Rejected)**

Hypothesis 14: *The sub-dimension 'Concern about In-group Relations' of the individual's interdependent self will be positively related to his/her susceptibility to normative influence.* **(Supported)**

The findings of hypothesis 13 and 14 are partly in line with expectations. While the sub-dimension 'Respect for Authorities and Highly Held Qualities' (Hypothesis 13) of the individual's interdependent self is not related to normative influence, the sub-dimension 'Concern about In-group Relations' (Hypothesis 14) of the individual's interdependent self is related to normative influence.

Given that the individual's overall interdependent self is positively related to his/her susceptibility to normative influence (Hypothesis 5), this means that out of the two sub-dimensions of the interdependent self, 'Concern about In-group Relations' appears to have a stronger influence than 'Respect for Authorities and Highly Held Qualities' on the susceptibility to normative influence. The reason why 'Concern about In-group Relations' has a stronger influence is probably, because the key feature of interdependence is a heightened awareness of others, granting primacy to the relationship between self and others, and allowing the self to become whole only in interaction with others (Kondo, 1990; Markus and Kitayama, 1994). By being 'Concerned about in-group relations', more than 'Respecting authorities and possessing highly held qualities', an individual is more likely to adopt a certain behaviour that has been imposed on him/her externally (utilitarian influence) and/or because it is congruent with the value system of another with whom he/she identifies (value-expressive influence). It might be that due to the abiding fear of being alone or, of being separated or disconnected from the collective, which prevails in collectivist cultures, the British-Pakistanis, with a predominantly interdependent self are susceptible to normative influence. They would rather conform to others' norms and be part of a group, then independent and not belong to any group.

Hypotheses 15 and 16:

Hypothesis 15: *The sub-dimension 'Internal Attributes and Promoting Own Goals' of the individual's independent self will be positively related to his/her susceptibility to informational influence.* **(Rejected)**

Hypothesis 16: *The sub-dimension 'Being Unique and Direct in Communication' of the individual's independent self will be positively related to his/her susceptibility to informational influence.* **(Supported)**

The results of hypothesis 15 and 16 are partly in line with expectations. While the sub-dimension 'Being Unique and Direct in Communication' (hypothesis 15) is related to susceptibility to informational influence, the second sub-dimension of the independent self 'Internal Attributes and Promoting Own Goals' is not (hypothesis 16).

Given that an individual's overall independent self is positively related to informational influence (hypothesis 9), it can be said that the sub-dimension 'Being Unique and Direct in Communication' has a stronger effect on susceptibility to informational influence than 'Internal Attributes and Promoting Own Goals'. The fact that 'Being Unique and Direct in Communication' has the strongest effect on susceptibility to informational influence and is positively related to it makes sense, when it is considered how informational influence is mediated. The mediation of informational influence may take place actively, whereby the individual solicits information from others, or passively, whereby he/she obtains information by the mere observation of others (D'Rozario, 2000). Since an individual can seek information directly from others, being direct in communication facilitates this process of obtaining the required information, and thus avoids misunderstandings and gets right to the point. This also allows the individual to increase his/her knowledge about some aspect of the environment (Park and Lessig, 1977)

Hypotheses 17 and 18:

Hypothesis 17: *The sub-dimension 'Respect to Authorities and Highly Held Qualities' of the individual's interdependent self will be positively related to his/her susceptibility to informational influence.* **(Supported)**

Hypothesis 18: *The sub-dimension 'Concern about In-Group Relations' of the individual's interdependent self will be positively related to his/her susceptibility to informational influence.* **(Supported)**

The results of hypothesis 17 and 18 are in line with expectations. It appears that for British-Pakistanis the sub-dimensions 'Respect for Authorities and Highly Held Qualities' (hypothesis 17) and 'Concern about In-Group Relations' (hypothesis 18), both induce the overall interdependent self to be susceptible to informational influence (hypothesis 10).

Given that information is acquired from knowledgeable others, this means that having respect for authorities and knowing which qualities one likes in others, will assist in finding these knowledgeable sources. Moreover, if an individual is concerned about in-group relations, it shows that he/she gives importance to the opinions of in-group members, and will therefore engage in a higher information search (Kiel and Layton, 1981), thus leading to susceptibility to informational influence.

9.3 Effect of Susceptibility to Interpersonal Influence on Self-congruity, Brand Trust, Brand Attitude and Brand Loyalty (SEGMENT 2)

Section 9.3 discusses the findings in relation to Segment 2 of the conceptual model (see Figure 9.1, p.252), which examined the relationship among: susceptibility to normative influence and susceptibility to informational influence to: (a) self-congruity (9.3.1), (b) brand trust (9.3.2), (c) brand attitude (9.3.3), and (d) brand loyalty (9.3.4) using a multiple regression.

9.3.1 Susceptibility to Interpersonal Influence and Self-congruity

Hypotheses 19 and 20:

Hypothesis 19: *An individual's susceptibility to normative influence will be positively related to his/her self-congruity.* **(Supported)**

Hypothesis 20: *An individual's susceptibility to informational influence will be positively related to his/her self-congruity.* **(Rejected)**

The result of hypothesis 19 is in line with previous research (Jia *et al.*, 2007). It appears that the more a British-Pakistani individual is subject to normative influence, which include utilitarian and value-expressive reference group influence, the more the individual tends to pursue the congruency between the self-concept and the image a brand symbolizes.

An explanation as to why British-Pakistani consumers are influenced by normative influence to construct their self-brand congruence can be found in the two self-concept motives, self-consistency and self-esteem, which cause consumers to be motivated towards positively valued products to maintain and enhance a positive self-image (Sirgy, 1982, pp.289-90). These two self-concept motives, self-verification and self-enhancement involve social interaction. The aim of this social interaction is to maximize positive feedback from others about the individual's self-concept (Schlenker, 1980). Social psychology research has identified several techniques for impression management to maintain and enhance self-esteem: conforming to social norms, behavioural matching, self-promotion etc (Fiske and Taylor, 1991).

Conforming to social norms is equivalent to utilitarian influences in which individuals try to comply with the expectations of others to achieve rewards or avoid punishments, (Burnkrant and Cousineau, 1975). Behaviour matching is equivalent to the process of identification, which occurs when an individual adopts a behaviour or opinion of another because that behaviour or opinion is associated with satisfying a self-defining relationship (Park and Lessig, 1977). Value expressive influence operates through this process of identification and such influence is motivated by the individual's desire to enhance or support his or her self-concept through referent identification (Kelman, 1961). Consequently it can be said that British-Pakistanis

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appear to use products and brands to create and represent self-images and to present these images to others and themselves, and this is motivated by the need for the maintenance and enhancement of self-esteem, which is achieved through the process of identification (value-expressive influence) and compliance (utilitarian influence).

The result for hypothesis 20 is against prediction and shows that susceptibility to informational influence is not related to self-congruity. It can be said that the self-presentation motives of self-enhancement and self-verification are only driven by normative influence. It appears that for the British-Pakistanis in this study only normative influence help to create self-congruity.

9.3.2 Susceptibility to Interpersonal Influence and Brand Trust

Hypotheses 21 and 22:

Hypothesis 21: *An individual's susceptibility to normative influence will be positively related to his/her brand trust.* **(Supported)**

Hypothesis 22: *An individual's susceptibility to informational influence will be positively related to his/her brand trust.* **(Supported)**

The findings of hypothesis 21 and 22 support the direct link between susceptibility to normative and informational influence and brand trust.

Social norms, or the norms and opinions of important membership reference groups/peer groups as regards either the specific trustee or the general type of trustee can have a strong influence on the development of an individual's specific and general expectancy of trust. Fukuyama (1995) and Hardin (1993) argue that trust is derived from the attainment of shared values and that the ability to trust is learned from rules and habits which provide members of a group with grounds for trusting one another. Moreover, individuals also learn from their personal experiences in relationships with the people they trust (Hardin, 1993). Therefore for the respondents in this study, the expectancy of trust was built on both cultural norms and individual experience.

The reason why individuals with a predominantly interdependent self acquire trust in a brand through transference is because of the definition of the interdependent

self (Markus and Kitayama, 1991), which focuses on aligning personal goals with communal goals and places emphasis on relationships. In addition, because the interdependent self is mostly found in collectivist cultures (Markus and Kitayama, 1991) and collectivist cultures show tight integration (Kale and Barnes, 1992), trust will transfer with ease. It is also relatively easy for those placing trust in someone to identify a proof source because individuals given in-group status tend to be highly trusted. Lastly, the 'we' consciousness and strong interpersonal ties, which are characteristics of a collectivist society, suggest that the people placing the trust will judge others to be similar to themselves. For this reason, when the transferring entity is an in-group member, greater confidence will be placed in them and there will be a higher willingness to transfer trust to the target.

9.3.3 Susceptibility to Interpersonal Influence and Brand Attitude

Hypotheses 23 and 24:

Hypothesis 23: *An individual's susceptibility to normative influence will be positively related to his/her brand attitude.* **(Rejected)**

Hypothesis 24: *An individual's susceptibility to informational influence will be positively related to his/her brand attitude.* **(Supported)**

The result of hypothesis 23 is against expectation. It appears that for the British-Pakistanis in this study there is no relationship between normative influence and brand attitude.

   This might be because compared to people who do not discuss information about a target (brand), people who engage in a discussion about a target (brand) are likely to have their views attenuated (McCauley *et al.,*1973, cited in Bailey, 2004) by that discussion leading to restrained evaluations about the target (brand) (Bailey 2004).

   The findings of hypothesis 24 are in line with expectations, showing that for British-Pakistanis there is a positive relation between susceptibility to informational influence and brand attitude. The findings of hypothesis 23 and 24 are in line with

Mangleburg et al. (2004), who found that informational influence may be a more important basis in shaping retailing attitudes and behaviour, while normative influence is not and may even have negative effects.

9.3.4 Susceptibility to Interpersonal Influence and Brand Loyalty

Hypotheses 25 and 26:

Hypothesis 25: *An individual's susceptibility to normative influence will be positively related to his/her brand loyalty.* **(Supported)**

Hypothesis 26: *An individual's susceptibility to informational influence will be positively related to his/her brand loyalty.* **(Supported)**

The results of hypotheses 25 and 26 are in line with previous research (Stafford, 1966; Gournaris and Stathakopoulos, 2004). It appears that for the British-Pakistani sample, susceptibility to normative and informational influence assists in creating brand loyalty.

The findings are in line with Yoon and Kim's (2000) results, which show that loyal consumers rely on both situational and normative variables. It seems that by conforming to social influence and pressure, British-Pakistanis consciously reduce their choices and continue to engage in certain types of consumption patterns which are acceptable to the social groups to which they belong (Park and Lessig, 1977). Coleman (1983) stated that conforming to norms and limiting choices to what is appropriate within the social sphere to which the individual belongs is the underlying phenomenon of the influence of social groups on consumers. By reducing the choices of available brands, the consumer is less likely to switch brands and will therefore be more inclined to become loyal to one brand.

9.4 Effects of Self-Congruity, Brand Trust and Brand Attitude on Brand Loyalty (SEGMENT 3)

Section 9.4 discusses the findings in relation to Segment 3 of the conceptual model (see Figure 9.1, p.252), which examined the effects of: self-congruity (9.4.1), brand trust (9.4.2) and brand attitude (9.4.3) on brand loyalty using a multiple regression.

9.4.1. Self-Congruity and Brand Loyalty

Hypothesis 27: *Self congruity will be positively related to brand loyalty.* **(Supported)**

The result of hypothesis 27 provides support for the direct link between self-congruity and brand loyalty in relation to British-Pakistani consumers and is in line with previous research (Sirgy and Samli, 1985; Kressman *et al.,* 2006).

This link between self-congruity and brand loyalty was found because of the similarity between the consumer's self-concept and brand image, which plays a significant role in purchase motivation (Sirgy, 1982). For example, when a consumer has a high self-image belief and perceives a product to have a high positive product image, self-congruity is a significant motivator for the high intention to purchase. This relationship is described through the mediation of self-esteem and self-consistency needs. From a self-esteem perspective, the consumer is motivated to buy a positively valued product to maintain a positive self-image or to enhance her/himself by approaching an ideal image. This then prompts the consumer to evaluate his or her own brand favourably and leads to repurchase (Sirgy, 1982). Self-consistency, on the other hand, indicates that the consumer will be motivated to purchase a product with an image, positive or negative, that is congruent with her/his self-image belief (Sirgy, 1982). The resulting motivational state towards a given product is, consequently, the net effect of the motivational state occurring from self-esteem and self-consistency (Sirgy, 1982).

Given that the result of hypothesis 27 shows that self-congruity affects brand loyalty, this means that the participants in general hold a positive self-image and perceive the product image as positive. This is because only the congruence between a

positive self-image and a positive product image leads to purchase motivation (Sirgy, 1982).

A further explanation for the link between self-congruity and brand loyalty can be found in Fournier's argument (1998, p.364) that self-brand connections support relationship continuation through "the cultivation of protective feelings of uniqueness and dependency and encouragement of tolerance in the face of adverse circumstances". Once consumers establish a certain tie between the self-image and brand image through rewarding experiences, they aim to uphold the intimate relationship to realize goals that are symbolic, functional, and emotional contexts within the brand relationship. Specifically, according to Belk (1988), consumers frequently allocate properties of emotionality to consumer products after they have positive experiences with the product. Therefore, self-congruity serves as an important role in encouraging the consumers' intention to maintain a positive relationship with a brand. Once consumers become intimate partners with the brand, purchasing frequency may also be expected to be higher for these particular brands, thus resulting in brand loyalty.

9.4.2 Brand Trust and Brand Loyalty

Hypothesis 28: *Brand trust will be positively related to brand loyalty.* **(Supported)**

The result of hypothesis 28 supports the direct link between brand trust and brand loyalty and is in line with previous research (Chaudhuri and Holbrook, 2001; Lau and Lee., 1999; Delgado-Ballester and Munuera-Aleman, 2001).

Given that 89.5% of the respondents indicated that their current brand of mobile phone is the same as their main brand of mobile phone, this provides further evidence of the link between brand trust and brand loyalty. According to Rempel et al. (1985) trust evolves from past experience and prior interaction. This idea is further supported by Ravald and Gronroos (1996) who stated that trust develops through experience, and Curran et al. (1998) said that trust is a state of being that develops over time. This trust image that an individual attributes to a brand will be influenced by any direct and indirect contact with the brand (Keller, 1993; Krishnan, 1996). From the various contacts with the brand, the consumption experience acquires more

importance and relevance and becomes a source of trust, because according to Dywer et al. (1987) and Krishnan (1996), it results in feelings and associations that are more self-relevant and held with greater assurance.

The fact that most respondents' current brand is the same as the one they usually purchase, indicates that they have had the opportunity to judge their current brand from previous interactions. In this sense, the overall satisfaction with the brand which is a result of past experiences with the brand leads to trust (Ganesan, 1994) as it indicates the brand's reliability in the fulfilment of its commercial promise and shows that the brand takes care of the consumer's interest. Because the respondents have had the opportunity for previous interaction with their mobile phone brand and know it is reliable and acts with good intentions, there is less doubt that the brand's intentions are questionable, and there is smaller risk to the relationship. Therefore the development of a valuable relationship will be less problematic. Moreover, the respondent's trust in their mobile phone brand aids the development of positive and favourable attitudes and positive behavioural intentions (Lau and Lee, 1999), with the result that there is a commitment to the mobile phone brand as the maximum expression of a successful relationship between the consumer and the brand (Fournier, 1994; Morgan and Hunt, 1994).

9.4.3 Brand Attitude and Brand Loyalty

Hypothesis 29: *Brand attitude will be positively related to brand loyalty.* **(Supported)**

The results of hypothesis 29 lend support to the direct link between brand attitude and brand loyalty, which is also supported by previous research (Dick and Basu, 1994; Oliver, 1999; Chaudhuri and Holbrook, 2001; Taylor and Hunter, 2003).

The brand loyalty literature (Day, 1969; Jacoby, 1971; Jacoby and Kyner, 1973; Jacoby and Chestnut, 1978; Dick and Basu, 1994), which follows the composite perspective of brand loyalty, supports the contention that both favourable brand attitudes and repeat purchasing are determinants of brand loyalty. Baldinger and Rubinson (1996) found that highly loyal consumers were also consistently more positive in their attitudes to the brand.

One of the most widely-quoted brand loyalty models is the one put forward by Dick and Basu (1994). In their conceptual model they described the attitudinal (cognitive, affective and conative) antecedents of customer loyalty as well as its behavioural consequences. Key to this framework is the conceptualization of loyalty as the strength of the relationship between the relative attitude toward the brand, *i.e.,* the attitude toward the brand relative to other brands, and patronage behaviour. Dick and Basu (1994) also proposed that brand loyalty should be greater under conditions of more positive emotional mood or affect. This is further supported by Chaudhuri and Holbrook (2001) who suggested that the close relationship between a brand and its consumers tends to be a reflection of the level of positive affect generated by the brand. Strong and positive affective responses will be associated with high levels of brand commitment. Therefore, brands that make consumers happy prompt greater purchase and attitudinal loyalty. Given that a link between brand attitude and brand loyalty was established it can be said that most respondents hold a favourable attitude towards their current mobile phone brand, leading to brand loyalty.

9.5 Effect of Generation, Acculturation, Ethnic Identification and Independent and Interdependent Self on Brand Loyalty (SEGMENT 4 and 5)

Section 9.5 discusses the findings in relation to Segment 4 of the conceptual model (see Figure 9.1, p.252), which investigated the effects of: generation (9.5.1), acculturation (9.5.2), ethnic identitifaction (9.5.3), the overall independent (9.5.4) and the overall interdependent self (9.5.5) on brand loyalty using a multiple regression. Additionally, the results of five of the hypotheses presented in Segment 5 of the conceptual model (see Chapter 8, p.223), which investigated if: (1) second/third and first generation British-Pakistnis (9.5.1), (2) high/low acculturated (9.5.2), and (3) high/low ethnic identifying individuals (9.5.3) differ in their brand loyalty, as well as if : high/low ethnic identifying individuals vary in their (4) brand trust and (5) brand attitude (9.5.3), using idependent-samples t-tests will be discussed.

9.5.1 Generation and Brand Loyalty

Hypotheses 30 and 36:

Hypothesis 30: *An individual's generation will be negatively related to his/her brand loyalty.* **(Rejected)**

Hypothesis 36: *Second/Third generation British-Pakistanis will be less brand loyal than first generation British-Pakistanis.* **(Rejected)**

The results of hypothesis 30 and 36 are contrary to expectation. It appears that second and third generation British-Pakistanis are not less brand loyal than first generation British-Pakistanis.

The fact that an individual's generation is not related to his/her brand loyalty, and there is no difference in brand loyalty between second/third generation and first generation British-Pakistanis, merely confirms the results from hypothesis 33 and 34, where individuals with an overall independent self (2nd and 3rd generation) and individuals with an overall interdependent self (first generation) can be brand loyalty for different reasons.

9.5.2 Acculturation and Brand Loyalty

Hypothesis 31: *An individual's level of acculturation will be negatively related to his/her brand loyalty.* **(Supported Reverse)**

The findings of hypothesis 31 are not in line with previous research (Petroshius *et al.,* 1995). Instead, the results show that acculturation is positively related to brand loyalty. This means that increasing acculturation, which increases the use of English language media and the number of brands that individuals are aware of (Petroshius *et al.,* 1995), does not necessarily lead to a decrease in brand loyalty.

In the case of the British-Pakistanis in this study, an explanation for why, with increasing acculturation, they become more brand loyal is that they appear to have adopted values from the mainstream UK culture and therefore developed some

individualistic characteristics. Individuals who score high in individualism are more likely to believe in themselves and do things that benefit themselves and they are therefore less prone to influence from social norms and advertising (Lam, 2006). For this reason, they are more liable to buy brands that they regard as suitable for themselves, irrespective of influence from other sources.

Hypothesis 38: *High and low acculturated individuals will differ in their brand loyalty.* **(Rejected)**

The result of hypothesis 38 is contrary to what was predicted (Petroshius *et al.,* 1995). It might be the case that the sample in general has highly acculturated to the host culture so that differences between high and low acculturated individuals have become less pronounced.

9.5.3 Ethnic Identification and Brand Loyalty, Brand Trust and Brand Attitude

Hypotheses 32 and 40:

Hypothesis 32: *An individual's ethnic identity will be positively related to his/her brand loyalty.* **(Supported)**

Hypothesis 40: *High and low ethnic identifying individuals will differ in their brand loyalty.* **(Supported)**

The results of hypothesis 32 and 40 are in accord with previous research dealing with ethnic identification and brand loyalty (Despande *et al.,* 1986; Donthu and Cherian, 1992).

The reason for the positive effect of ethnic identification on brand loyalty and high ethnic identifying individuals being more brand loyalty than weak ethnic identifying individuals might be because a deeply felt affiliation to their culture of origin translates into constancy of behaviour and this may be a meta-value that colours their behaviour, including brand loyalty (Donthu and Cherian, 1992). Additionally, British-

Pakistanis who ethnically identify with their culture of origin might feel a strong connection to other individuals from Pakistan and therefore emulate their behaviour (Webster, 1991; Donthu and Cherian, 1992). Donthu and Cherian's (1994) study, for example, found that Hispanics with a strong ethnic identification were more likely than weak ethnic identifying Hispanics to purchase a product advertised for Hispanics. Additionally, Green's (1999) study found that African-American females who strongly identified with their culture reacted more favourably to advertisements for cosmetics featuring black or black-dominant models. The results of these two studies support the idea that strong ethnic identifying individuals copy the behaviour of other individuals with the same culture of origin, and also appears to relate to brand loyalty behaviour.

In a further study by Desphande et al. (1986) it was found that strong Hispanic identifiers were more likely than weak Hispanic identifiers to be frequent users of Spanish language media. These results might be one further explanation why ethnic identification is positively related to brand loyalty and high ethnic identifying individuals are more brand loyal than weakly ethnic identifying individuals. Relying mostly on ethnic media, British-Pakistanis are therefore not fully aware of the entire spectrum of product and brand offerings, which the mainstream media would provide them with. Therefore not being able to take full advantage of the wide spectrum of products and brands advertised via the media might lead strongly ethnic identifying individuals to gravitate to products and brands they knew from their native country and are familiar with or those brand and products that have been recommended by family and friends.

Hypotheses 41 and 42:

Hypothesis 41: High and low ethnic identifying individuals will differ in their brand trust. **(Supported)**

Hypothesis 42: High and low ethnic identifying individuals will differ in their brand attitude. **(Supported)**

The findings of hypotheses 41 and 42 are in line with expectations. High ethnic identifying British-Pakistanis have higher brand trust and brand attitude than low ethnic identifying British-Pakistanis. Following Donthu and Cherian (1994) and the results of Deshpande et al (1986) who discovered that strong ethnic identifiers are more brand loyal than weak ethnic identifiers, and because brand trust is an antecedent of brand loyalty (Chaudhuri and Holbrook, 2001; Ha, 2004; Delgado-Ballester and Munuera-Aleman, 2001, Sirdeshmukh et al. 2002; Lau and Lee, 1999), the same relationship for brand loyalty pertains between strong and weak ethnic identifying individuals and brand trust.

Moreover, following the composite approach to brand loyalty (Day, 1969, Jacoby and Kyner, 1973; Jacoby and Chestnut, 1978; Dick and Basu, 1994), it is expected that both favourable brand attitude and habitual buying behaviour are determinants of brand loyalty. Given that one of the two key components, which constitutes brand loyalty is brand attitude, and weak and strong ethnic identifying individuals vary in their brand loyalty, it is expected that weak and strong ethnic identifying individuals are also going to vary in their brand attitude. The findings of Hypothesis 42 support this.

Desphande et al (1986) found that strong ethnic identifying individuals are more likely to have a positive attitude toward advertising than weak identifiers, which might explain why the British-Pakistanis who strongly identified with their ethnic group had stronger brand attitudes than those who weakly identified with their culture of origin. Further, compared to low ethnic identifying consumers, high ethnic identifying consumers perceive the advertiser to be culturally more sensitive (Koslow *et al.,* 1994; Holland and Gentry, 1999). This, in turn, may reflect positively upon the brand that the advertisers promote and might foster positive brand attitudes and brand trust towards the brand.

9.5.4 Independent Self and Brand Loyalty

Hypothesis 33: *An individual's overall independent self will be positively related to his/her brand loyalty.* **(Supported)**

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The result of hypothesis 33 is in line with previous research (Lam, 2005). Individuals with a predominantly independent self relying on their internal repertoire of thoughts, feelings and actions, rather than referring to the thoughts, feelings and actions of others and realizing their internal attributes in order to promote their own goals, will be brand loyal to a brand based on what they believe and will not take other peoples opinions into consideration when choosing a brand. In addition, because people with an independent self see their self-image as autonomous, stable and invariant across different contexts, and regard their own internal attributes as more important than situational demands (Markus and Kitayama, 1991), this will also lead them to be brand loyal. This is because they generally rely on their internal attributes and gives them a feeling of stability in a variety of situations. Singelis and Sharkey (1995) also reported that independent self construals correlate negatively with the capacity to be embarrassed. The lack of this capacity among individuals with a predominantly independent self, means that they are not confined to social norms, and therefore disregard if the brand choice will reflect negatively upon them. This in turn allows them to be more brand loyal.

9.5.5 Interdependent Self and Brand Loyalty

Hypothesis 34: *An individual's overall interdependent self will be positively related to his/her brand loyalty.* **(Supported)**

The findings of Hypothesis 34 are in line with expectation. It appears that those British-Pakistanis with a predominantly interdependent self are brand loyal.

The reason for this can be explained in relation to their behaviour and attitudes toward in-group members. Collectivist cultures, in which an interdependent self prevails (Triandis, 1989), prefer a tightly-knit social framework in which individuals can expect their relatives, clan or other in-group members to look after them in exchange for unquestioning loyalty (Wheeler *et al.,*1989). In collectivist cultures, the number of in-groups is smaller than in individualist cultures, but the relationship of the individual to the in-group tends to be stronger and more stable. Even when the in-groups make very costly demands, the individual still adheres to it (Triandis *et al.,* 1988). The relation between the interdependent individual and in-group members is

characterized by: an emphasis on the views, goals and needs of the in-group rather than those of the individual, social norm and duty is defined by the in-group rather than by the individual's desire to get his/her own pleasure, beliefs are rather than having beliefs distinguishable from the in-group and individuals with an interdependent self have a greater readiness to cooperate with in-group members and possess an intense emotional attachment to them (Triandis, 1989).

These characteristics appear to be applicable in understanding the relationship between consumers and their brands, if consumers perceive the brand to be one of their in-group members. Previous studies of customer brand loyalty have introduced the notion of a brand being a legitimate partner in the relationship (Fournier, 1998). Therefore, it is not unreasonable to extend this concept to include consumer loyalty as an in-group relationship. One explanation for the brand loyalty of British-Pakistanis toward their brand of mobile phone appears to be that they regard their brand as being part of their in-group and hence, as long as the brand looks after them, the consumers will provide the brand with unquestionable loyalty, emotional attachment, will cooperate with the brand should any conflicts arise, and even if the brand makes very costly demands, they will stay with it.

A second explanation as to why British-Pakistanis with a predominantly interdependent self are brand loyal can be found in the fact that collectivist cultures embrace long-term orientation (Hofstede, 1980; Griffith *et al.*, 2000). This long-term orientation is a vital ingredient for commitment toward a brand (Rusbult, 1983, cited in Sung and Campbell, 2007, p.2). Quester and Lim (2003) suggest that true brand loyalty implies a commitment to a specific brand.

9.6 Discussion of Demographics

Section 9.6 discusses the findings in relation to Segment 6 of the conceptual model (see Chapter 8, p.223), which investigated if individuals with varying: gender (9.6.1), age (9.6.2), marital status (9.6.3), education level (9.6.4), occupation (9.6.5), length of stay in the UK (9.6.6) and ethnic identification (9.6.7) differ in relation to all the the constructs presented in Segment 1 to 3 (see Chapter 8, p.223).

9.6.1 Gender and Susceptibility to Normative Influence

The results for an independent-samples t-test for gender revealed that female participants were more susceptible to normative influence than males. This finding accords with Meng (2001), who found that Chinese women were more susceptible to value-expressive influence when purchasing privately consumed necessities and luxuries than men. Additionally, no significant differences between Chinese men and women for susceptibility to utilitarian and informational influence were found. When purchasing publicly consumed products, Chinese men and women tended to be equally susceptible to normative influence. In addition, further research has also shown that men and women differ in the degree to which they are influenced by others (Eagly and Carli, 1981; Becker, 1986;) .

Reasons as to why women are more susceptible to normative influence than men may include: a higher motivation of affiliation needs (Hoffman, 1972), stronger disposition toward interpersonal goals and success in interpersonal relationships (Stein and Bailey, 1973; Gill *et al.,* 1987), a greater awareness of other's feelings than men (Rosenkrantz *et al.,* 1968) and women tend to rate the importance of pleasing others more highly than men (Miller, 1986). Additionally, Minton et al. (1971) and Crawford et al. (1995) showed that women, who are more people-oriented than men, are also more compliant. Men, however, tend to rebel against orders from others. Women are also more likely to conform to majority opinions (Eagly, 1978).

9.6.2 Age and Acculturation

The results of a one-way between-groups ANOVA with post-hoc tests for age and acculturation showed that the younger the British-Pakistani respondents were, the more acculturated they were. This finding is in line with previous research. Marin (1992) and Cortes et al. (1994), for example, found that involvement in American culture was inversely related to age at arrival in the United States, indicating that earlier and longer duration of exposure to a new cultural environment allows for greater adaptation to the new culture. It is also conjectured that younger individuals are more flexible in unfamiliar circumstances, and having been less immersed in the

former culture, more willing to adapt to a new culture (Padilla, 1980; Scapocznik and Kurtines, 1980; Mendoza, 1984; Marin, 1992).

In a further study by Gentry et al. (1995) the acculturation processes occurring among the Muslim and Chinese subcultures in Southern Thailand were examined. The findings showed that for both Muslim-Thai and Chinese-Thai families, mothers were the least assimilated to the host culture and children were most assimilated. These results are similar to the literature in North America (Penaloza, 1994) which found that children acculturated most rapidly (due in part to having had less contact with the home culture), followed by fathers (due partly to having more contact with the host culture through their participation in the work force) and lastly mothers, who (because of their domestic duties) acculturated the least.

9.6.3 (a) Marital Status and Acculturation

The results of a one-way between-groups ANOVA with post-hoc tests for marital status and acculturation revealed that British-Pakistanis who were single were most acculturated, followed by those in a relationship, and the least acculturated individuals were those who were married. This finding is in line with the results of Cruz et al. (2004), who found among Haitian immigrants in New York, that being unmarried was positively associated with acculturation. The findings of Khairullah and Khairullah (1999) of Asian-Indians in the USA showed that those Asian-Indians who were married to spouses other than Indians were more acculturated than their counterparts married to Indian spouses. Given that many British-Pakistanis marry British-Pakistanis or Pakistanis (Simpson, 1997; Shaw, 2001) this might explain why the married British-Pakistanis in this study were less acculturated than their single counterparts. Being married to someone of the same ethnic background might reinforce ethnic identification and lead to less acculturation.

9.6.3 (b) Marital Status and Ethnic Identification

The findings of a one-way between-groups ANOVA with post-hoc tests for marital status and ethnic identification showed that married British-Pakistanis identified more strongly with their culture of origin than weak ethnic identifying individuals. This

stronger ethnic identification among married British-Pakistanis might be due to the fact that many British-Pakistanis marry other British-Pakistanis or Pakistanis through arranged marriages (Shaw, 2001). Simpson (1997. p.104) also found that 57.6 percent of British-Pakistani marriages in Bradford during 1992-4 were to spouses from Pakistan. Additionally Shaw's (2001) study results showed that 50 of the 70 British-Pakistani marriages (71%) were with spouses from Pakistan. Shaw (2001) further suggested that arranging at least some marriages with relatives is a symbol of the migrants' continuing commitment to their kin. Linking the fact that many of the British-Pakistani marriages are to other British-Pakistanis or Pakistanis with Gurung and Duong's (1999) findings that mixed-ethnicity relationships reported lower levels of ethnic identification than those in same-ethnicity dating relationships, might provide an explanation as to why married British-Pakistanis are stronger ethnic identifiers than their single counterparts.

9.6.4 Education Level and Acculturation.

The results of a one-way between-groups ANOVA with post-hoc tests for education level and acculturation showed that the more educated the British-Pakistanis were, the more acculturated they were. This agrees with previous research, such as that of Shelley et al (2004), who found that acculturated Asian American individuals were more likely to have more than 12 years of education, in comparison to less acculturated individuals. Cruz et al. (2004) among Haitian in the U.S found that the higher the educational accomplishments of immigrants were, the higher their level of acculturation was. The reason why highly educated British-Pakistanis acculturate more readily than those with a lower education is that higher education is associated with a greater acceptance of other ethnic groups in social relations, including friendship and marriage, while immigrants with low education tend to be involved in a communication 'feedback system', based on a homogeneous, and largely closed, social network which impedes acculturation (Goldlust and Richmond, 1974).

9.6.5 Occupation and Acculturation

The findings of a one-way between-groups ANOVA with post-hoc tests for occupation and acculturation showed that British-Pakistani students and those in high status occupations, such as professional and senior management were more acculturated than retired individuals. This finding concurs with Khairullah and Khairullah (1999), who found that for Asian-Indian Immigrant in the USA, prestigious professional jobs resulted in more interactions with people of the host culture. They could more readily learn to use gestures of the host culture and to engage in American related recreational and social activities than individuals in less prestigious occupations.

9.6.6 (a) Length of Stay in the UK and Acculturation

The results of a one-way between-groups ANOVA with post-hoc tests for length of stay in the UK and acculturation (see Chapter 8, p.27) showed that the longer British-Pakistanis had stayed in the UK, the higher their degree of acculturation was. This finding is compatible with Bojanic and Xu's (2005) results, which showed that the average length of stay for Chinese Americans in the high assimilation group was 9.79 years, which was significantly larger than the length of stay in the U.S for low assimilated Chinese Americans. Tropp et al. (1999) investigated the level of acculturation among Puerto Ricans in the United States and found that acculturation was highest for those born in the U.S. Length of stay in the new host culture being related to generational differences, the study of Sodowsky et al.(1991) of Hispanics and Asian American also showed that first generation immigrants had the lowest acculturation level and despite an increasing trend in acculturation, there were no significant increases in acculturation levels among second, third and fourth generations. Further studies also showed that acculturation was affected by generational status indicating a linear relationship between acculturation and generational status (Olmedo and Padilla, 1978; Cuellar *et al.,* 1980; Montomery and Orozco, 1984). Reasons for acculturation differences due to length of stay in the host culture and generational differences might include a higher perceived prejudice by first generations and a lack of English competence (Sodowsky et al.1991)

9.6.6 (b) Length of Stay in the UK and Interdependent Self

The results of a one-way between-groups ANOVA with post-hoc tests for the length of stay in the UK and the interdependent self revealed that British-Pakistanis who were born in the UK had a weaker interdependent self than those who had lived in the UK for 1-10 years. An explanation for this result can be found in the fact that Western cultures, such as the UK, champion independent self-construals, whereas Eastern cultures, such as Pakistan, nurture interdependent self-construals (Markus and Kitayama, 1991, 1994; Sedikides *et al.,* 2003). British-Pakistanis who were born in the UK, because of their length of stay in the UK, are likely to have acculturated to the host culture norms and values (Bojanic and Xu, 2005), which include the nurture of the independent self. Consequently they have adopted a more independent self in comparison to those individuals who have only been resident in the UK for 1-10 years and therefore still feel more attached to their culture of origin (Pakistan), which fosters the interdependent self.

9.6.6 (c) Length of Stay in the UK and Normative Influence

(d) Length of Stay in the UK and Informational Influence

The findings of a one-way between-groups ANOVA with post-hoc tests for length of stay in the UK and susceptibility to normative and informational influence revealed that British-Pakistanis who were born in the UK were the least susceptible to normative and informational influences and those individuals who had spent the least time in the UK were the most susceptible to normative and informational influence. This is in line with D'Rozario and Choudhury (2000) who found that the more Chinese and Armenian immigrants in the USA had acculturated with the host cultures norms and values, the less susceptible these individuals were to susceptibility to normative and informational influence. Likewise, the more British-Pakistanis acculturate to the mainstream British values and norms, the more independent their self-concept becomes, because Western societies foster the independent self (Markus and Kitayama, 1994). By developing an increasing independent self, individuals rely more on internal dispositions to guide their behaviour and subsequently the opinion of others becomes less important to them.

9.6.7 (a) Ethnic Identification and Acculturation

The results of a one-way between-groups ANOVA with post-hoc tests for ethnic identification and acculturation showed that individuals who considered themselves to be British were more acculturated than those individuals who described themselves as British-Pakistanis and Pakistanis. Individuals, who considered themselves Pakistani were the least acculturated. This finding agrees with Penaloza (1994, 1995) who suggested that ethnic identification is negatively related to consumer acculturation, so that the more a person affiliates with his or her ethnic community, the less his or her chances are to adapt to and adopt mainstream values and behaviour. Additionally, the results lend further support to the linear bipolar model, in which ethnicity is conceptualized along a single continuum, ranging from strong ethnic ties (low acculturation/high ethnic identity) at one end to strong mainstream ties at the other (high acculturation/low ethnic identity) (Keefe and Padilla, 1987; Phinney, 1990). Underlying this model is the assumption that "a strengthening of one requires a weakening of the other; that is, a strong ethnic identity is not possible among those who become involved in the mainstream society, and acculturation is inevitably accompanied by a weakening of ethnic identity" (Phinney, 1990, p. 501).

Further, the results stand in opposition to an alternative and more complex model, which emphasizes that adaptation is a bi-level or multicultural process (Mendoza, 1989). Underlying this approach is the notion that "both the relationship with the traditional or ethnic culture and the relationship with the new or dominant culture must be considered, and these two relationships may be independent" (Phinney, 1990, p. 501). This model depicts a multicultural perspective on immigrant adaptation which, in turn, acknowledges that it is possible for immigrants to maintain their ethnic identity while developing a strong sense of belonging in Canada (Goldlust and Richmond, 1977; Lambert and Taylor, 1990).

9.6.7 (b) Ethnic Identification and Normative Influence

The results of a one-way between-groups ANOVA with post-hoc tests for ethnic identification and susceptibility to normative influence showed that individuals who considered themselves to be Pakistani were more susceptible to normative influence

than those individuals who regarded themselves as being British-Pakistani. This means that the more an individual identifies with his/her culture of origin, the more he/she is susceptible to normative influences, which agrees with previous research (Webster, 1994), which found that strong ethnic identifying Hispanics were more susceptible to normative and informational influence than their weak acculturated counterparts. From these results it can be speculated that high ethnic identifying individuals are more susceptible to normative influence because high ethnic identification with the Pakistani culture, which is generally considered to be collectivist (Hofstede, 1980) means, that they are very concerned about good relations with other individuals in the in-group, and as a consequence try to identify with them or comply to their norms in order to avoid punishments or to gain rewards.

Having discussed the findings, the next chapter will mention the contributions of the present study, as well as theoretical and managerial implications. This is followed by an acknowledgment of the study's limitations and recommendations for future research. The chapter ends with the conclusion of the study.

CHAPTER

TEN

TEN

10. Contributions, Implications, Limitations and Directions for Future Research

The primary four objectives of the present study are firstly to provide a conceptual model that determines the effect of four cultural constructs: generational differences, acculturation, ethnic identification, and the independent and interdependent self on susceptibility to normative and informational influence. Second, to establish the effect of normative and informational influence on self-congruity, brand trust, brand attitude and brand loyalty. Thirdly, to verify the effect of self-congruity, brand trust and brand attitude on brand loyalty. Fourthly, to investigate how individuals, with different cultural dimensions vary as regards normative and informational influence, brand loyalty, brand trust and brand attitude.

In order to achieve these four main objectives, a systematic literature review was conducted. Chapter 2 presented a review of the literature and the theories of acculturation, ethnic identification and the independent and interdependent self and intergenerational differences in consumer behaviour. Chapter 3 reviewed the literature concerning susceptibility to interpersonal influence. Chapter 4 presented a summary of the literature on self-congruity, brand trust, brand attitude and brand loyalty. Chapter 5 brought forward the conceptual model and the hypotheses were developed to explain the extensive set of interrelationships among these variables. Chapter 6 positioned the current research within the positivist paradigm and selected postal, leave and collect and web-based surveys as the main data collection processes. Next, the demographic profile of the sample and a descriptive analysis of the survey responses were presented in Chapter 7. In Chapter 8, the measures relating to the constructs proposed in the conceptual model and the hypothesised relationships were examined by multiple regressions and the results were presented. Finally, in Chapter 9, the results of the hypotheses were discussed.

The aim of the final chapter is to put forward the key contributions and theoretical implications of this study which are presented in Section 10.1. This is followed by an assessment of the managerial implications in Section 10.2, the limitations and directions for future research in Section 10.3, and finally, the conclusion of this study in Section 10.4.

10.1 Key Contributions and Theoretical Implications

There are seven major theoretical contributions, which have been generated from this study, which include:

1. confirming that second and third generation British-Pakistanis are less susceptible to normative influence than first generation British-Pakistanis and that in regard to informational influence and brand loyalty no generational differences exist,

2. establishing the effect of the sub-dimensions of the independent and the interdependent self on susceptibility to normative and informational influence,

3. proving the combined effect of self-congruity, brand trust and brand attitude on brand loyalty,

4. substantiating no effect of susceptibility to informational influence on self-congruity,

5. establishing the relation between susceptibility to normative and informational influence with brand trust,

6. proving that there is a relationship between both, the independent and interdependent self and brand loyalty,

7. showing that high/low ethnic identification individuals differ in their brand loyalty, brand trust and brand attitude.

These theoretical contibutions are outlined in Figure 10.1 by dashed arrows in Segments 1 to 4 as well as by the dashed underlined Steps 1 and 3 in Segment 5.

Figure 10.1 Conceptual Model (Theoretical contributions of this study)

SEGMENT 1

Effects of Generation, Acculturation, Ethnic identity, the Independent Self and the Interdependent Self on Susceptibility to Interpersonal Influence

SEGMENT 2

Effects of Susceptibility to Normative and Informational Influence on Self-Congruity, Brand Trust, Brand Attitude and Brand Loyalty

SEGMENT 3

Effects of Self-Congruity, Brand Trust and Brand Attitude on Brand Loyalty

SEGMENT 5

Fourteen Independent-samples t-test:

Step 1. First generation British Pakistanis and second/third generation British-Pakistanis:
- *Susceptibility to Normative Influence*
- *Brand Loyalty*

Step 2. High/low acculturated individuals:
- *Susceptibility to Normative Influence*
- *Brand loyalty*

Step 3. High/low ethnic identifying individuals:
- *Susceptibility to Normative Influence*
- *Brand loyalty, Brand trust, Brand Attitude*

Step 4. Individuals with a predominantly interdependent/independent Self:
- *Susceptibility to Informational Influence*

Generation

Acculturation

Ethnic Identification

Overall Independent Self

- *Internal attributes and promoting own goals*

- *Being unique and direct in communication*

Overall Interdependent Self

- *Respect for authorities and highly held qualities*

- *Concern about in-group relations*

Susceptibility to Normative Influence

Susceptibility to Informational Influence

Self-Congruity

Brand Trust

Brand Attitude

Brand Loyalty

SEGMENT 6

One-way between-groups ANOVA with post-hoc tests for all demographic characteristics:

- gender, age, marital status, education level, occupation, length of stay in the UK and ethnic identification differ in relation to all the constructs in Segments 1 to 3.

SEGMENT 4

Effects of Generation, Acculturation, Ethnic Identification, the Independent Self and the Interdependent Self on Brand Loyalty

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10.1.1 Generational differences and Susceptibility to Interpersonal Influences and Brand Loyalty

As stated earlier, prior research investigating generational differences among ethnic minorities in the UK is very limited. The only exception is a study by Jamal (1998), which investigated the generational differences in relation to food consumption among British-Pakistanis in Bradford, UK.

In this study, generational differences among British-Pakistanis in relation to susceptibility to normative and informational influence and brand loyalty were examined. The study's theoretical contribution lies in being the first study to confirm that second and third generation British-Pakistanis are less susceptible to normative influence than first generation British-Pakistanis. Moreover, it was also established that as regards to informational influence and brand loyalty no generational differences exist.

The findings expand the limited understanding of generational differences in consumer behaviour among ethnic minorities. The fact that second/third generation British-Pakistanis are less susceptible to normative influence might imply that they have acculturated to the host society, given that individualists are less susceptible to normative influence (Mourali *et al.*, 2005) and the UK is an individualist country (Hofstede, 1980). This is in line with previous research, which showed that immigrants tend to develop stronger identifications with the host culture over generations (Montgomery, 1992).

10.1.2 Sub-Dimension of Independent and Interdependent Self and Susceptibility to Interpersonal Influences

Previous research has established that the independent and interdependent self as measured by the Singelis (1994) Self Concept Scale (SCS), consist of a number of sub-dimensions (Sato and McCann, 1998; Levine *et al.*, 2003; Hardin *et al.*, 2004). **In this study**, analysis of the Singelis (1994) SCS yielded a four factor solution, with two factors explaining the independent self and two factors explaining the

interdependent self. Having established the number of factors for the independent and interdependent self, regression analysis was performed for the overall independent and interdependent self, and at the sub-dimensional level of the independent and interdependent self in relation to normative and informational influence.

This study provides further support for the existence of more than two factors for the Singelis (1994) SCS. The study's theoretical contribution lies in it being the first to examine the effect of the overall independent and interdependent self as well as at the sub-dimensional level of the independent and interdependent self on susceptibility to normative and informational influence. Comparing the results of the effect of the overall and sub-dimensional level of the independent and interdependent self on susceptibility to normative and informational influence provides a better, more detailed understanding of which particular aspect of the independent and interdependent self motivates an individual to be susceptible to normative and informational influence or not, as the case may be..

Previous research has applied the cultural dimensions of individualism and collectivism (Hofstede, 1980) to understand how, for example, French and English Canadians (Mourali et al. 2005), and Chinese and Armenian immigrants in the US (D'Rozario and Choudhury, 2000; D'Rozario, 2001) vary in regard to susceptibility to normative and informational influence. Individualism and collectivism are bipolar opposites (Singelis and Brown, 1995), and therefore do not include the notion of the self-concept as a multidimensional concept (Evans *et al.*, 2006). The self-concept as a multidimensional entity is important in ethnic consumer studies because as Stayman and Deshpande (1989) reported, the social situation and an individual's perception of a situation influence the individual's perceived ethnic identity. Stayman and Desphande's (1989) research also led them to conclude that contemporary consumers are likely to have multiple identities which are differentially salient depending upon the context and the situation. Applying the concept of an individual possessing multiple identities is especially crucial in the consumer behaviour studies of second generation immigrants because these immigrants "stand half-way ... between the native and the foreign element. ... They represent the process of assimilation in the act" (Mayo-Smith, 1894, cited in Karakayali, 2005, p.437-438). This duality effect (Karakayali, 2005) means that second generation immigrants have more than one ethnic identity.

For this reason, applying the cultural dimensions of individualism and collectivism in relation to the consumer behaviour studies of second generation immigrants might lead to a misrepresentation of the cultural orientation of individuals by categorizing them as either individualist or collectivist, whereas they might have internalized both cultural aspects into their self-concept. Moreover, applying the individual-level dimensions of the independent and the interdependent self in regard to its effect of on susceptibility to interpersonal influence, as has been done in this study, provides a more accurate view of an individuals cultural orientation, because it acknowledges that the two ways of viewing the self coexist in every individual (Brewer and Gardner, 1996).

10.1.3 The combined effect of Self-Congruity, Brand Trust and Brand Attitude on Brand Loyalty

Prior research has established the separate effects of self-congruity (Kressmann *et al.*, 2006), brand trust (Chaudhuri and Holbrook, 2001; Delgado-Ballester and Munera-Aleman, 2001; Taylor *et al.*, 2004) and brand attitude (Baldinger and Rubinson, 1996; Chaudhuri, 1999) on brand loyalty.

In this study, the combined effect of self-congruity, brand trust and brand attitude on brand loyalty was investigated. Therefore, the study's theoretical contribution lies in being the first study to support the positive combined effect of all three constructs on brand loyalty.

10.1.4 Susceptibility to Interpersonal Influence and Self-congruity

Past research (Ecalas and Bettman, 2003, 2005) has investigated how the brands used by member and aspiration groups can become linked to a consumer's mental representation of the self as they use these brands to define and build their self-concept. In addition, Jia et al. (2007) investigated the effect of susceptibility to interpersonal influence, more specifically utilitarian and value-expressive, but excluding informational influence, on self-congruity. The findings revealed that both utilitarian and value-expressive influence have a positive effect on self-congruity.

In this study, the effect of both normative (utilitarian and value-expressive) as well as informational influence on self-congruity was examined. The results showed that while normative influence had a positive effect on self-congruity, informational influence had no effect. Therefore, the study's theoretical contribution lies in being the first study to reject the effect of susceptibility to informational influence on self-congruity.

It is possible to conclude from the findings that the two self-concept motives, self-enhancement and self-verification (Banaji and Prentice, 1994), which encourage an individual to form a connection between his/her self-image and the image of the stereotypical product user (Sirgy, 1982), are determined by the individual's need to obtain approval from others (utilitarian influence) and by identifying with significant others (value-expressive influence). However, informational influence is insignificant when an individual self-enhances or self-verifies his/her self-image. The inclusion of the effect of normative influence on self-congruity in the present study might help to further an understanding of why the individual's behaviour is directed towards the protection and enhancement of the self-schema, which influences the value placed on the product and its image, and thus leads to self-congruity.

10.1.5 Susceptibility to Interpersonal Influence and Brand Trust

In related domains to susceptibility to interpersonal influence, past research has supported the effect of word-of-mouth communication on brand trust (Ha, 2004; Kim and Prabhakar, 2004); subjective norms on trusting belief, trusting attitude and trusting intention (Lie *et al.,* 2006); and participation in virtual communities on consumer trust (Casalo *et al.,* 2007). Another stream of research has focused on how trust in a brand or service organization can be transferred from peers (Lau and Lee, 1999) and those recommending (Suh *et al.,* 2006) to an individual through the process of 'transference' (Doney and Cannon, 1997).

In this study, the direct effect of susceptibility to normative and informational influence on brand trust was examined. No prior research has looked into the effects of each of the sub-dimensions of susceptibility to interpersonal influence on brand trust. The study's theoretical contribution lies in it being the first study to investigate

and find empirical support for the positive effect of susceptibility to normative and informational influence on brand trust.

Although previous research has, for example, revealed that word-of-mouth communication has a positive effect on brand trust (Ward and Lee, 2000; Iglesias *et al.,* 2001; Ha, 2004) and trust can be transferred from one individual to the other (Doney and Cannon, 1997), it does not allow for a more detailed understanding of the internal mechanisms which lead a consumer to place trust in a product/brand. The study's results, therefore, provide a clearer comprehension of the situational factors (reference group influence) which influence a consumer's internal mechanisms to form brand trust, by revealing that identifying with important others, complying with social norms and acquiring credible product-related information from knowledgeable others are important sources upon which consumers can built brand trust. This understanding of the internal mechanisms which drive a consumer to trust a brand will also provide more knowledge about how the perception of risk and vulnerability by the trusting party can be reduced and the expectation that the trustee will behave in the interests of the trusting party can be increased, which are two of the vital elements of trust (Rousseau *et al.,* 1998).

10.1.6 The Independent and Interdependent Self and Brand Loyalty

In a related domain to the independent and interdependent self, Lam's (2006) study was the first to examine how the cultural dimensions of individualism/collectivism (Hofstede, 1980) affect an individual's brand loyalty proneness. The findings revealed that those scoring high in individualism were more prone to be brand loyal than those who scored low in individualism.

In this study, the individual-level dimension of the independent and interdependent self (Markus and Kitayama, 1991) was applied, using Singelis' (1994) Self Concept Scale, to investigate if both the independent and interdependent self, were positively related to brand loyalty. Hence the study's theoretical contribution lies in it being the first to support the positive effect of both, the independent and interdependent self on brand loyalty.

There are few studies which have evaluated the significance of cultural influence on consumer proneness to be loyal (Lam, 2006). Using the independent and interdependent self as an antecedent of brand loyalty facilitates an improved understanding of how the aspects of culture that have been internalized by an individual (Singelis and Brown, 1995) impact on the cognitive, emotional, and motivational dimensions of a consumer, all of which form the basis upon which an individual decides to become brand loyal. A person with an independent view of the self might become brand loyal and may be motivated because a brand allows the expression of important, self-defining, inner attributes, whereas a consumer with an interdependent self might be motivated to be loyal to a brand, because it facilitates relatedness or connection to others. In addition, the finding that both, individuals with an independent and interdependent self are brand loyal for different reasons challenges Lam's (2006) results, which showed that highly individualist individuals have a greater proneness to be brand loyal than those who score low in individualism.

10.1.7 Ethnic Identification, Brand Loyalty, Brand Trust and Brand Attitude

Prior research has found that strongly identified Hispanics are more brand loyal than weakly identified Hispanics (Desphande *et al.,* 1986; Donthu and Cherian, 1992, 1994). No previous research has however investigated the effect of ethnic identification in a cause and effect relationship as regards brand loyalty. Moreover, while its has been shown that individuals vary in their brand loyalty depending on their strength of ethnic identification, no prior study has examined if strong and weak ethnic identifying individuals differ in regard to brand trust and brand loyalty.

In this study, it was found that ethnic identification had a positive effect on brand loyalty. Additionally the results revealed that strong and weak ethnic identified British-Pakistanis differ in their brand attitude and brand trust. Therefore, the study's theoretical contribution lies in being the first study to provide evidence for the positive effect of ethnic identification on brand loyalty and that high ethnic identifying British-Pakistanis display higher brand trust and brand attitude than weak ethnic identifying British-Pakistanis.

10.2 Implications for Practice

Marketing theory suggests that the concept of market segmentation is based upon the idea that separating a market into its apparent differences will result in increased customer satisfaction and competitive advantage (Lindridge, 2003). Nwankwo and Lindridge (1998) stated that it no longer makes sense to refer to ethnic minorities as a single group because of the growing differences within and between ethnic minority groups. In addition, Nwankwo and Lindridge (1998, p.213) maintain that 'ethnic marketing cannot be successful unless it is strategically driven'. One of the aims of this study was to show the in-group differences of British-Pakistanis, which will help ethnic marketing to be more strategically driven.

The results of this study highlight some significant differences within the British-Pakistani community, which marketers could incorporate into their marketing strategies.

10.2.1 Cultural Dimensions and Susceptibility to Interpersonal Influence

The study's findings draw attention to the fact that generation is a viable segmentation variable for British-Pakistanis in relation to susceptibility to normative, but not informational influences, given that first generation British-Pakistanis are more susceptible to normative influences than second and third generation British-Pakistanis. Moreover, there is enough evidence to conclude that the degree of acculturation is also an important segmentation variable because the results show that high acculturated British-Pakistanis are less susceptible to normative and informational influence than low acculturated British-Pakistanis.

To target first-generation British-Pakistanis and those with low levels of acculturation, marketers might emphasize the importance of the opinion of relevant others when conducting consumer decisions. Focusing on relevant others' approval of the purchase of a product or specific brand in advertising might lead first generation and low acculturated British-Pakistanis to be more confident in their purchase decisions.

To reach these first-generation and weak acculturated British-Pakistanis, marketers are advised to target these groups through bilingual advertisements, since English language use is positively associated with acculturation (Palumbo and Teich, 2004). This will take into account both their native culture and their level of acculturation. Moreover, it is in line with previous research which has shown that even when ethnic consumers do not have specific preferences for certain products features, as is the case for mobile phones, they are still more receptive to advertising which incorporates their ethnic identities and cultural heritage (Cui, 1997). F Furthermore, ethnic consumers at different stages of acculturation often have different interpersonal networks and mass media usage patterns (Cui and Powell, 1993), with first generation and weakly acculturated individuals mainly relying on ethnic interpersonal networks and ethnic media for product consumption information (Webster, 1992), due to a lack of English proficiency. Therefore, it is advisable for marketers to advertise in ethnic language publications, which are also often less expensive compared to the mainstream media (Cui, 1997). However, when doing this special attention should be given to language differences among ethnic subgroups in order to prevent one ethnic group or nationality being mistaken for another one (Lynn, 1995). The wealth of ethnic minority media in the UK, with around 100 press titles and 15 digital channels targeted at British-Asians, provides considerable opportunities for advertisers (MacDonald *et al.,* 2001).

Additionally, given that ethnic minorities react better to models and spokespersons of their own ethnic origin in advertising (Whittler, 1991; Kwai-Choi *et al.,* 2002), marketers might be able to better target first generation and low acculturated British-Pakistanis by conducting intercultural accommodation through the use of models and spokespersons from their ethnic background. However, when doing so, marketers need to pay strong attention to the fact the company has to be perceived as culturally sensitive and friendly, which can be achieved using languages, spokespeople and other symbols from the concerned subculture, as well as appropriate media selection and more mainstream roles for minority models (Karande, 2004). This is important because previous research has shown that the use of models of an ethnic origin other than the mainstream culture in an advertisement positively influences the attitudes of ethnic consumers towards the company and the intention to buy the product/brand, when the advertiser is perceived as culturally sensitive, and

this has a negative effect when the advertiser is perceived as culturally insensitive (Karande, 2004).

Moreover, before conducting target marketing to reach first generation and low acculturated British-Pakistanis, marketers need to think about the added expenses and marginal benefits regarding unit sales when planning to focus on ethnic consumers (Rao and Kurtz, 1993). Given that the amount of mainstream advertising targeting British-Pakistanis is very limited, it is anticipated that they will me more likely to take notice of a culturally appealing advertisements (Holland and Gentry, 1999). This is because the newness of a marketing strategy catches the consumers' attention and raises the probability that the accommodation effort will be noticed, thereby encouraging the consumer to respond to it (Friestad and Wright, 1994). For this reason it would be feasible for marketers to target first generation and low acculturated British-Pakistanis.

On the other hand, in targeting second/third generation British-Pakistanis and those with a high level of acculturation, marketers should portray these individuals as making purchase decisions without the influence of others.

Second/third generation and high acculturated British-Pakistanis can be reached through standard channels (Cui, 1997). The reason for this is that many second/third generation and high acculturated immigrants leave their ethnic communities and become completely integrated into society. Subsequently, such ethnic consumers may not want to be singled out but instead prefer to be treated like other mainstream consumers (Cui, 1997). This is because across different immigrant, groups generational differences and levels of acculturation are sometimes more significant in deciding product preferences and media usage patterns than ethnic background (Cui and Powell, 1993).

Marketers should target second and third generation British-Pakistanis for two reasons. First, they represent the majority of the British-Pakistani population with 58% under the age of 24 (Commission of Racial Equality, 1999) and they therefore represent a larger target market than first generation British-Pakistanis. Second, because of their length of stay in the UK, it is expected that second/third generation British-Pakistanis will be more acculturated (Montgomery,1992), and thus relate to a higher degree to the mainstream culture than first generation British-Pakistanis. This has the positive effect that it is easier to market to second/third generation British-

Pakistanis because they can be reached through standard channels, which is cheaper than for example separated or target marketing (Tong, 1994).

The findings of this study also offer sufficient evidence for using the independent and interdependent self as an important segmentation variable in relation to normative and informational influences because British-Pakistanis with a predominantly independent self are not susceptible to normative influences, while those with a predominantly interdependent self are. In addition, both British-Pakistanis with a predominantly independent and interdependent self are susceptible to informational influences.

To target British-Pakistanis with a predominantly independent self, marketers should represent these individuals as unique and independent entities, who strive for their own goals and are direct in communication, and whose behaviour is organized and made meaningful by reference to their own internal repertoire of thoughts, feelings, and actions, rather than by reference to the thoughts, feelings and actions of others (Markus and Kitayama, 1991).

In focusing on British-Pakistanis with a predominantly interdependent self, marketers should concentrate on how their behaviour, which is driven by the thoughts feelings and actions of others in the relationship, will allow them to fit into their group and promote the group's goals (Markus and Kitayama, 1991). In other words, British-Pakistanis with a predominantly independent self should be portrayed as different from the group, while British-Pakistanis with an interdependent self should be presented in a way that shows off how similar they are to others.

10.2.2 Susceptibility to Interpersonal Influence and Self-Congruity, Brand Trust, and Brand Loyalty.

Providing that susceptibility to normative influence affects the self-congruity of British-Pakistanis, it is suggested that when an image strategy is employed in marketing communications, this having a value-expressive or symbolic advertising appeal, which creates a personality for the product or an image of the product user (Ogilvy, 1963; Johar and Sirgy, 1991), marketers and advertisers should place the emphasis on suggestions that the adoption of their brands could assist customers to

behave like others in the group they refer to, or invite approval from reference group members. In view of the fact that value-expressive or symbolic appeals encourage the individual to reflect upon his/her self-concept and identify with the brand (Graeff, 1996; Jamal and Al-Marri, 2007), the formation of which is fundamentally attributed to normative group influence (Bearden and Etzel, 1982; Childers and Rao, 1992), this kind of emphasis can make symbolic appeals more effective.

The results of this study also present evidence that both normative and informational influences exert an influence on brand trust for British-Pakistanis. For this reason, marketers should not only focus on how the brand itself can create trust in the consumer, but incorporate the testimonies of current brand users into their marketing strategies, thereby enabling trust to be transferred from these current users to potential consumers. This is in accordance with previous research which found that peer support (Lau and Lee, 199) and word-of-mouth communication (Reichfeld and Schefter, 2000; Ward and Lee, 2000; Iglesias *et al.,* 2001; Ha, 2004) exert a strong effect on brand trust.

The fact that susceptibility to normative and informational influence has a positive effect on brand loyalty for British-Pakistanis has two important implications for marketers. Firstly, marketers should not necessarily try to control and alleviate the factors (relevant others, situational) that are believed to discourage certain segments from purchasing the brand. These segments can assist to endorse the brand and improve both the brand's awareness and its positioning. This agrees with previous research which has shown that while advertising demonstrates the brand's qualities, peers are one of the strongest influences when shaping consumers' opinions about a brand's qualities (Lau and Lee, 1999).

Secondly, marketing managers should invest in actions to endorse a positive and desirable image for their brand. In doing this, they first they have to understand which of the brand's key qualities appear attractive to opinion leaders in the social environment of the target group. Then a well-designed and well-executed communication plan aimed at this audience has to be implemented. Once these opinion leaders have been targeted, others will also become loyal to the brand, by identifying with the opinion leaders, complying with their norms and acquiring product related information from them. This accords with previous research which has found that opinion leaders exhibit a positive relationship with the provision of information and can influence other consumers through word-of-mouth

communication (Feick and Price, 1987; Chaney, 2001; Hoyer and Stokburger-Sauer, 2007). Such opinion leaders also constitute a powerful force in the marketplace and they are therefore a key group to target with marketing activities (Hoyer and Stokburger-Sauer, 2007). More specifically, Stafford (1966) found that the behaviour of the opinion leader had a stronger effect on the extent and degree of brand loyalty behaviour within a group than did the cohesiveness of the group.

10.2.3 Self-Congruity, Brand Trust and Brand Loyalty

The results show that for British-Pakistanis self-congruity exerts a significant influence on brand loyalty. Given that today's business environment is highly competitive, it is crucial that a brand image is well-positioned (Arnold, 1992). As the marketplace becomes more crowded, consumers frequently conduct purchase decisions on the basis of the brand's image rather than on its functional characteristics (Graeff, 1996). This is especially the case for the mobile phone market, where most brands have reached the "image stage" of the brand life cycle (Murphy, 1990). By this stage any unique functional advantages have been eroded and brand images thus acquire more importance by being differentiated from competitors' brands.

Accordingly marketers are advised to position their brands with the aim to found or strengthening certain brand associations with a precise image of the brand user (Jamal and Al-Marri, 2007). A way to achieve this is through self-image congruence. Brand managers should therefore imbue their brands with a clear and strong stereotypical image of the generalized user of the product. This stereotypical image of the generalized product user should also be tailored to the consumers' self-image. Hence, brand managers should identify the self-concept of their target consumer and build a stereotypical image of the generalized users of the product (mostly through promotion) to match the self-concept of the consumers. Value-expressive advertising appeals could be employed to target those with high levels of self-image congruence with the aim of building or reinforcing the brand's personality and/or creating and strengthening an image of the stereotypical product user. Such appeals are likely to be successful because they stimulate customers to reflect upon their self-image and identify with the brand. This is in line with prior research which also argues that in terms of enhancing advertising effectiveness, advertising appeals

that match the viewers' self-concepts are likely to be superior to incongruent appeals (Hong and Zinkhan, 1995; Graeff, 1996).

Marketers additionally need to recognize brand relationship quality as a significant predictor of brand loyalty. Brand managers should make a strong effort to create positive customer-brand interactions (Kressman *et al.,* 2006). In the case of the British-Pakistani sample in this study, this could, for example, be achieved through the sponsorship of cultural events. Consequently, this might foster a strong emotional bond between the customer and the brand, which strongly contributes to brand loyalty.

The results also showed that brand trust has a positive effect on brand loyalty. In order to enjoy the substantial competitive and economic advantages offered by brand loyal consumers, such as price tolerance (Delgado-Ballester and Munuera-Aleman, 1999; Gounaris and Statakopoulos, 2004), companies have to build brand trust. To establish brand trust, marketers can use two strategies.

Firstly, a promise-centric approach can be employed; positioning the brand as a promise, a set of expectations that the brand provides a certain form and degree of value (McQuiston, 2004; Delgado-Ballester and Munuera-Aleman, 2005). However, before defining the promises of value, companies need to consider their own capabilities and the desires of their target consumer segment, to avoid over-promising values. When these promised values are delivered consistently, consumers built strong relationships with the brand because consumers develop a sense of trust that the brand will carry on delivering that value.

Second, since trust is build through experience. The more positive experiences the consumer has with the brand, the more trusting he or she is going to become (Delgado-Ballester and Munuera-Aleman, 1999, 2005; Ha and Perks, 2005). Such experiences encompass any direct (*e.g.,* usage) and indirect contact (*e.g.,* advertising, word of mouth) the consumer has with the brand (Keller, 1993). The most important source of trust is the consumption experience because it creates associations and emotions that are more self-relevant and held with higher confidence (Krishnan, 1996). Ways of building trust include: investment in satisfaction programmes, good complaint treatment and the design of communication and merchandising strategies which assist in informing consumers about the functional reliability as well as the responsive behaviour of the brand. Additionally, in order for consumers to form an emotional connection with the brand, marketers could use strong brand ambassadors

(Imada 2008, cited in Advertising Age, February 2008). Such brand ambassadors might include people who are a mirror reflection of the communities being addressed or have made a visible investment through deeds and actions that positively impact communities. Trust can then be transferred from these brand ambassadors to other consumers (Doney and Cannon, 1997)

10.2.4 Cultural Dimensions and Brand Loyalty

Because British-Pakistanis' ethnic identification has a positive effect on brand loyalty and high and low ethnic identifying British-Pakistanis differ in their brand loyalty, brand trust and brand attitude, marketers are advised, when targeting British-Pakistanis, to use the appropriate media for strong and weak ethnic identifying British-Pakistanis, and use the media appropriately. In other words, one message and one strategy is not sufficient for all British-Pakistanis, but instead marketers may need to segment their markets and develop communication plans for consumers with varying levels of affiliation with their ethnic heritage (Holland and Gentry, 1999).

This is because strong ethnic identifying individuals are for example more likely to have an emotional response to the use of cultural symbols in marketing communications, automatically processing self-relevant information (Bargh, 1984), leading the viewer to notice such symbols in the environment and also in advertising (Barsalou and Ross, 1986). Prior research confirms that consumers notice and respond to the use of cultural symbols in advertisements (Holland and Ball, 1995; Holland and Gentry, 1996). On the other hand, if people do not strongly identify with their ethnic group, ethnic group membership is improbable to be a predictor of behaviour or reaction to an advertisement (Hirschman 1981a).

The mentioned marketing implications will help marketers to target British-Pakistanis in more effective ways by acknowledging that ethnic minorities are not a homogeneous group, as shown in this study. This will assist marketers to avoid portraying ethnic minorities in a stereotypical and unflattering manner in advertising (Stevenson, 1991).

10.3 Limitations and Directions for Future Research

10.3.1 Limitations

At the point of completion, a number of limitations of the current study need acknowledging:

1. There is always the issue of generalisability in consumer behaviour studies, and the present study is no exception. For instance, the findings of this study are limited to a certain group of ethnic minority consumers. The study only focused on British-Pakistanis whereas future research can incorporate multiple ethnic minority groups to compare and contrast the findings reported here.

2. For practical reasons, the questionnaire was developed in English and a decision was made not to translate it into other languages spoken in Pakistan. The choice was dictated by lack of time, and amount of time and effort involved in translating the questionnaire into multiple languages. British-Pakistanis originate from different regions of Pakistan and hence speak different languages (see for instance, Jamal, 1996). Furthermore, there is always a risk of poor translation of the survey instrument, which could render the data collected to be useless (Behling and Law, 2000). While, the use of questionnaire written in English may have marginalised some of the potential participants, particularly from first generation, significant efforts were made to make sure the sample is well represented in terms of generation.

3. Also, the race and/or gender of the researcher (who was male and not a British-Pakistani) might have lead to social desirability bias, especially during the stages of the leave and collect questionnaires data collection method, where the researcher was in direct contact with participants. It is generally believed that a norm of social desirability underlies the differences in the information respondents report to interviewers of different races (Davis and Silver, 2003). In the case of British-Pakistanis, Jamal (1997) reported high levels of appreciation shown to mainstream researchers and hence it might be that the British-Pakistanis liked the idea of being interviewed by someone

from a non British-Pakistani background. If that was the case, they might have tried to look better in the eyes of the researcher by expressing opinions that conformed to perceived interviewer expectations or wider societal norms. However, since responses were not directly given to the researcher, but instead answered in a self-completion questionnaire, and respondents did not have to leave any personal information, which would have allowed identifying them and total anonymity was guaranteed, it is expected that these measures should have prevented social desirability bias.

4. The current study is also limited by its focus on quantitative methods. Canning and Gwilliam (1999, p.401) argue that the use of multi-method research approach allows 'breath and coverage', with the opportunity to probe deeper into perceptions than is possible with the use of a questionnaire. Canning and Gwilliam (1999, p.401) argue that when two different research methods are applied, which is also referred to as 'triangulation' (Saunders *et al.*, 2007, p.99), the methods can enrich and validate one another, ultimately giving greater confidence in the results. Although triangulation would have been beneficial to the current study, it was not possible in this case. The process of conducting a meaningful sample of interviews as well as the questionnaire would have increased the time and money involved in this study. Furthermore, the resistance to the survey by many British-Pakistani participants, especially the older generation, gives some indication to how difficult access to the British-Pakistani community for a large sample of interviews would have been. In addition, interviews are full of opportunities for bias (Sarantakos, 1998) and require a large amount of individual interpretation and expertise. This bias involved with interviews is unacceptable under a positivist philosophy, which "requires the inquirer to adopt a distant, non-interactive and objective posture" (Guba, 1990, p.20) and would have gone against the positivist principles of research followed in the current study.

5. The measures of all the constructs of the study were collected at the same point in time and via the same instrument, so the potential for common method variance exists (Straub *et al.*, 1995). There were, however no signs of lack of discriminant validity among the principal constructs, the usual indication of

common method variance. Future research could employ a longitudinal study to avoid the respondents from providing uniform responses across all constructs.

6. Due to the cross-sectional nature of the study, causality can only be inferred through theory. That is, the significant coefficients support the propositions of the theory about causation by showing the correlation patterns that would be expected if the causation in the theory is correct. The coefficients themselves, however, do not necessarily show causation. To show causation, additional longitudinal research, possible even in a quasi-experimental design, is necessary (Cook and Campbell, 1979).

However, it should be noted that whilst the current study was subject to a number of limitations, the research was successful in addressing the original objectives of the study.

10.3.2 Directions for Future Research

After completing the current study, nine areas which would benefit from future research have become apparent.

1. Future research needs to determine the extent to which the findings of the present study can be extended to include other ethnic subcultures, settings and products (Cook and Campell, 1979).

2. It is necessary to not only define the microculture, but also the subgroups within the microculture, that is, the more specific breakdown of ethnic groups within the bigger microcultural group. Future research could, for example, examine if there are any differences in relation to demographic characteristics. This will allow the market researcher to understand nuances within and between the microcultures that impact on purchase preferences and decisions.

3. Venkatesh (1995, p.36) suggested that ethnic research will be profoundly enriched if researchers endeavour to go beyond the over-dependence on standard positivist research methods "because the epistemological position of the researcher might become too rigid to capture the existential condition of the researched subjects in a meaningful way". For this reason, future research would benefit from using more qualitative research methods and might attempt a longitudinal study of adolescent consumers which would illuminate the manner in which various ethnic minorities acquire and refine their consumer decision-making skills.

4. Because of the selection bias arising from the non-random sample, the sample used in this study, although heterogeneous in relation to demographic characteristics, may not fully reflect the British-Pakistani population. With higher education and English proficiency, the sample in this study may have tapped more into the British-Pakistani middle class rather than British-Pakistanis in general. Future research, utilizing a purely random sample, would provide a useful comparison against the results obtained in this research.

5. Since there is a preponderance of studies involving value-expressive products, such as clothing and food (e.g. Jamal, 1996; Laroche *et al.*, 2005), including the mobile phones used in this study, as regards ethnic minority consumer behaviour, it is suggested that future research should focus on utilitarian products and/or both types of products (Childers and Rao, 1992). Value-expressive products carry highly symbolic attributes and are subject to social and psychological interpretations of the buyer or user of the product. In contrast, a utilitarian product is purchased for the functional aspects of the product (Midgley, 1983). Future studies should address the lack of product category breadth in current academic studies on ethnic/microcultural consumption (Chung and Fischer, 1999). Such research may also wish to investigate if product type moderates the relationship between microcultures and purchase outcomes.

6. Having established that generational differences among British-Pakistanis exist in regard to their consumer behaviour, future research in Europe would benefit from investigating to what extent ethnic subculture groups (*e.g.* high/low acculturated, high/low ethnic identifiers) vary or are similar to individuals of the macroculture, in relation to consumer behaviour. This type of ethnic minority research has already been conducted in the USA (*e.g.* Shim and Gehrt, 1996; Ganesh, 1997; D'Rozario and Choudhuri, 2000, Chattalas and Harper, 2007) and its application in a European context would generate interesting findings. The results would enable researchers to see if in ethnic minorities the third-generation will become almost indistinguishable from the wider society, being nominally part of their micro-culture, or if they will maintain a close connection to their culture of origin.

7. While most of the research at present dealing with ethnic subcultures consumer behaviour focuses on the purchase of a good, future research could investigate pre- and post-purchase situations among ethnic subcultures in relation to goods, but especially services, which would provide a new platform for microcultural consumer studies. As researchers we are also interested in the decision-making processes consumers go through to arrive at the purchase decisions and feelings towards the product and service after having bought the product or used the service. Given that a service and its company's brand is to a large degree represented by its frontline employees, it would be interesting to investigate the effect of cultural differences and/or similarities between the service's employees and ethnic minority consumers, and how, for example, these differences and/or similarities affect ethnic minority consumers retention.

8. Apart from investigating British-Pakistani (Jamal, 2003) and British-Indian (Sekhon, 2007) consumer behaviour, future research could focus on other ethnic minorities to establish if there are communalities or differences among these ethnic subcultures, as has been done in the US (D'Rozario and Choudhury, 2000).

9. A topic that needs further research is the conceptualization of trust. In accordance with Mayer et al. (1995), specific beliefs about ability, integrity, benevolence, security and privacy were defined as antecedents of trust. Future research could incorporate other aspects of trust that have been recommended, but are not commonly used, such as, reliability and loyalty (Hosmer, 1995) and kindness and possessing personal attraction (Griffin, 1967). It is believed that future investigation into a number of other elements that may influence trust and go beyond the relationship itself, such as personality-related dispositions, such as the disposition to trust and belief in humanity (Rotter, 1971; McKnight *et al.,* 1998) would provide interesting and fruitful results.

10.4 Conclusion

The primary objectives of this study were to develop a conceptual model that determines how the cultural dimensions of generational differences, ethnic identification, acculturation and the independent and interdependent self among British-Pakistanis effect their susceptibility to normative and informational influences and brand loyalty. The present study also examined the effect of normative and informational influences among British-Pakistanis in determining self-congruity, brand trust, brand attitude and brand loyalty. Finally an investigation was carried out to see if self-congruity, brand trust and brand attitude affect brand loyalty for British-Pakistanis.

The study indicated that cultural dimensions are useful in explaining ethnic minorities' susceptibility to interpersonal influences and brand loyalty, and positioned normative and informational influence as an important variable in explaining ethnic consumers' self-congruity, brand trust and brand attitude affect brand loyalty. It was also shown that self-congruity, brand trust and brand attitude affect brand loyalty in a positive direction for British-Pakistanis. Lastly, the study showed that cultural dimensions were not only useful in determining ethnic minorities susceptibility to interpersonal influence but that the varying degree of these cultural dimensions also has an effect on ethnic minorities brand loyalty, brand trust and brand attitude.

To conclude, this study has shown that micro-cultures in general and immigrants in particular are not a homogeneous group. There are differences among

them that can and do affect aspects of their consumption behaviour. It is hoped that these differences and their effect on immigrant/micro culture consumer behaviour will lead both marketing and consumer behaviour theoreticians and practitioners alike to realize that the UK is not only a society segmented by ethnicity, but also some of its ethnic cultures are themselves segmented with the consequent varying behaviour of consumers.

APPENDIX

APPENDIX

———— ONE ————

1. Introductory Questonnaire Cover Letter from Cardiff University
2. Final Questionnaire

Questionnaire

THE EFFECTS OF SOCIAL AND CULTURAL FACTORS ON CONSUMER ATTITUDES AND LOYALTY

I RODUCTION

.i.s questionnaire is part of a PhD research project which has been designed to study the effects of social and cultural influences on ethnic minority n:sumer attitudes and their loyalty towards specific brands. More specifically, it investigates the intergenerational differences in brand loyalty among : British-Pakistanis in the UK. The study aims to contribute towards a better understanding of the buying behaviour among the British-Pakistanis and l l help marketers to better position their brands.

)ur valuable participation in this questionnaire will assist the academic analysis and study. The completion of the questionnaire should not take you > re than 10 minutes of your time. Your participation in this questionnaire is totally voluntary and you can withdraw from this research at any stage t.hout telling us any reason. Also, you have the option of omitting a question or a statement if you do not wish to answer it.

ie anonymity and confidentiality of this questionnaire is fully guaranteed. You do not need to provide your name or your personal address. The data l lected will only be used for academic analysis and study and if published it will not be identifiable as yours. You can, if you wish, get a copy of ι,ior findings of this research by emailing me at _KrugA1@cardiff.ac.uk_ after September 2007.

ie questionnaire consists of different sections each having a set of statements or options. For each statement, please circle a number that best s-cribes your feelings and opinions. Do this by picking one of the seven numbers next to each statement. If you strongly agree with the statement, :·n circle number 7. If you strongly disagree, then circle number 1. If your feelings are not strong, then circle one of the numbers in the middle.

r:ase answer all of the information truthfully and as fully as possible. There are no right or wrong answers. All we are interested in is a number that s·t shows your views and opinions. For each question, please make a separate and independent judgement.

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How long have you lived in the UK?
r nce Birth ☐   1-10 years ☐   11-20 years ☐   More than 20 years ☐
Do you currently own and use a mobile phone?
ES ☐   NO ☐   If you have answered no, please Go to Question 15
. Which of the following brands of mobile phones do you currently own (please tick all that is applicable):

) Sony Ericsson	☐
' Nokia	☐
' Samsung	☐
' Motorola	☐
' LG	☐

)' Other (please specify) _____

. Which of the above is your MAIN BRAND OF MOBILE PHONE (THE ONE THAT YOU USE MOST OF THE TIMES)

>·..

Take a moment to think about your chosen brand of mobile phone. Think about the kind of person who typically uses your chosen brand of mobile phone. Imagine this person in your mind and describe him/her using some personal adjectives (e.g., stylish, classy, etc., whatever personal adjective you can use to describe this typical user of your chosen brand of mobile phone). Once you have done this, rate the extent to which you agree or disagree with each of the following statements:

	Strongly Agree .... Strongly Disagree						
The kind of person who typically uses my brand of mobile phone, most of the time is very much like me.	7....	6....	5....	4....	3....	2....	1....
I can identify with those people who prefer to have my brand of mobile phone over other brands of phones.	7....	6....	5....	4....	3....	2....	1....
The image of the typical user of my brand of mobile phone is highly consistent with how I see myself.	7....	6....	5....	4....	3....	2....	1....
My chosen brand of mobile phone is consistent with how I see myself most of the time.	7....	6....	5....	4....	3....	2....	1....
My chosen brand of mobile phone reflects who I am most of the time.	7....	6....	5....	4....	3....	2....	1....
People similar to me use my brand of mobile phone most of the time.	7....	6....	5....	4....	3....	2....	1....
My chosen brand of mobile phone is a mirror image of me most of the time.	7....	6....	5....	4....	3....	2....	1....

The following assess your feelings of trust toward your MAIN brand of mobile phone:

	Strongly Agree .... Strongly Disagree						
I trust my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
I feel confident in my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
My main brand of mobile phone is an honest and sincere brand in addressing my concerns.	7....	6....	5....	4....	3....	2....	1....
My main brand of mobile phone never disappoints me.	7....	6....	5....	4....	3....	2....	1....
I believe that my main brand of mobile phone guarantees satisfaction.	7....	6....	5....	4....	3....	2....	1....
I think that my main brand of mobile phone meets my expectations.	7....	6....	5....	4....	3....	2....	1....
I think that my main brand of mobile phone would make an effort to satisfy me.	7....	6....	5....	4....	3....	2....	1....
I believe that my main brand of mobile phone would compensate me if a problem with the product arose.	7....	6....	5....	4....	3....	2....	1....

How would you describe your feelings towards your MAIN brand of mobile phone?

Good	7....	6....	5....	4....	3....	2....	1....	Bad
Positive	7....	6....	5....	4....	3....	2....	1....	Negative
Like	7....	6....	5....	4....	3....	2....	1....	Dislike
Favourable	7....	6....	5....	4....	3....	2....	1....	Unfavourable
High Quality	7....	6....	5....	4....	3....	2....	1....	Poor Quality
Pleasant	7....	6....	5....	4....	3....	2....	1....	Unpleasant
Appealing	7....	6....	5....	4....	3....	2....	1....	Unappealing

The following statements assess your perceptions of your loyalty towards your MAIN brand of mobile phone.

	Strongly Agree .... Strongly Disagree						
I consider myself to be loyal to my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
My main brand of mobile phone would be my first choice for my mobile phone needs in the future.	7....	6....	5....	4....	3....	2....	1....
I think I am committed to my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
I really like doing business with my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
I use my main brand of mobile phone because it is the best choice for me.	7....	6....	5....	4....	3....	2....	1....
If I had to buy a mobile phone again, I would buy a brand other than my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
I would not switch to a competing brand even if I had a problem with my main brand of mobile phone.	7....	6....	5....	4....	3....	2....	1....
I intend to buy my main brand of mobile phone again in the future.	7....	6....	5....	4....	3....	2....	1....

The following statements assess the effects of social influences on your purchasing behaviour. Please indicate the extent to which you agree or disagree with each of the statements.

	Strongly Agree .... Strongly Disagree						
I rarely purchase the latest fashion style until I am sure my friends approve of it.	7....	6....	5....	4....	3....	2....	1....
It is important that others like the products and brands I buy.	7....	6	5...	4....	3....	2....	1....
When buying products, I generally purchase those brands that I think others will approve of.	7....	6....	5....	4....	3....	2....	1....
If others can see me using a product, I often purchase the brand they expect me to buy.	7....	6....	5....	4....	3....	2....	1....
I like to know what brands and products make good impressions on others.	7....	6....	5....	4....	3....	2....	1....
I achieve a sense of belonging by purchasing the same products and brands that others purchase.	7....	6....	5....	4....	3....	2....	1....
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....
I often identify with other people by purchasing the same products and brands they purchase.	7....	6....	5....	4....	3....	2....	1....
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....
If I have little experience with a product, I often ask my friends about the product.	7....	6	5...	4.....	3....	2....	1....
I often consult other people to help choose the best alternative available from a product class.	7....	6....	5....	4....	3....	2....	1....
I frequently gather information from friends or family about a product before I buy.	7....	6....	5....	4....	3....	2.....	1....

The following statements assess your cultural orientation. Please indicate the extent to which you agree or disagree each one of them:

	Strongly Agree .... Strongly Disagree						
I have respect for the authority figures with whom I interact.	7....	6....	5....	4....	3....	2....	1....
It is important for me to maintain harmony within my group.	7....	6....	5....	4....	3....	2....	1....
My happiness depends on the happiness of those around me.	7....	6....	5....	4....	3....	2....	1....
I would offer my seat in a bus to a well known person who is from my group.	7....	6....	5....	4....	3....	2....	1....
I respect people who are modest about themselves.	7....	6....	5....	4....	3....	2....	1....
I will sacrifice my self-interest for the benefit of the group I am in.	7....	6....	5....	4....	3....	2....	1....
I often have the feeling that my relationships with others are more important than my own accomplishments.	7....	6....	5....	4....	3....	2....	1....
I should take into consideration my parents' advice when making education/career plans.	7....	6....	5....	4....	3....	2....	1....
It is important to me to respect decisions made by the group.	7....	6....	5....	4....	3....	2....	1....
I will stay in a group if they need me, even when I'm not happy with the group.	7....	6....	5....	4....	3....	2....	1....
If my brother or sister fails, I feel responsible.	7....	6....	5....	4....	3....	2....	1....
Even when I strongly disagree with group members, I avoid an argument.	7....	6....	5....	4....	3....	2....	1....

The following statements contain further aspects of your cultural orientation, which have not been mentioned in question 10. Please in extent to which you agree or disagree with each one of them:

	Strongly Agree .... Strongly Disagree						
I'd rather say "No" directly, than risk being misunderstood.	7....	6....	5....	4....	3....	2....	1....
Speaking up during a class/group is not a problem for me.	7....	6....	5....	4....	3....	2....	1....
Having a lively imagination is important to me.	7....	6....	5....	4....	3....	2....	1....
I am comfortable with being singled out for praise or rewards.	7....	6....	5....	4....	3....	2....	1....
I am the same person at home that I am in school/work.	7....	6....	5....	4....	3....	2....	1....
Being able to take care of myself is a primary concern for me.	7....	6....	5....	4....	3....	2.....	1....
I act the same way no matter who I am with.	7....	6....	5....	4....	3....	2....	1....
I feel comfortable using someone's first name soon after I meet them, even when they are much older than I am.	7....	6....	5....	4....	3....	2....	1....
I prefer to be direct and forthright when dealing with people I've just met.	7....	6....	5....	4....	3....	2....	1....
I enjoy being unique and different from others in many aspects.	7....	6....	5....	4....	3....	2....	1....
My personal identity, independent of others, is very important to me.	7....	6....	5....	4....	3....	2....	1....
I value being in good health above everything.	7....	6....	5....	4....	3....	2.....	1....

. How would you describe your ethnic identity (please chose only one)?

m Pakistani ▢   I am British ▢   I am British-Pakistani ▢

. The following statements assess the strength of your affiliation with your chosen ethnic group (from question 12).

	Very Strongly ....Very Weakly						
How strongly do you identify with your chosen ethnic group (from question 2)?	7....	6....	5....	4....	3....	2....	1....
	Very Important ....Not Important at All						
How important is it for you to get along well with the values of mainstream British culture?	7....	6....	5....	4....	3....	2....	1....
How important is it for you to maintain identity with your culture of origin	7....	6....	5....	4....	3....	2....	1....
	Very Often .... Not Very Often						
How often do you speak the language of your culture of origin?	7....	6....	5....	4....	3....	2....	1....

. The following statements assess your preference for mainstream British/Ethnic media and friends. The word sian refers to the languages and dialects spoken in kistan, such as: Urdu, Punjabi, Pashto, Sindhi, Seraiki, lochi, Gujarati etc.	Only English	Mostly English	Often English	About half and half	Often Asian	Mostly Asian	Only Asian
In general, what language(s) do you speak and read?	7....	6....	5....	4....	3....	2....	1....
What language(s) do you usually speak at home?	7....	6....	5....	4....	3....	2....	1....
What language(s) do you usually speak with your friends?	7....	6....	5....	4....	3....	2....	1....
In what language(s) do you prefer to watch TV and listen to Radio?	7....	6....	5....	4....	3....	2....	1....

. Please indicate to what extent	Only British	Mostly British	More British than Pakistani	About half and half	More Pakistani than British	Mostly Pakistani	Only Pakistani
Your close friends are	7....	6....	5....	4....	3....	2....	1....
You prefer going to social gatherings/parties at which people are	7....	6....	5....	4....	3....	2....	1....

. Demographics

. Your Sex:				18. Your Age:			19. Your Marital Status:		
)	Male			a.)	18-24		a.)	Single	
)	Female			b.)	25-34		b.)	In a relationship	
				c.)	35-44		c.)	Married	
				d.)	45-54		d.)	Separated or Divorced	
				e.)	Over 55		e.)	Widowed	

. Your education level:			21. Your occupation:		
)	Primary School		a.)	Student	
)i	GCSE/Matriculation		b.)	Businessman (e.g. own my own business etc.)	
)	A Levels		c.)	Education/Medical services	
)i	Some College but no degree		d.)	Professional/senior management	
)i	College with a degree		e.)	Retired	
)	Undergraduate degree (e.g., BA, BSC, B.Com)		f.)	Taxi driver	
)i	Postgraduate degree (e.g., M.A., MSC, MBA)		g.)	Manual worker (e.g. work in a factory etc.)	
)i	Doctorate PhD		h.)	Other (please specify)	
)	Other (please specify)				

THANK YOU VERY MUCH for your participation in this study !!!!!!!!!!

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