Al-Abdulrazak, R.M. (2020) Religiosity and global brand consumption as an agent of modernisation in developing economies, in *Religion and Consumer Behaviour in Developing Nations,* Editors: Gbadamosi, A. and Ayodele O., Edward Elgar Publishing Limited: London. (January 2021)

Chapter 5

Rula M. Al-Abdulrazak

Religiosity and global brand consumption as an agent of modernisation in developing economies

1. Introduction

Wrestling with the new geographies of space, and the new boarders such as the Republic of Ireland, the Republic of South Sudan, and the Czech Republic is modernisation a product of capitalism, or an organic fruit of history. The last four decades witnessed an increasing number of so-called emerging economies vying for attention, such as the United Arab Emirates economy. 'Cities from zero' like Dubai (Basar 2006) are being called 'instant cities' due to super-fast urbanisation (Bagaeen 2007). These cities present a specific formula for high pace economic development, that includes vision and ability to attract investments, in a model of a state-controlled open-market which is an unapologetic new-found-economy. The rapid urbanisation of China is another example of the same formula. Eschewing participatory democracy in these new economies grow a market-based populist culture of consumerism (Basar 2006); where consumer preferences converge (homogenisation of tastes) alongside a growing demand to consume (pluralisation of consumption). Other forms of modernisation with growing economies and participatory democracy are India, Brazil and South Africa, with growing appetite and purchasing power to brand consumption. These emerging markets are following the roots of well-established consumption culture in markets such as the United States, the United Kingdom and the European market, which progressed through a history of evolving capitalism.

Iconic global brands' consumption is considered a manifestation of the culture of consumption. They are the target of anti-consumerism and anti-materialism activists, such as journalist, Naomi Klein (2000/2010) the author of *No Logo*. *No Logo* criticised corporate dominance in a new branded world and evolved into a movement that challenged 'brand bullies' and increased awareness. The book became a point of reference not only for social justice and environmentalists but also for marketers and brand agents. *No Logo* became a brand in its own rights and alerted other

activists to the power of branding their entities and causes by applying the tools and rationale of corporates' brand managers (e.g. Bob 2002, 2005). Schlosser (2002) the author of *Fast Food Nation,* is another investigative journalist that challenged corporate dominance through the phenomenon of fast food that spread from North America to the rest of the world and its effect on peoples' lives.

Communications and cultural studies scholars Melissa Aronczyk and Devon Powers (2010) edited *Blowing Up the Brand,* a collection of studies that critically examined the power of brands in an increasingly market-oriented culture. The book is an intervention into 'the' commodification phenomenon which became 'the way of life' that represents modernity; where the brand is the way to communicate effectively and efficiently any social, political, or commercial aim. Holt (2004) examined the concept of the iconic brand, as a brand that imbeds itself in culture, champions cultural change, and becomes an activist in a cultural movement. Brands in such a powerful position can influence or lead cultural change as they work with traditional socio-cultural activists, such as journalists, artists, creative writers, and media. With this understanding, brand meaning can become part of cultural, sociological, and philosophical enquiry, that both complements and complicates the commercial and managerial analysis of brand and brand decision-making.

'[Brand] knowledge doesn't come from focus groups or ethnography or trend reports -the marketer's usual means for 'getting close to the customer. Rather, it comes from a cultural historian's understanding of ideology as it waxes and wanes, a sociologist's charting of the topography of contradictions the ideology produces, and a literary critic's expedition into the culture that engages these contradictions.' (Holt, 2003: 49)

Brand Culture, an edited book by Jonathan Schroeder and Miriam Salzer Morling (2006), refers to brands as cultural, ideological, and political objects. The editors identify cultural influences and implications of brands from two angles: first, brands infuse culture with meaning, and provide brand management with a profound influence on modern society. Second, in addition to brand identity and brand image, brand culture is an essential part of the brand theory, as it enhances our understanding of the branding process by providing the needed cultural, historical and political foundation to understand how brand meaning is formed in context.

Cultural codes, ideological discourse, consumers' background knowledge, and rhetorical processes are some of the identified influences in branding, brand communication, and consumers-brand relationship. Basic cultural processes, including historical context, ethical concerns, and consumer response, affect brand meaning (Schroeder and Morling, 2006). Consumers form and

perform identities and self-concepts in collaboration with brand culture (Borgerson and Schroeder 2002). Marketers and consumers cannot completely control the branding process, and the formation of brand meaning as cultural codes can have a major role to play. Marketing research is yet to comprehend the complexity of the branding process and formation of meaning, identity and image in a cultural context, and what the consequences of consuming the brand and forming brand meaning can be on society. This research gap can be due to the need for multidisciplinary research methods and theorisation due to the complexity (Holt, 2003).

To enhance our understanding of the interaction between brands and cultures in the global market this chapter defines the brand, and studies brands interactions with different cultures, by examining the brands' consumption in relation to specific cultural codes. The chapter raises an enquiry into the role global brands play in developing economies consumerism and culture. As a major source of individuals' values and lifestyle, faith values and religious beliefs represented in religiosity, which is a key element of culture (Tyler 1870 cited by Avruch 1998; Spencer-Oatey 2008 and 2012), is selected to examine the phenomenon of global brands' consumption in developing economies as a form of modernisation in recently modernised cities such as Dubai and Riyadh. The focus here is on the brand influence on social and economic developments of developing economies consumers.

Global brands aim to address the world from an ethnocentric perspective as they develop global strategies and minimise adaptations. They, thus, segment international markets in search of a global strategic segment interested in sharing the brand culture and values. This approach increases the brand power to influence international market consumers. Accordingly, this study explores global brands interaction with consumers from developing economies. It utilises the narrative of modernisation theory and the dialectic discourse of postmodernism and the dependency theory, to shed light on this global brand-consumer interaction. To clarify the narrative, religiosity and the value of modesty consumers may have, is examined in relation to examples of global brand interactions in countries such as Saudi Arabia and others. Finally, a balancing act model is developed to illustrate the unbalancing interaction between a global brand and emergent market consumers in this narrative.

2. Brands, branding and brand management

Brand

Marketers often consider brands as a psychological phenomenon which emerges from the perceptions of individual consumers. The collective nature of these perceptions is what can lead to a

powerful brand (Holt, 2006). Stephen Brown (2016) stated that a brand is a property in the sense that it is a vital asset of any business as per space a brand occupies in consumers' mind. This conscious and sub-conscious mind-share creates brand value; whereas cultural brands' value emerges from their culture-share that is obtained through the collective perception of brand articulation and active engagement in culture. An example of cultural brands can be McDonald's as a brand embedded in the fast-food cultural movement in the United States.

There are many potential definitions of the brand as per the examples in table 1; however, there are shared understandings among these definitions, which can be themed into six themes: meaning-oriented, object-oriented, ownership-oriented, competitiveness-orientation, communication-oriented, and value-oriented (see table 1 for examples). There are many claimed definitions of brand, which can lead to a vague understanding of the concept and can be themed in several ways. To clarify how this chapter's enquiry is grounded in brand theory, the **brand** is defined as consumers/stakeholders' perception of a distinctive idea and emotion associated with tangible and intangible features. Experiencing the brand leads to individual and social responses and forms individual and collective perceptions that create the brand value.

Table 1- Orientations of brand definitions

Classification	Definition	Author
Meaning-oriented	[A brand is] a repository of meanings fuelled by a combination of marketers' intention, consumers' interpretations, and numerous socio-cultural networks' associations.	Marie-Agnes Parmentier cited in Beverland (2018)
	Corporate brand is the core value that defines it and provides strategic direction to a firm's activities.	Ind, 1997; De Chernatony, 1999; Simoes *et al.* 2005
Object-oriented	A brand is a product that provides functional benefits plus added values that some consumers value enough to buy.	John Philip Jones cited in Beverland (2018)
	A brand is a product but one that adds other dimensions that differentiate it in some way from other products designed to satisfy the same need.	Keller *et al.* 2012
Ownership-oriented	A brand is a label, designating ownership by a firm, which we experience, evaluate, have	Brakus *et al*. 2009

	feelings towards, and build associations with to perceive value.	
Competitiveness-oriented	A brand is a reason to choose.	Cheryl Burgess cited in Beverland (2018)
	A brand is a name, term, sign, symbol or design, or a combination of these, intended to identify the goods or services of one seller or group of sellers and to differentiate them from the competitors.	American Marketing Association I
Communication-oriented	A brand is the intangible sum of the product's attributes, its name, packaging, and price, its history, its reputation, and the way it's advertised.	David Ogilvy (1911-1999) cited in Beverland (2018)
	A brand is a customer experience represented by a collection of images and ideas; often, it refers to a symbol such as a name, logo, slogan, and design scheme.	American Marketing Association II
Value-oriented	A brand is a cluster of values that enables a promise to be made about a unique and welcoming experience.	De Chernatony 2009

The object-oriented brand definitions focused mainly on products as the branded object dismissing the broader range of branded subjects such as places, people, non-profit organisations, corporations, and ideas. Thus, a differentiation between a product and brand is necessary here (see table 2 for clarification).

Table 2- Product, brand differentiation

Product	Brand

• Product is a **bundle of benefits** which consumers perceive to satisfy their need or solve their problem.
• Usually, the product is **tangible**, but it could include services
	• A brand is a **perception (intangible)**
	• It is a result of consumers' experiences of
	   • a company or
	   • a product or
	   • a service or
	   • a place or
	   • a person or
	   • an idea etc.

• Tangibles can cost much more than it adds value to consumers.	• Intangibles usually add much more value to consumers than it costs.

To understand the brand, it is also important to differentiate between the brand and the image and identity of the branded object or idea. There are several interpretations of the three concepts and how they interrelate. Brand meaning is formed through a projected identity and a perceived image of the branded object, subject or idea. Thus, it is helpful for this enquiry to define these concepts and their relationships. Identity is the way an object aims to be perceived (Al-Abdulrazak, 2016). Image is the way the public perceives the object (Al-Abdulrazak, 2016). A brand is what represents the essence of the identity of the branded object/subject. A brand is consumers experience to form an image of the object/subject that is close to its projected identity. A brand is an illusion and a reality of the branded object/subject; as what is perceived, is what is real (Bonansea 1969 cited by Reid 2013).

Branding and Brand Management

Some of the reviewed definitions of a brand are definitions of the branding process. Process-oriented definitions were combined by a few marketers and academics such as Michael Beverland (2018). For example, "**branding** is the art of aligning what you want people to think about your company with what people actually think about your company and vice-versa." (Jay Baer cited in Beverland, 2018: 8). Branding is the process by which a brand idea is formed, communicated, and engaged with society to gain meaning. The perceived meaning can align with the original idea to some extent and differ in many others. The gained **brand meaning** is a shared production among all stakeholders. **Brand management** attempts to enhance the alignment between the gained brand meaning and the original brand idea, which management expects it to be in favour of the brand value. Brand management goes beyond the branding process to evaluate the perceived brand meaning, monitor its value, and update the brand experiences accordingly. Branding may initially emphasise functionally-oriented values, which are then amplified with emotionally-oriented values. As brand management sophistication increases, it drives a visionary promise that adds value to all stakeholders. And as the perceived brand meaning enhances brand preference, brand equity (as the financial value of the brand) increases and vice versa unless unforeseen circumstances interfere in the process. **Brand preferences** result from consumers' rational and non-rational choices following their cognition and emotions. Emotion can be

a primary influence on the development of brand preferences and may precede cognition. Many important aspects of emotion are social. The meaning of emotion may be constructed by social interaction leading to an understanding of acceptable behaviour and value patterns; this explains cultural and sub-cultural differences in consumption. As emotions are socially and culturally constructed their influence on how consumers process brand communication and experience the brand, can be rooted in culture, in particular consumers' non-rational preference. The symbolic meaning of consumption also can be grounded in the self- or social-symbolism (Rosenbaum-Elliott *et al.* 2015), that is heavily influenced by culture.

Brand management involves identifying and developing brand plans, designing and implementing brand marketing programmes, measuring and interpreting brand performance, growing and sustaining brand equity (Keller *et al.* 2012). Such a rigid management process can easily slip into brand management from the management perspective rather than the consumer perspective. As the power of a brand lies in what resides in the minds and hearts of consumers, to re-focus brand management teams' orientation towards the consumers and other stakeholders, Keller *et al.* (2012) suggested Customer-Based Brand Equity (CBBE) model. **Brand equity** is a set of assets (and liabilities) linked to a brand's name that adds to (or subtracts from) the value provided by brand offerings to a firm and, or that firm's customers *(*Aaker,1996; 2002). The major assets of brand equity, as identified by Aaker, are brand awareness, perceived quality, brand associations, and brand loyalty. CBBE suggests four stages to develop a brand identity and meaning, followed by consumer response and the brand relationship they create. These stages correspond with the objectives of achieving brand awareness, creating points-of-parity and points-of-difference, that stimulate positive reactions from consumers in terms of emotions and judgement, leading to brand loyalty. However, the effect of culture is not salient either in CBBE, or in the brand management process. CBBE focuses on individuals' perceptions rather than collective perception and does not clearly address the impact of socio-cultural contexts. In expanding a brand overseas, for example, marketers need to build brand equity by relying on specific knowledge about the experience and behaviours of those market segments, and without understanding the effect of influential cultural components such as faith and religion, their predictions of consumer behaviours and preferences can be misleading. It is not clear how religion can influence buying and consumption behaviour as the number of empirical studies in this area is rather small. However, studies suggest that consumer segmentation and targeting in multicultural and cross-cultural markets can increase the accuracy of its knowledge into consumer behaviour by considering faith and religious values (Mathras *et al.* 2015; Hollensen, 2017). Including religion in customer

personas analysis, can help marketers understand the buying and consumption reasoning and emotions, such as the trade-off between pleasure and guilt, and consumer judgment when it comes to risk-taking such as in gambling and investments.

3. Brands representing modern life in developing economies

Modernisation theory and developing economy

Modernisation theory is a western theory that was populated in the US for political reasons. Its main goal was to overcome communism post-WWII and lead the rising 'third-world' nations (Wohlforth, 1995; Abid, 2004). Based on **the evolutionary theory**, modernisation is a phased lengthy process that can be achieved over a long period of time. It is a homogenising process where collective societies become individualistic yet represent a group of homogeneous people living within a system where their dreams and hopes are similar. Modernisation reflects Europeanisation or Americanisation as it is based on them as the model modernised societies. It is an irreversible process which suggests that whichever stage a country is stuck at it cannot reverse it even if it wanted. As soon as there is a demand for modernisation, or a process has started, it is difficult to take that back. The Middle East crisis in the last decade started a revolution for reform which turned into conflicts around modern ideologies and power that trapped the region in a circle of endless battles. Finally, modernisation is a progressive process that should improve healthcare and increase income and productivity as it increases consumption.

The **economic approach** to understanding **modernisation** explains self-sustained growth of modernised societies. Rostow's (1964) Take-off into Self-Sustained Growth (TSSG) model based on aeroplane metaphor suggests five stages for a society to move from traditional to high mass consumption society, which represented modernisation in this discourse. This model corresponds with the evolutionary theory as development is slow and takes decades. The five stages start with the traditional society, which is a collective society with limited resources and strong community ties and strong ties into the heritage. The second stage is when the traditional society is experiencing a cultural shift and a move towards individualism and market economy, and want to have material wealth. This can be explained by Levy's (1953) trigger of wanting to modernise through contact points between non-modernised and modernised societies. This is the preconditions of the take-off stage and it suggests political leadership that moves the country towards greater flexibility and openness in culture and economic diversification. The shift and want will lead to the third stage, where the society takes-

off. The take-off stage, however, requires a stimulus such as a significant technological advancement or political revolution. The stimulus preconditions the take-off. An evolving sense of individualism characterises it, entrepreneurship approach to development as the country establishes a market economy that reflects a well-established want of material wealth where growth is the ideology, the policy and the development measure. The fourth stage is the technological maturity phase, where the society produces efficiently more than it consumes and thus, it starts trading internationally and create new markets to sustain its growth. At this stage, the community ties are weakened, and the economy is diversified in different sectors, more businesses are created, leading to urbanisation as employment get concentrated in cities while the workforce gets specialised to serve the diversified economy, and public education with clear directions is offered. Finally, it is the phase of high-mass-consumption where a modernised society is established with growing national income that is turning into a consumption society where it is cheaper to buy a new product than to repair one, with well-developed international trade. Yet, welfare systems get established as community ties and collectivism diminish much further. At this stage also, services expand dramatically as higher-income earners look for others to do more of their daily duties while they specialise in high earning jobs. Although this model is also unidirectional countries can get stuck in the middle at the take-off stage when a political revolution leads to continuous unrest and a lack of resources and capital. Here Rostow suggests that modernised society lend these non-modernised countries the capital needed and provide the knowledge and technology for financial benefits, for example, oil exploration technologies offered by brands such as Royal Dutch Shell (the Netherlands and the UK), Total (France) and ExxonMobil (the US), or medical technology brands such as Medtronic (the US), Philips (Netherlands), and GE Healthcare (the US). Both industries leading brands are American brands that grow to become global brands.

From a **functionalist theory perspective**, modernisation is a systematic and transformative process, where shifts in society and culture occur following a specific stimulus. It is an immanent process as soon as a change happens in one aspect of the community the rest follows; usually, it starts with either education or political change. The functionalist theory led by the biologist Talcott Parsons (1967) argues that society is like a biological organism, it adjusts its temperature based on the environment it is in and the bodies status, what is called 'homeostatic equilibrium'. Modernisation in this interpretation requires society to be **a**daptive to the economic environment, work towards attaining specific **g**oals set by governments, **i**ntegrate institutional efforts to achieve the goals, and maintain certain values in family and education, **l**atency. These are the four critical functions (AGIL) required of the society in this explanation of modernisation.

The functionalist theory interpretation of how modernisation works in non-modern societies suggests several pattern variables that distinguish traditional from modern society: affective vs affective neutrality; particularistic vs universalistic relationships; collective vs self-orientation; ascription vs achievement; and functionally diffused vs functionally specific society (Parsons and Shils, 1951: 77). As such the **sociological approach** defines modernisation as the degree to which tools and sources of power are utilised (levy, 1953 and 1966), where societies are on a continuum that progresses from non-modernised to modernised. For example, the US, Japan, and the UK are considered modernised; while China and India are progressing on the continuum as developing economies. The idea here is that modernisation occurs after the non-modernised country gets in contact with modernised countries. The suggestion is that to start drinking soft drink instead of tap water is modernisation, due to all the developments that come with it, so it is a trigger of modernisation. Latecomers to modernisation are to seek modernised countries expertise and be aware of what to expect. However, they are in return expected to modernise at faster pace dealing with a large scale of developments at the same time, which may be constrained by resources and lead to disappointment.

From a **political** perspective, Coleman (1968) measures modernisation through a political restructuring, secularisation of political culture, enhanced political system's capabilities through equal participation. He suggests that the ultimate measure of a modernised society is a political system that can handle a crisis in, for example, national identity and political legitimacy. Political systems that can survive such crises and ensure stability for growth have the sign of a modernised society.

Postmodernism

Covid-19 pandemic challenges modern societies and economies designed by the industrial revolution in the west, and spread through mass product consumption across the world, followed by the shift of outsourcing manufacturing to the east. This pandemic is leading to a global economic crisis as it is challenging our mobility and forcing us to interact online in all aspects of life. Closed airports, empty aeroplanes, hotels, restaurants, malls, offices and some factories reduced productivity as consumption shrank dramatically overnight. In fashion industry VOGUE Business reported in April 2020 that Galeria Karstadt Kaufhof, Germany's biggest department store retailer, for example, filed for administrative insolvency after losing more than €80 million in revenue per week, with potential 28,000 job losses. Debenhams, a UK retail brand appointed an administrator, with 22,000 jobs at risk across its 142 stores for the second time in one year. The US department store Neiman Marcus filed for bankruptcy. Small independent fashion designers, with brands worth under US$1 million are the

most at risk, and they represent around 40 per cent of the Council of Fashion Designers of America's 477 members. The year 2020 pushed many businesses to rethink their business model, and consumers may rethink their consumption habits and priorities, as some of them fight with their stuff for space at their tiny flat in some of the wealthiest cities across the world. Working, practising teaching and religious gatherings online while the sky becomes clearer and pollution drops significantly, giving other forms of life a better survival chance, may lead many consumers to question their consumption choices and rethink their lifestyles. Modernisation, as we know it can be under threat and a change of form, can be imminent following the Covid-19 pandemic in 2020.

The hypothesis that modernisation, as a form of mass-consumption leads to economic development, does not necessarily reflect social development. Bhutan use of the happiness index instead of the GDP to measure progress suggests that mass-consumption is not an indication of happiness and mental health. The assumption that all societies are striving for harmony, stability and equilibrium as known in the western form of modernisation and economic development ignores the painful and disruptive decades of suffering and unrest people in less developed economies would have to endure for the promised modern lifestyle. Moreover, modernisation is not a process that countries may only entre voluntarily. Colonialism and postcolonialism play a significant role in imposing modernisation as westernisation, Europeanisation or Americanisation. This can lead to the exploitation of non-industrial countries. A combination of capitalism and a form of democracy as the only desirable outcomes of progress is questioned by postmodernism and by the dependency theorists.

The continuous restructuring of institutions with the aim of integration to achieve modernisation can be disruptive and lead to loses in heritage and tacit knowledge and not necessarily achieve economic progress, while it can break the unities of communities. Uniformity of human society through modernisation process that promotes individualism in many cases leads to inequality and injustice in income and life opportunities while devaluating the values of these societies, which had given them stability and happiness pre-modernisation.

These theories of modernisation do not consider the geographical locations, the climate differences, and natural resources into account, as it does not consider the historical evolution of a nation, its culture and values. The idea that the recommended modernisation process brings people together to work on a common goal is idealistic as every revolution faces counter-revolution of those resisting change and rejecting the new ideologies. Furthermore, continuous economic growth is not necessarily the way forward as it is not environmentally friendly and can lead to a materialistic society where

ownership matters more than relationships. Therefore, ethnocentric bias towards development in western countries, as the European model, may not be the ideal model for every country. Many external factors of influence need to be considered, such as colonialism (See the dependency theory Wallerstein, 1967 and Frank, 1969).

In summary, linear theories that suggest modernisation as a progressive one-way, forward-looking process that assumes all nations would follow the same model are misleading. Development can take different shapes, can happen at different speeds and differ based on society's system of values and capabilities, education history and colonisation history, in addition to the geographical location and resources; plus, modernisation can be reversible. These theories are very descriptive and has western bias, as they describe west Europe and the USA's development journey and do not address the willingness of other nations to follow the same approach. They do not address the influence of the west that drives many societies to want this style of modernisation, as suggested by Levy (1966). The western influence is particularly evident in driving or hindering colonies' economic development and trade, as their resources were serving the colonising nation first. Western scholars such as Talcott Parsons (1967) were critical of the values of, what he considered, 'underdeveloped' countries. He suggested that being attached to customs, rituals, and institutions hinders progress. He criticised the extended kinship and tribal systems found in many of these societies, as in his opinion it hinders the geographical and social mobility which is essential for country development as outlined in his Functional Fit theory. This includes religiosity that connects people together and can create strong kinship and social identity, which would influence all aspects of life, including daily consumptions. The impact of modernisation felt strongly across the world, and its impact on religions is suggested to be seen in the falling of the number of worshippers in Churches across western societies; the appearance of cults and sub-sects that either aim to modernise religion or protect it leading to violence, such as in Pakistan (Menhas et al. 2015). In a case study analysis of Korea as a developing economy, Kim (2002) suggests that globalised modern culture has deeply influenced a membership crisis in Korean Christianity since the 1960s. It can also be deduced from a theology study on the impact of modernism in Ethiopia that modernism impact is evident in the self-, political- (state-church relations), and social-identity (Girma, 2018), which, in turn, affects brand consumption and decisions in favour of western global brands that represent modernity.

Modernisation theory assumes that western civilisation is technically and morally superior to other societies, implying that the values of the developing world have little value compared to those of the West. Meanwhile, **dependency** theorists argue that modernisation is not about helping the developing world as much as it is about, making western companies and countries richer, opening

them up to exploit cheap natural resources and cheap labour (Ferraro, 2008). On the other hand, many developed countries in the west show a high level of inequalities, high crime rates, high suicide rates, and health problems such as drug abuse. **Postmodernists** such as Heidegger, Lyotard and Derrida (Ferraris, 1988) questioned the modernist belief in universalism in favour of relativism and identity. They questioned the narratives of societal and scientific progress in modernisation theory and emphasised the need to appreciate the difference, rather than a forced unity. Postmodernism suggests that the world is a complicated place and that there are many ways to understand and enjoy the world.

Consumption, Modernism and Postmodernism

In the modernist ethos, knowledge is a tool for improving the material conditions of human life, which is reflected in the branded products they buy and become consumers. Human life is considered in terms of here and now, what they buy and possess today and how these brands and possessions improve their lives. There is little reference to life after death, as was the case in the pre-modernist period. Thus, the progression of knowledge becomes linear, futuristic and goal-oriented (teleological) towards improving the material conditions for a better life. In this logic brands existence is a necessity to achieve a better human life, as well as, improving the cognitive capacities of individual minds and enhancing their reasoning skills and abilities so they can make better judgements. University of Oxford, Harvard University, Stanford University, and the University of Cambridge are of the top global brands to develop human minds and lives, while Google and Apple are on the top of the list of sought-after employers where a human can progress. Microsoft brand communications and mission focus on empowering people to progress with the embedded understanding that better life is achieved through progress. They communicate slogans such as "your potential, our passion", and "be what's next". The social system accordingly expects to prepare its members to apply their knowledge to socially determined goals. Individuals become investments and society reward them with more brands based on how well they perform in this rationalist enterprise, yet individualism is intended to prevail.

Consumer behaviour studies offer little attention to postmodernism (Firat and Venkatesh 1992, Sherry 1990). In an examination of the 'individual' and his or her relationship to the external world, Venkatesh (1992) identified three concepts that represent three periods of history in the West: premodernism, modernism and postmodernism. In premodernism the philosophical focus was on the concept of 'being', that is, the human existence in relationship to God and the Universe; while modernism shifts

from the 'being' to 'knowing', that is, the human cognition as a subject and the external world as a rational social order of power. Postmodernism shifts further to the 'communicative' subject and a symbolic system of meanings. These shifts from a human-being, to a knowing-subject, to a communicative subject in a semiotic world reflect the market move from knowledge acquisition and production to a world of symbol and sign management, with the brand as the lead player.

Neo-liberalism criticises modernisation emphasis on foreign aid, where those identified as developing economies need the help of developed economies to progress (Cammack, 2001). This help mainly involves finance aid or borrowing and expertise in the modernism approach to development. However, the financial aid may not be employed where it is most beneficial or not reach the target recipient due to greed and corruption, leading to inequality and elites maintaining power. Neo-liberalism perceives competition as the defining characteristic of human relations and defines citizens as consumers, whose democratic choices are exercised through market transactions (buying and selling), a process that supposed to reward merit and punishes inefficiency. Thus, it maintains that the market delivers benefits that could not be achieved by modernism planning.

Dependency theory reacts to modernism and redefines economic development

While modernisation theory states that the development or underdevelopment of a country is a result of the internal conditions that differentiate its economy (resources and capabilities); the dependency theory, argues that country's development is a result of underdevelopment, and that underdevelopment is a result of development. The idea is that countries are classified as underdeveloped because of the existence of the countries that are classified as developed and vice-versa. This understanding highlights the competitiveness as the extent of development of an economy cannot only be the result of its internal conditions. Countries developments are ranked and categorised based on global comparative criteria set by the west that leads the supranational institutions developing these rankings, such as the United Nation, the World Bank, and the World Trade Organisation. The 2008 financial crisis that started in the US and spilt over to the rest of the global financial market, and the Covid-19 epidemic in 2020 that affected the world health and is leading to a worldwide economic crisis, have proven that the economic development of any country is to a great extent dependant on the economic status of other countries. The economy of any country market is conditioned by the development of and ties with other economies. Hence, the preference of western global brands in developing economies, as shown in many studies that examined the dynamic between the brand and country-of-origin image.

Ajayi (2015) clarifies that the periphery economics and the internal social and political structure of the third world countries are conditioned by the dominant centres (developed or advanced countries), to reinforce the primary nature of the export community. Accordingly, internal and external structures of the world's economies are connected and form an elaborate pattern of structural underdevelopment. Nations in the 'third world' provide natural resources, cheap labour, a destination for obsolete technology and markets to the wealthy economies with which they would not have the standard of living they desire. This understanding led Ajayi (2015: 8) to conclude that 'the insertion of third world countries into the world economy, during the age of imperialism was centred on economic stagnation in poorer nations' turning them into consumers and cheap, ill-educated workforce, and global brands into the dream of a better life, such as Nike trainer for a young boy.

The dependency theory, unlike the evolutionary theory, recognises the political and economic ties among countries that would have different consequences for each of these countries and that countries are not self-contained units. The studies of the dependency theory took an integrative approach in an attempt to be holistic and interdisciplinary instead of the divided efforts seen in the evolutionary theory and its interpretations of modernism among economists, political scientists, and sociologists (Frank, 1969; Amin, 1974). This holistic approach enabled the dependency theory to apply historically specific analysis to national development and to recognise the material bases of organised social life (manifested in global brands), and the spread of the capitalist system in the global market. In contrast, the evolutionary theory took an idealistic approach to social change designing an artificial stages model (Parsons, 1967).

The economic dependency of peripheral countries on core economies and the influence of multinational corporations (MNCs) became evident in Evans (1979) work. As the level of dependence of a country's economy on other countries production and markets increases, as it ends up providing primary products and cheap labour services for core economies with little added-value and limited revenues (the peripheral countries) (Taylor, 1992). The MNCs with their global brands obtain most of the surplus value through control of the investments in manufacturing, extracting and the channels of both exportation and the overseas markets. Unstable global economic conditions and the resulting shrinkage of demand in core countries usually hit peripheral countries harder as their economy and employment heavily rely on economic conditions in rich countries.

Free-market economists such as Peter Bauer and Martin Wolf criticised some of the economic policies they assign to the dependency theory, such as: subsidising specific national industries to reduce imports, which may in the long-term reduce the incentive to compete on quality; and maximise efficiency and innovations, which will not be sustainable. Continuing to support such industries can also reduce public funding to socio-cultural development projects, welfare and development programmes. The detractors cite the Indian economy's improvement as it moved from the state-controlled market to open trade as a contradicting example to the dependency theory practices. Protectionism is reappearing in today's market in the trade war between the US and China during the Trump administration in the US, and the planned exit of the UK from the European market after a referendum in 2016. The open-market leaders are mixing, and matching policies as the political interests dictate or going full circle leaving the vulnerable, dependent economies of the developing and underdeveloped economies dependent on the Global market, free trade and outsourcing.

The dependency theorists alternative unilinear growth models have aimed to address the unequal relationships between countries due partly to historical colonialism and imperialism (Shah, 2019). Empirical evidence, however, is limited on both sides, modernism and the dependency theory particularly when it comes to a comprehensive national development consideration in the long-term. The dependency theories can be abstract and tend, like modernism, to homogenise countries in two categories: developed and underdeveloped. They consider ties with multinational corporations and global brands as detrimental, although these ties can be important means to transfer technology. They also believe in the need to develop industrial capital and capabilities to produce value when developing the economy rather than depending on consumption and exported knowledge.

The spirit of modernisation theory today is embedded in **neo-modernisation** theorist such as Jeffry Sachs (2005). Similar to Rostow, Sachs perceives development as gradual progress towards economic and social well-being. However, he argues that there are a billion people below the poverty line -as defined by the World Bank- in the world, who are unable to climb the development ladder because they lack the capital which the western developed economies enjoy, in terms of health and nutrition, wealth and knowledge. Sachs suggests that since they are trapped in a cycle of deprivation, these people require targeted aid injections from the west to develop. He even calculated the required fund that amounts to 0.7% of GNP of the 30 or so most developed countries over a few decades. MNCs ambition for wealth is suggested to be adding to the marginalisation of the world's poorest populations (Heslam, 2004) through cheap labour, sweatshops, child labour, and encouraging credit buying behaviour. In efforts to show a sense of social responsibility towards those consumers in poverty, MNCs engage in dispersed projects to offer charity to those contributing to their abundances,

such as Procter and Gamble's (P&G) Children's Safe Drinking Water Program (CSD) offering P&G Purifier of Water packets of powder in 90 countries across the Americas, Africa and Asia (csdw.org).

As the dependency theorists argued for a radical reversal of the modernisation approach underdevelopment is no longer a pre-historic, endogenous natural state of the 'Third World', rather than a result of a historical process of unequal integration into the capitalist world market. Dependency theorists analyse the asymmetrical relations of 'peripheral' economies with 'central' industrialised economies as stemming from the colonial period and especially the course of the 19th and 20th centuries, leading to a phase accentuated monopoly and transnational capital. The new paradigm had epistemological and political implications opening the economics debates of capitalism to interdisciplinary and (neo)Marxist-horizons, Ruvituso (2020) explains. The dependency approach included in centre-periphery structural analysis stimulated debates regarding: the interrelation of external and internal factors of dependency; the ruling classes and the marginality phenomenon; and the internal colonialism and the historical modes of production, that explain the unilateral patterns of brand consumption. Global brands continue to manifest the modernisation approach as they inspire changes in the social fabric and identity of their consumers competing with religious values, such as purity and modesty. Many developing economies' consumers continue to look up to global brands and their MNCs dreaming of a modern lifestyle where they can flourish; while the struggle to identify economic development approach that benefits the nation and other dependent economies continue.

"Western brands are associated with heritage, creativity, originality, and quality", says Wang Sharay, a senior marketing director working in Beijing (in Lu-Hai Liang, 2018). Linking to this, it relevant to note that global iconic brands, in many cases, offer emerging markets' consumers a new way of life such as the American fast-food legendary brands McDonald's, Kentucky, and Burger King, or a point of view. For example, United Colours of Benetton and Cheerios taking a stand on racial issues, REI opting outside the Black Friday discounts phenomenon by closing their stores that day, Mozilla championing web freedom and user choice, and Procter and Gambel (P&G) challenging culturally embedded sexism by encouraging people to rethink the phrase 'like a girl'. These brands also learn from their experiences with other cultures. McDonald's experience in the Indian market and their unwelcomed beef burger in a culture where cows are holy creatures taught McDonald's brand management to adopt local tastes and respect the locals' beliefs. In China and Bangladesh, McDonald is flourishing due to their adaptations; at the same time, they are changing the way these nations eat and their healthy diets. Best Buy, Tesco, eBay, Google, Amazon, Gap, Marks & Spencer (Graham, 2019), and Dunkin' Donuts are all western brands who have either struggled or failed to succeed in the Chinese market. China is a country many global brands are yet to understand. China is

modernising, but are they following western modernisation approach or developed a different approach to avoid over-dependence on advanced western economies.

4. Modesty and consumption in religious readings

Religiosity: A Conceptual Overview

Religiosity is a multi-dimensional and complex concept. Its definition may vary across religions. Religiosity is used to measure the religious commitment and devoutness of individuals. According to McDaniel and Burnett (1990: 101), ' religiosity is 'a belief in God accompanied by a commitment to follow principles believed to be set by God'. Geser (2009) citing other scholars such as King (1967) offers a more comprehensive definition suggesting that religiosity is a complex, multi-dimensional construct that encompasses cognitive values and beliefs, affective feelings of spirituality and commitment, and behaviours such as prayer and church attendance. Religiosity refers to the extent to which a person is devoted, committed and adhere to religious values and beliefs; as a continuous rather than a distinct variable (Beit-Hallahmi and Argyle, 1997). It is not a uni-dimensional concept (King and Hunt, 1972, Abou-Youssef *et al.* 2015); but rather a multi-dimensional and complex construct that relates to several elements of religion which in turn affect how people live their lives in a number of ways. These elements include beliefs, values and attitudes, knowledge, experience and practices that affect our daily activities (O'Connell, 1975, Abou-Youssef *et al.* 2015).

Peoples' devoutness to their religion tend to be used to classify their religiosity, taking into consideration the entangled human–religion relationship and the centrality of religion in human history (Khan *et.al.* 2005). However, as a complex construct with several variables and number of impact points, religiosity is not easy to measure. Several scales have been developed over the years, the majority of which measured Christian religiosity. The scales that measure religiosity are mostly either measuring practices and beliefs such as Taai's scale (1985), or intrinsic and extrinsic motivated religious orientation (MRO) as per Albehairi and Demerdash's scale (1988). While practices and beliefs are self-explanatory, extrinsic and intrinsic MRO can be more complicated. Extrinsic religiosity is suggested not to involve spirituality or beliefs (Vitell *et al.* 2005; Vitell *et* al. 2015). Still, it is concerned with how social networks perceive someone's religion, where practices are a mean to an end, as they are meant to conform to the accepted practices and way of life and enhance the person's sense of belonging, acceptance and social status (Abou-Youssef *et al.* 2015).

In some cases, one may argue that extrinsic religiosity may also be a way to distinguish the self from its surrounding and keep a sense of identity such as wearing a religious symbol in a foreign country or in a working place where the person is a minority. Intrinsic religiosity, on the other hand, is motivated by internalised beliefs where people tend to develop a way of life matching those beliefs (Khan *et al.* 2015). It is spiritual, and the practices, whether in daily life or religious rituals, are an end goal rather than a mean to an end. Khan *et al.* (2015) infer that intrinsic religiosity has more impact on behaviour than extrinsic religiosity. The scales measuring religiosity can differ in detail from one study to another and from religion to another. Measuring Islamic religiosity in research, which is relatively new in comparison with Christian religiosity measures, for example, shows that an effective reflection of the Islamic conceptualisation of religiosity according to the understanding of Muslims requires relatively different measurement scales (Krauss *et al.* 2005).

Religion and Consumer Behaviour

Consumer decisions are influenced by many factors, some of which could be categorised as personal and socio-cultural (Gbadamosi, 2016). Religion is a component of culture that influences people's life and consumption decisions (McCullough and Willoughby, 2009) particularly important decisions, such as marriage or engagement in extramarital affairs.

Rich religious narratives help us understand people, organisations, societies and the involvement of material objects, including what the marketplace provides (Muniz and Schau, 2005). Organisational decisions can also be affected by religiosity, such as the level of engagement in financial risk (Hilary and Hui, 2009). For example, Islamic banks proved to take fewer risks than conventional banks. As a result, the spill over from western markets, e.g. the United States of America to the rest of the world during 2008 financial crisis had less impact on Islamic banks (Tabash and Dhankar 2014; Zehri *et al.* 2012; Hasan and Dridi 2010).

Engelland (2014) states that religion is considered a predecessor to culture where individuals with different religious beliefs based on their religion exhibit differing levels of Hofstede's (2003) cultural dimensions whether individualism, power distance, uncertainty avoidance or masculinity. For example, Jost *et al.* (2003) and Schwartz and Huismans (1995) suggest that religiosity is positively associated with the desire to preserve tradition and to protect against uncertainty and is negatively associated with openness to new experiences. Risk aversion is considered an attribute associated with religiosity, whether it is manifested in fastening seat belts or increasing financial savings as ways to reduce risk (Khan *et al.* 2013). Meanwhile, not fastening seat belts has been a major factor in

devastating car accidents in Saudi Arabia (Mansuri, 2015) which is considered a conservative Islamic community. The extent to which these dimensions are embedded in individuals' beliefs and attitudes may differ due to differences not only in religion but also in personal characteristics, other cultural factors and background and the surrounding at the time. These dimensions, in turn, have been proven to influence behaviours, whether in terms of ethical behaviour (Schrader, 2007) or consumption behaviour (Abou-Youssef *et al.* 2015). It is recommended, therefore, not to expect a unified understanding of religion as well as its impact on individuals' behaviours. Jafari and Sandıkcı (2015) emphasised the need to understand identity dynamics while examining the complex relationships between the religion of Islam and consumption.

El-Bassiouny (2014) suggests that committed believers in Islam would want all business and marketing practices to adhere to their religious values and beliefs. This understanding indicates that committed Muslims' life is inspired by religious values, including their engagement with markets and marketing practices (Jafari and Sandıkcı 2015). There are conscious awareness and expression of identity accompanied increased global mobility among tourists, businesses, migrants and refugees with an identity to reserve and integration to achieve in the new market. The balance between the two would determine their cultural reflexivity (Beck, 2011) and attempts to influence the internal and external policies of the new destination (Akhter, 2007). Such balance can lead to engagement in the local culture and in time may develop a modified identity, especially across generations. An example is the differences between the engagement of the majority of British born and educated Pakistani Muslim descendants and their parents in British life. The cultural engagement of Muslims, for example, includes their consumption of products and services that fulfil their needs from Apple's smart mobile phones (iPhone) to KFC's halal chicken in areas where Muslim density is high in a multicultural city like London. However, in developing economies and modernised cities like Dubai, western expatriates' culture is prevailing as in mixed-gender schools, universities, working and socialising places are the majority and bars that serve alcohol are spreading. Western culture of the global brands and the way of life it offers to these expatriates are modifying the developing country's city culture and challenging its religious values that, for example, prohibits alcohol drinking and revealing cloth, such as bikini swimsuit.

5. Global brand consumptions and modesty in developing economies

Islamic consumption practice theory is based on two concepts: (1) income defines spending ability (Quran, Al-Talaq:7) which reduces the tendency to borrow money; and (2) economic consumption, which involves: (a) preventing the consumption of harmful products and services; (b) preventing extravagant luxury and waste (Quran, Al-Esra': 16 and 26-27; and Al-Waqeah: 41-45); and (c) encouraging reasonable and wise spending (Quran, Al-Furqan: 67; Al-Esra': 29; Al-A'araf:32; Al-Talaq: 7). These economic and consumption concepts are embedded in the meaning of modesty in Islam. Quran does not mention 'modesty' directly. Quran refers to its broader meaning in the Arabic language (*Zouhd*), which promotes spirituality over materialistic possessions, calls for self-discipline to pursue knowledge, and work up to high standards reaching 'Ehsan', as well as encourages investing incomes over spending and saving. The concept behind these encouraging behaviours is that money and wealth is a gift from God entrusted to us to utilise and invest in a way that spread its benefits. Modesty in Islam is not just about behaviours, but also attitudes and characteristics.

Similarly, Modesty in **Christianity**, in its broad sense, represents a mode of moral conduct that is related to humility (Statman, 1992). A person who behaves modestly refrains from extroverted behaviour that is supposed to speak of him- or herself. The expansive view of modesty in Christianity as it is in Islam is about attitude and behaviour, e.g. "…to walk modestly with your God." (Micah 6:8), that is understood as humbleness and self-discipline in their search for wisdom. In **Buddhism,** modesty is about proper conduct, that is guarding the three 'doors' to the self: body, speech and mind, so unwholesome actions are not committed through any of them (Bommarito, 2018).

Modesty is also fundamental in **Judaism**. There is common thinking that it applies primarily to women, and it is a desirable quality in men, but it is for all (Arthur, 1999). In the west, Muslims dressing code has been described as modest. This is not a term used in the Quran or known to be used in the Prophet's teachings (*Hadeeth*). It is a view based on sexual modesty; whereas modesty in its wider meaning is a requirement for both men and women in Islam. The Bible, as well, contains only two expressions related to modesty, neither of which is expressly connected with sexual modesty (Arthur, 1999; Morin, 2013).

Being modestly dressed is not what modesty is about in these religions. The way modest clothing is trending in the marketplace, on social media, and in mass media, dressing modestly is becoming more of a lifestyle and fashion statement, which is reflected in segmenting and targeting fashion consumers in the high street and even by few of the haute couture. Hijab, for example, became one of the product lines at Nike as well as Dolce Gabbana (www.dolcegabbana.com cited in https://www.theatlantic.com/entertainment/archive/2016/01/dolce-gabbana-high-fashion/423171/) and

widely marketed in developing countries with Muslim majorities such as the countries in the Arabian Gulf. Haute Hijab is a specialist brand that offers different styles of hijab. One of their styles is called *the modern* in a product line titles *better days ahead*, which suggests a change in how hijab is worn, which in turn can influence why it is worn (https://www.hautehijab.com/ 25 June 2020).

In two photos by Binniam Eskender and Iman Melo of hijabs designed by Iman Aldebe in Fairobserver.com (https://www.fairobserver.com/region/europe/the-rise-of-islamic-chic-and-hijab-haute-couture-31097/), the hijab is presented in a way far from modest. For example, one of the photos shows naked shoulders with artistic tattoos and a headscarf that covers the hair more like a hat and leaves the neck and shoulders exposed. These artistic promoting photos transform the headscarf into a fashion and sensual statement of modern life. Religion in what is described as modern society is moving from collectivist shared religious values and practices to individualistic intrinsic beliefs. Expectations of daily collective manifestations and symbols of religion are discouraged. Progress in modern society elicits this change at various levels of assertiveness, including the consumption of brands and global brands in particular. The fashion industry and media are focused on creating a multi-ethnic and supra-national consumer demographic defined by modest religious identity and cultures (Lewis, 2019). However, modest clothing that is worn by Muslims and non-Muslims alike is melting in the modern fashion trends, as shown in the marketing communication examples above, whether the look of the model or the artistic design of the presented lifestyle.

Another example of the modern economy is the rise of online dating, which is penetrating religious communities such as Muslims. It promises them equal opportunities to find love and future spouse online through a few filtering questions based on religiosity in the personality questionnaire subscribers complete when joining these sites such as eHarmony. Other specialised online sites designed for Muslims looking for potential spouse are encouraging self-promotion, pride and sharing personal traits and private feelings with hundreds of thousands of strangers online. These characteristics contradict the broader meaning of modesty in Islam that appreciates privacy, humility and bashfulness, and appreciate all without imposing onto their private life and feelings (Rochadiat et *al.* 2018). See some of the examples of these sites in the Google search below and the following example of Hawaya from Egypt, a developing economy of Muslims majority. Rochadiat et *al.* (2018) qualitative research of online dating and Muslim women in the US exposed various tensions surfacing between religious values and current practices online (Abdel-Fadil, 2015). These findings contradict the stigma associated with online dating reported in quantitative research that suggested the normative use of online dating among Muslim immigrants due to practicality and flexibility driven by pragmatic religious and cultural norms (Bunt, 2009; Lo and Aziz, 2009; Hammer, 2015). Research has

not yet examined this phenomenon closely, particularly in developing countries and the examples below suggest a need for further research to understand the dynamic between religious values, social identity and online brand communications and consumption including dating.

Dating is a modern phenomenon which may not be complying with the values of religious Muslims where love and marriage are entwined and experienced in social contexts with the community blessing. The modern economy brand agents are weakening the connections of traditional communities and dislocating many in favour of new online and professional connections. Modern lifestyles which are developed around careers and lengthy working hours reduce traditional communities' connections and offer different priorities in life. This new lifestyle made meeting potential spouses harder for committed Christian and Muslims, particularly as the places of worship are unable to compete for their time. Consumers are developing self-concepts that value individualism and have an ideal-self represented in the global heroes of modern society such as: Bill Gates (Co-founder of Microsoft), Steve Jobs (late CEO of Apple), Mark Zuckerberg (CEO of Facebook), Jeff Bezos (CEO of Amazon), Lynne Doughtie (CEO of KPMG), and Cathy Engelbert (CEO of Deloitte), or modern celebrities. Whether they are business oriented or cultural or environmental activists the modern generations in the so-called developing economies are forming new types of connections that enable them to achieve the modern lifestyle where online dating is a norm and marriage as a religious commitment is less popular. Cultures, values and beliefs differ around the world. Thus, the idea of 'one size fits all' that global brand trends promote while penetrating new markets for growth is distracting and can be disturbing to societies and may have serious consequences.

The religion or culture-specific dating and marriage sites or apps are an illustration of the socio-cultural battle with modernism as it reshapes the social identity in developing countries. Brands such as Harmonica, the Egyptian matchmaking app that was acquired in 2019 by Match Group, the company behind dating apps such as Tinder, Match and Meetic, is called now Hawaya (in reference to love in Arabic), Arabian Date a global dating app for Arabs, and Muzmatch Muslims specific marriage site are major players in this battle, aiming to solve a problem emerged with the modernised economy to further modernise the society.

Covid-19 pandemic led to a dramatic increase in online shopping in 2020, as it forced millions of shoppers to stay at home to stop the spread of the virus. Consumers had to turn to the internet to procure everyday items such as groceries (fruit, vegetables, milk and cheese) or toilet paper and more focused on the availability of an item than on brands. As a result, retail platforms enjoyed a six percent global traffic increase between January and March 2020 as retail sites generated 14.34 billion visits in March alone, up from 12.81 billion worldwide visits in January (Statistica.com, March 2020). The

lockdown that follows from March 2020 led consumers to attempt to buy more and more of their daily essential products online. The necessity, coupled with more time spent at home led to unusual buying behaviours, some of which market research recognised earlier. E-commerce statistics from 2017, for example, show that 43% of online shoppers have reported making purchases while in bed, and 20% from the bathroom or while in the car (Osman, 2020). So, would a limited time discount from a favourable brand communicated in a text at night with a link to the brand's online store prompt psychological buying? Is there brand buying behaviours that lead to overspending.

Think with Google research (2014) suggests that 48% of online shoppers worldwide overspent or bought something unplanned while shopping online. 85% of customers start a purchase on one device and finish it on another, at another time. The timing of the purchase is important as some of the behaviours that increase spending online is combining shopping with alcohol consumption. 10% of customers reported that they made a purchase while drunk. Gender is a significant variable here as 14% of male buyers reported buying drunk in comparison with 6% of female buyers (Osman, 2020).

Spending online is growing around the world, as internet access increases. The World Bank reports that the percentage of individuals using the internet in Saudi Arabia, for example, was 93.3% in 2018, an increase from 64.7% in 2014 (Market Line, 2020). Using mobile devices for online shopping became a growing trend, which made online purchases more accessible and convenient in developing economies. Saudi Arabia had a smartphone penetration of 46.0% (Newzoo, 2018). The increased availability of mobile internet and m-commerce platforms is enabling the rise of online retail value in developing countries. Amazon, the global online retail brand, expanded into many developing countries, including the Middle East benefiting from this accessibility. By 2017, 58% of online shopping in the Middle East was from international vendors (Go-Gulf, 2017), such as Amazon. 42% of Jewellery and watches purchases, 48% of health and beauty purchases, and 44% of electronics and computers buying in the Middle East moved online (Go-Gulf, 2017).

The Saudi Arabian online retail sector has experienced double-digit growth. The industry generated total revenues of $1.8bn in 2018, with an annual growth rate of 25% between 2014 and 2018. In comparison, the Emirati and Israeli online retail sectors grow by 13.8% and 17.9% respectively, over the same period, to reach respective values of $1.7bn and $2.0bn in 2018 (Market line, 2020). Online retailers are benefiting from the wide reach of the internet access and the convenience of mobile devices to enhance their mobile optimised websites and shopping applications as they simplify and speed the process. Hence, consumers have fewer opportunities to reconsider a buying decision. One-click purchase features and personalised home pages and filters are examples of features that simplify

the buying process and makes it more enjoyable. The one-click purchase makes it easier for a consumer to buy something by mistake.

In 2018 the electrical and electronics retail segment was the sector's most lucrative in Saudi, with total revenues of $688.2m, equivalent to 39.2% of the sector's overall value, and 24.2% of the apparel sector ($424.5m) was also sold online (Market line, 2020). The ease of buying online and the increased access and convenience accompanied with spending more time at home alone, such as the elderlies and children, suggest a rich soil for a continuous growth in online shopping trends where overspending can be an easy mistake to make, particularly when buying with credit. The risk of overconsumption and overspending is higher among vulnerable consumers, particularly when it comes to online and mobile games. Examining the examples of the Souq (store in Arabic) -that is, an Amazon leading online retailer in Saudi Arabia- online displays exhibiting a range of global brands sold online in the Saudi market, brings the modern lifestyle of the west to shoppers at home offering entertainment as much as convenience. The western models dominate the site, and there is no evidence of cultural customisation, for example, the site offers female shoppers over a thousand bikini swimsuit in comparison with few dresses. The site www.amazon.sa (accessed on 14 July 2020), which used to be www.Saudi.souq.com (accessed on 02 June 2020) highlights luxury accessories. Watches, sunglasses, and bags each has its own category. There is also a wide range of prices and offers -as is the case with Amazon- that can serve and penetrate a wide range of market segments, encouraging possessions and materialism (Amin, 1977).

Food home delivery is another sector flourishing online around the world and in developing economies such as Saudi Arabia and the Middle East, China, India and Brazil. Food delivery market research shows that China is first in the world in 2020 predicted revenue at (US$51,514m), while the US is second (US$26,527m), India (US$10,196m) is third, and Brazil (US$3,300m) is fifth after the UK (US$5,988m). Saudi Arabia is ranked 15th with a market value of US$1,556m (Statistica.com, 2020). The average customer consumption in each of these countries depends on the market size out of the size of the population. 40.9% of the online food delivery consumers are low-income customers followed by medium income (33.7%) (Statistica.com, 2020), which is a concerning observation as most of the consumers resides between 25 and 44 years of age. Although this is an age of productivity, thus convenience will be appreciated by busy professionals. Still, it is not expected that those with the lowest income and a family to feed to reside to ready meals. This is not usually the most cost-effective option for low-income families and can lead to overspending in a vulnerable segment of the market. It is also a significant change in culture from home cooking to home delivery. There is a wide range of online food delivery platforms in addition to restaurants home delivery in Saudi, but the Delivery hero

dominate over 65% of the market. In comparison, the second player is Dominos, with only 10% market share, and Uber Eat is 5%, while the rest is shared among a number of providers (Statistica.com, 2020). It's clear that the market is dominated by MNCs' brands and almost monopolised by Delivery Hero, the German-based MNC.

The expected worldwide growth rate of online food delivery is 9.8% (Statistica.com, 2020), and eMarketer predicts, worldwide business-to-consumer (B2C) e-commerce sales to increase by 20.1%, with such rapid and significant growth comes responsibility. The higher the buying temptation online retailers create, the bigger is their responsibility to enable shoppers to shop wisely -within their socio-cultural parameters- and securely. A responsible approach to global brand experience online, including communication and content, shopping and consumption promises a sustainable future to all, the brands, the retailer and their global consumers. Overconsumption such as overeating or poor diets is a social responsibility that global brands and retailers need to consider. Overspending is the exception and not the norm and online retailing provide a great service to the communities as the Covid-19 pandemic shows. They will continue to grow and develop, and it is essential to reconsider the role they play across the world as global retail brands and the platform that brings other global brands to homes around the world. Separating modern styles of consumption from perceived development in knowledge, infrastructure, higher added-value manufacturing and economy can enhance national development. Strengthening the competitiveness of national brands may require rethinking legislations to reduce market dependency and increase choices in the emergent market.

The Balancing Act of brand-consumer interaction

Country-of-origin-image research shows strong preference in developing countries to international and global brands, and in particular western brands (e.g. Kleppe *et al.* 2002; Saffu and Scott, 2009; Al-Abdulrazak, 2020). The superiority perceived in global brands stimulates strong desire to self-identify with many of these brands. Hence, iconic global brands offering a new lifestyle become activists of culture change in developing economies. This is evident in the rapid cultural change seen in many developing countries across all continents including the Arabian Gulf, namely the United Arab Emirates (UAE) and recently the Kingdom of Saudi Arabia (KSA). The experiential consumption of the FIBA 3x3 *Basketball* World Tour, and the Spanish Super Cup in Saudi, and Formula One in Bahrain encouraged the consumptions of other global and iconic brands associated with the lifestyle and dressing code of such experiences, e.g. Nike, TISSOT, Wilson, Mercedes, and Ferrari. In a comparative study of luxury brands consumption in Russia and Romania, whether buying luxury brands to demonstrate status and welfare (social identity) or as a treat for working hard (self-concept), as most Russian respondents stated, or to enjoy perfection, high quality, and attention to details (self-concept)

as Romanian respondents reported, both countries show global brands preference over national brands (Ochkovskaya, 2015).

International and global brands -that reflect modernisation as a symbol of the developed economy- encourage some consumption behaviours that can take consumers away from modesty in its broader religious meaning. They challenge the nationals' cultural values and beliefs such as humility, generosity, purity, and mindfulness. The promoted practices of credit spending that can easily lead to overspending, competitive drive to possess for self-identification and social identity change can stimulate pride and greed and reduce gratitude and sharing values in society. The conversation among modernism, postmodernism, and dependency theorists can inform a balancing act in the interaction between global brands as agents of modernisation and consumers in developing economies. Figure one below is an attempt to illustrate the interaction between a global brand and consumers in a developing economy and the balancing act that different readings and practices to economic development (dependency theory and postmodernism) can play. The unbalance of power between the brand and the developing economy is illustrated in the size of the power of influence arrow travelling from the brand to the emerging market consumers and vice versa. The self-identification of consumers with the global brand forms and reforms the values and cultures of these individuals and societies, as seen with modesty as a religious value in the examples discussed in previous sections. Understanding this interaction can be beneficial in balancing the influences of the interacting powers and in helping national brands compete with global brands.
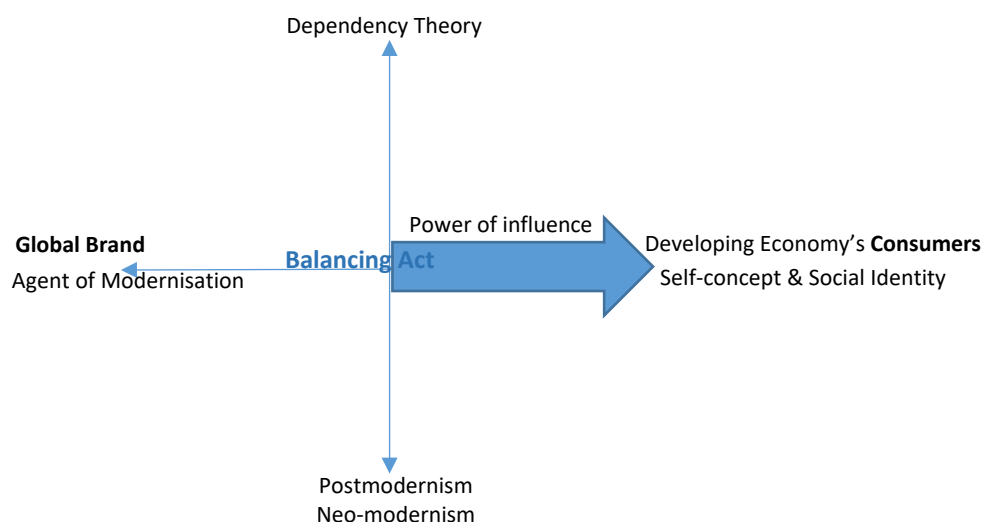

Figure 1- The balancing act of a global brand and consumers interaction in developing economies

6. Conclusion

Global brands, such as Facebook, Amazon, Apple, Microsoft, Samsung, Chanel, Coca Cola, Disney, and McDonald some of the top 100 brands ranked by Interbrand consultancy (2019) based on their financial value and dominated at the top 10 by American brands, are reshaping not just the consumption of the developing economies nations, but also their lives. As these brands change how people live and work, they became agents of change. The revolutionary root to modernisation as recommended by the evolutionary theory was enabled by the iconic global brands of social media in what was called in western media, the 'Arab Spring' (an uprise started in the Middle East in 2011, and its consequent conflicts continue until today in 2020). Facebook, Twitter and other global social media platforms played a significant role in the fuelling of the movement that ended up bloody and disappointing, to say the least. Many countries lost political and economic stability bleeding their wealth and offering human sacrifices in a war that has no winners, apart from businesses that profit from wars and can be described as ghost colonisers. Such extreme cases make the agency role of global brands based on the modernisation theory evident.

Consumers identification with global brands contributes to their self-concept through the ideal-self and the social-self (Gonzalez-Jimenez, 2017). Global brands' ethnocentric strategies and culture play a great part in the social identity of many of their consumers, from social categorisation and identification to belonging to specific groups and the comparison with other groups of society. Nike can represent the dream of a better life, a modern life, to a starving child somewhere because his favourite African athlete -whom he watches on the only TV in the village- wears Nike. The self-identification of a child with Nike, and the social identification of Saudis with McDonald and Coca Cola, Abu Dhabi and the Emiratis with the Louver, and Parisians with Disney forms and reforms the values and cultures of these individuals and societies. Religiosity as a major element of the self-concept and social identity of believers and non-believers alike (Agarwala *et al.* 2018) can influence and be influenced by consumers' identification with these global brands. Understanding this interaction can be beneficial in balancing the influences of the interacting powers and in helping national brands compete with global brands. Would a multi-domestic approach to global brand help balance the power of influence in the interaction with international consumers? Empirical research in brand as an agent of modernisation and the role of religiosity in consumers identification with global brands would have its applications in understanding consumer choices and brand preferences, brand loyalty and the self-concept, segmentation, targeting, and positioning. Further exploration with the enquiry of global brands as agents of modernisation and the potential cultural conflict including religiosity would

enhance our theoretical understanding of the brand phenomenon and the scope of its social and economic contribution as an agent of change.

The responsibility of global brands as modernisation agents that can be used for good or evil, such as online bullying and abuse on some of our favourite social media platforms, and the goodwill consumers put in these brands not to misuse their data and to keep it secured, is gigantic and can be above these businesses capabilities. Some shareholders can also see it as a conflict of interest between profit and social responsibility. Dominating global brands reduce the competitiveness of developing markets. They gain tremendous bargaining power due to their resources which can be intimidating to national brands and national authorities alike. The market penetration of national brands becomes harder, which leads to limited market options and reduce consumers' democratic choice to select a service or product provider. Consumers love to a global brand's promise, and the dream of being part of modern life is what may limit these consumers choices and national brands opportunities. It also as demonstrated in previous examples global western brand adaptation by developing economies consumers as an agent of modernisation tend in many cases to conflict with the consumers' identity traits and socio-cultural values as with religiosity and religious values such as modesty. These conflicts can have a dramatic impact on brand choices and consumer self-concept and social belongings and connections. Trendy hijab, online shopping, online dating and gambling like online games are online aided brand consumption platforms. Their accessibility on mobile devices associated with modern entertainment image under global iconic brands can prove challenging to consumers who these trends contradict their beliefs, or can lead to overspending which may, in turn, cause social conflicts. The postmodern conundrum suggests that the world is a very complicated place and that there are a number of ways to interpret it. Therefore, no one solution is preferable to any other, so solutions are imposed by power (Peterson, 2018), and in this case, the power is in the hands of the global brands.

References

Aaker, D.A. (1996) Measuring Brand Equity across Products and Markets. *California Management Review*, 38, 102-120.

Aaker, D.A. (2002), *Building Strong Brands,* London: Simon & Schustor.

Abdel-Fadil M (2015) Counseling Muslim selves on Islamic websites: walking a tightrope between secular and religious counseling ideals? *Journal of Religion, Media and Digital Culture,* 4(1): 1–38. Available at: http://www.jrmdc.com/journal/issue/view/8.

Abid, (2004) political modernisation: the concept, contours and dynamics, The Indian Journal of Political Science, Vol. 65, No. 4 (Oct.-Dec. 2004), pp. 590-602.

Abou-Youssef, M.M.H., Kortam, w., Abou-Aish, E. and El-Bassiouny , N. (2015), Effects of religiosity on consumer attitudes toward Islamic banking in Egypt, *International Journal of Bank Marketing*, 33: 6, pp. 786 – 807.

Agarwala, R., Mishra, P. and Singh, R. (2018), Religiosity and consumer behaviour: a summarising review, *Journal of Management, Spirituality and Religion*.

Ajayi, A. K. (2015) *Dependency Theory and the Third World*, Banselian Books Services.

Akhter, S.H. (2007) Globalisation, expectations model of economic nationalism, and consumer behaviour, *Journal of Consumer Marketing*, Vol. 24, No. 3, pp.142–150.

Al-Abdulrazak, R. M. (2016) *the Branded Nation: a comparative analysis with reference to Syria and the United Arab Emirates* (thesis), Royal Holloway, University of London.

Al-Abdulrazak, R.M. and Gbadamosi, A. (2017), Trust, Religiosity, and Relationship Marketing: A Conceptual Overview of Consumer Brand loyalty, *Society and Business Review*, Vol 12, No. 3.

Al-Abdulrazak, R.M. (2020) SMEs Market Growth, in *Entrepreneurship Marketing*: *Principles and Practice,* Editors: Nwankwo, S. and Gbadamosi, A., Routledge: London.

Albehairi, A. and Demerdash, A. (1988) *Religious orientation Scale*, 2nd edn., Cairo.

Al-Mutawa, N.; Schuilenberg, S.J.; Justine, R. and Taher, S.K. (2019) Modesty, Objectification, and Disordered Eating Patterns: A Comparative Study between Veiled and Unveiled Muslim Women Residing in Kuwait, *Medical Principles and Practice,* Apr; 28(1): 41–47.

American Marketing Association, *Definition of Marketing*, available at: https://www.ama.org/the-definition-of-marketing-what-is-marketing/ (accessed: 24 November 2019).

Amin, S. (1974) *Accumulation on a World Scale: A Critique of the Theory of Underdevelopment*, Translated by Brian Pearce. 2 vols. New York: Monthly Review Press.

Amin, S. (1977) *The Law of Value and Historical Materialism*. London: Harvester.

Aronczyk, M. and Powers, D. (editors) (2010) *Blowing up the Brand: critical perspectives on promotional culture*, The United States of America: Peter Lang Publishing.

Arthur, L., ed. (1999), *Religion, Dress and the Body*. Oxford, UK: Berg.

Avruch, K. (1998) *Culture and Conflict Resolution*. Washington DC: United States Institute of Peace Press.

Bagaeen, S. (2007) Brand Dubai: The Instant City; or the Instantly Recognisable City, *International Planning Studies*, 12(2), May, 173 – 197.

Basar, S. (2006), Dubai: self-help for those wanting to build a 21st century city, *Static*, No. 4, http://static.londonconsortium.com/issue04/basar_selfhelp.php (last accessed 22 October 2014).

Beck, U. (2011) Cosmopolitanism as imagined communities of global risk, *American Behavioural Scientist*, Vol. 55, No. 10, pp. 1346–1361.

Beit-Hallahmi, B. and Argyle, M. (1997) *The Psychology of Religious Behaviour, Belief and Experience*, London: Routledge.

Beverland, M. (2018) *Brand Management: co-creating meaning*ful *brands*, London: SAGE.

Bob, C. (2002) The Merchants of Morality, *Foreign Policy*, 129 (March, April), 36-45.

Bob, C. (2005) *The Marketing of Rebellion: insurgent, media and international activism*, Cambridge: Cambridge University Press.

Bommarito, N. (2018), Modesty and Humility, *The Stanford Encyclopedia of Philosophy* (Winter 2018 Edition), Edward N. Zalta (ed.), available at: https://plato.stanford.edu/archives/win2018/entries/modesty-humility/ (accessed 25 May 2020).

Borgerson, J. L. and Schroeder, J. E. (2002) Ethical issues of global marketing: avoiding bad faith in visual representation, *European Journal of Marketing*, 36(5/6), 570-594.

Brakus, J. J., Bernd, H. S. and Lia, Z. (2009) Brand Experience: What is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3), 52-68.

Brown, S. (2016) *Brands and Branding*, London: SAGE.

Bunt GR (2009) *iMuslims: Rewiring the House of Islam*. Chapel Hill, NC: University of North Carolina.

Cammack, P (2001) Neoliberalism, the World Bank and the new politics of development. In: Kothari, U, Minogue, M (eds) *Development Theory and Practice: Critical Perspectives*. London: Palgrave, 157–178.

Coleman, J. (1968) Modernisation, In *International encyclopedia of the social sciences, 10*. Macmillan: Free Press, New York.

De Chernatony, L. (1999) Brand management through narrowing the gap between brand identity and brand reputation, *Journal of Marketing Management*, 15(1/3), 157-180.

De Chernatony, L. (2009) Towards the holy grail of defining 'brand', *Marketing Theory articles*, Sage, 9(1): 101–105.

Dependency Theory - an overview, *ScienceDirect* Topics, available at: www.sciencedirect.com, (Accessed: 04 June 2020)*.*

El-Bassiouny, N. (2014) The one-billion-plus marginalisation: Toward a scholarly understanding of Islamic consumers, *Journal of Business Research*, 67 (2): 42–49.

Engelland, B.T. (2014) Religion, Humanism, Marketing, and the consumerism of socially responsible products, services and ideas, *Journal of Business Research*, Vol. 67, No. 2, pp.1-6.

Evans, P. (1979) *Dependent Development, The Alliance of Multinational, State and Local Capital in Brazil*. Princeton: Princeton University Press.

Ferraris, M. and Segre, A.T. (1988), Postmodernism and the deconstruction of modernism, *Design Issues*, 4:1/2, Designing the Immaterial Society, pp. 12-24.

Ferraro, V. (2008) *Dependency theory*: An introduction. In S. Giorgio (Ed.), The development economics reader (pp. 58-64). London: Routledge.

Firat, A.F. and Venkatesh, A. (1992), The Making of Postmodern Consumption, in Belk, R. and Dholakia, N. (eds) *Consumption and Marketing: Macro Dimensions*, PWS Kent Publishing.

Frank, A.G. (1969), The Sociology of Development and the Underdevelopment of Sociology. *Catalyst* 3:20-73.

Gbadamosi (2016), 'Consumer Behaviour in Developing Nations: A Conceptual Overview' in Gbadamosi, A (ed.) 'Handbook of Research on Consumerism and Buying Behaviour in Developing Nations, Hershey: IGI Global, pp.1-29.

Geser, H. (2009) Work values and Christian religiosity, *Journal of Religion and Society*, The Kripke Centre, Vol. 11, pp. 1-36.

Girma, M. (2018) Religion, politics and the dilemma of modernising Ethiopia, *HIT Teologiese Studies/Theological Studies*, Vol. 74, No 1, pp. 1-9.

Go-Gulf, (2017), *Middle East Shoppers Online Shopping Behaviour – Statistics and Trends [Infographic],* October 07, available at: www.go-gulf.com (accessed 2 June 2020).

Gonzalez-Jimenez, H. (2017), The self-concept life cycle and brand perceptions: An interdisciplinary perspective. *AMS Rev* 7, 67–84.

Graham, L. (2019), China is proving a tough market for western brands – here's the common mistakes that companies keep making, CityAM.com, available at: https://www.cityam.com/china-proving-tough-market-western-brands-heres-common/ (accessed: 27 May 2020).

Hammer J (2015) Marriage in American Muslim communitie,. *Religion Compass*, Vol. 9, pp. 35–44.

Hasan, M. and Dridi, J. (2010) The Effects of the Global Crisis on Islamic and Conventional Banks: A Comparative Study, *International Monetary Fund* - Working Paper, Monetary and Capital Markets Department & Middle East and Central Asia Department, September.

Heslam, P. S. (2004), *Globalisation and the Good*, (editor), UK: William B. Eerdmans Publishing. Company.

Hilary, G. and Hui, K.W. (2009) Does religion matter in corporate decision making in America? *Journal of Financial Economic*, Vol. 93, No. 3, pp. 455-473.

Hofstede, G. (2003) *Culture's Consequences: Comparing Values, Behaviours, Institutions and Organisations Across Nations,* 2nd Edition**,** Thousand Oaks CA: Sage Publications.

Hollensen, S. (ed.) (2017) *Global Marketing*, 7th ed. UK: Pearson Education Limited.

Holt, D. B. (2003) What becomes an icon most? *Harvard Business Review,* 81(3), 43-49.

Holt, D. B. (2004), *How brands become icons: the principles of cultural branding*, Boston: Harvard Business School Press.

Holt, D. B. (2006), Toward a sociology of branding, *Journal of Consumer culture,* 6, pp. 299-302.

Ind, N. (1997) *The Corporate Brand*, New York: New York University Press.

Inter Brand (2019), Best Global Brands 2019 Rankings, available at: https://www.interbrand.com/best-brands/best-global-brands/2019/ranking/ (accessed 06 June 2020).

Jafari, A. and Sandıkcı, Ö. (2015) Islamic' consumers, markets, and marketing: A critique of El-Bassiouny's (2014) The one-billion-plus marginalisation, *Journal of Business Research*, Vol. 68, No. 12, pp. 2676-2682.

Jones, C. (2010), Materialising piety: Gendered anxieties about faithful consumption in contemporary urban Indonesia, *American Ethnologist,* Vol. 37, No. 4 (NOVEMBER 2010), pp. 617-637.

Jost, J. T., Glaser, J., Kruglanski, A.W. and Sulloway, F.J. (2003) Political Conservatism as Motivated Social Cognition, *Psychological Bulletin, the American Psychological Association*, Inc. Vol. 129, No. 3, pp. 339 – 375.

Keller, K. L., Apéria, T. and Georgson, M. (2012) *Strategic Brand Management*, a European perspective, 2nd ed. England: Pearson Education Limited - Prentice Hall, Financial Times.

Khan, R., Misra, K. and Singh, V. (2013), Ideology and Brand Consumption, *Psychological Science*, Vol. 24, No. 3, pp. 326–333.

Khan, Z. H., Watson, P. J., and Habib, F. (2005) Muslim attitudes toward religion, religious orientation and empathy among Pakistanis, *Mental Health, Religion and Culture*, Vol. 8, pp. 49-61.

Khan, Z.H., Watson, P.J., Naqvi, A.Z., Jahan, K. and Chen, Z.J. (2015) Muslim Experiential Religiousness in Pakistan: Meaning in Life, General Well-Being and gender differences, *Mental Health, Religion and Culture*, Vol. 18, No. 6, pp. 482-491.

Kim, S.H. (2002) Rapid Modernisation and the Future of Korean Christianity, *Religion*, Vol. 32, pp. 27–37.

King, M. (1967) Measuring the Religious Variable: Nine Proposed Dimensions, *Journal for the Scientific Study of Religion*, Vol. 6, (Fall), pp. 173-90.

King, M. and Hunt, R. (1972) Measuring the Religious Variable: Replication, *Journal of the Scientific Study of Religion*, Vol. 11, pp. 240-251.

Klein, N. (2000/2010) *No Logo*. London: Fourth Estate/Harper Collins.

Kleppe, I.A. Iversen, N.M. and Stensaker, I.G. (2002) Country Images in Marketing Strategies: conceptual issues and an empirical Asian illustration, *Brand Management,* Vol. 10, No.1, pp. 61-74.

Krauss, S., Hamzah, A., Juhari, R., and Abd Hamid, J. (2005) The Muslim religiosity personality inventory (MRPI): Towards understanding differences in the Islamic religiosity among the Malaysian youth, Pertanika Journal of Social Sciences and Humanities, Vol. 13, No. 2, pp. 173–186.

Levy, M. J., Jr. (1953) Contrasting Factors in the Modernisation of China and Japan. *Economic Development and Cultural Change*, 2 (3), 161-97.

Levy, M.J., J.R. (1966) *Modernisation and the Structure of Societies*. Princeton, N.J.: Princeton University Press.

Lewis, (2019), Modest Body Politics: The Commercial and Ideological Intersect of Fat, Black, and Muslim in the Modest Fashion Market and Media, *Fashion Theory*, 23:2: The Body: Fashion and Physique, 243-273.

Lo, M. and Aziz, T. (2009) Muslim marriage goes online: the use of Internet matchmaking by American Muslims, *Journal of Religion and Popular Culture*, 21(3): 1–20.

Lu-Hai Liang, (2018), What Innate Advantages Do Western Brands Have In China - Part I, *Nanjing Marketing group*, August 8, available at: https://www.nanjingmarketinggroup.com/blog/innate-advantages-western-brands-have-in-china-part-1 (accessed: 22March 2019).

Mansuri, F.A., Al-Zalabani, A.H., Zalat, M.M. and Qabshawi, R.I. (2015) Road Safety and road traffic accidents in Saudi Arabia, *Saudi Medical Journal,* available at: http://www.ncbi.nlm.nih.gov/pmc/articles/PMC4404474/ (Accessed on 10/12/2015).

Market Line, (2020), Industry Profile, Online Retail in Saudi Arabia, *www.Marketline.com*, February.

Mather, C. (2004) Combining Principle with Profit, in Heslam, P. S. (editor) *Globalisation and the*

Good, UK: William B. Eerdmans Publishing Company.

Mathras, D., Cohen, A. B., Mandel, N. and Mick, D.G. (2015), The effects of religion on consumer behaviour: A conceptual framework and research agenda, *Journal of Consumer Psychology*, http://dx.doi.org/10.1016/j.jcps.2015.08.001.

McDaniel, S. W. and Burnett, J. J. (1990) Consumer religiosity and retail store evaluative criteria, *Journal of the Academy of Marketing Science*, Vol. 18, pp. 101-112.

McCullough, M. E., and Willoughby, B. L. B. (2009) Religion, self-regulation, self-control: Associations, explanations, and implications, *Psychological Bulletin*, Vol. 135, No. 1, pp. 69-93.

Menhans, R., Umer, S., Akhtar, S. and Shabbir, G. (2015) Impact of modernisation on religious institution: A case study of Khyber Pakhtun Khwa, Pakistan, *European Review of Applied Sociology*, Vol. 8, No. 10, pp. 23-28.

Muniz, A.M. and Schau, H.J. (2005), Religiosity in the Abandoned Apple Newton Brand Community, *Journal of Consumer Research*, Vol. 31, March.

Newzoo, (2018), Global Mobile Market Report 2018, www.Newzoo.com (Accessed 01 June 2020).

Morin, K. M. (2013). Men's Modesty, Religion, and the State: Spaces of Collision. *Men and Masculinities*, *16*(3), 307–328.

Ochkovskaya, M. (2015), Perception and Consumption of Global Luxury Brands in Russia and Romania: Comparative Cross-Cultural Aspects, *Management Dynamics in the Knowledge Economy*, Vol.3 no.2, pp.279-299.

O'Connell, B.J. (1975) Dimensions of religiosity among Catholics, *Review of Religious Research*, Vol. 16, No. 3, pp. 198-207.

Osman, M. (2020), Ecommerce Statistics for 2020 – Chatbots, Voice, Omni-Channel Marketing, *Kinsta.com*, May, 20, available at: www.Kinsta.com/blog/ecommerce-statistics (accessed: 05 June 2020).

Parsons, T. (1967), *Sociological Theory and Modern Society*, New York: Free Press.

Parsons, T., and Shils, E. A. (Eds.), (*1951*), *Toward a general theory of action*, The US: Harvard University Press.

Peterson, J. B. (2018) The Psychology of Identity (talk), The Dutch Lion (De Nederlandse Leeuw) in Rijswijk, The Netherlands, on January 19, available at: https://www.youtube.com/watch?v=HFIk5RIJfAg (accessed 01 June 2020).

Reid, J. (2013), Immaterialism – working paper, Kinge's College London, May, pp. 1-25 available at: https://kclpure.kcl.ac.uk/portal/files/10052380/ImmaterialismJReid.pdf (accessed 26 December 2019).

Rochadiat, A.M.P., Tong, S.T., and Novak, J.M. (2018) Online dating and courtship among Muslim American Women: Negotiating technology, religious identity and culture, *New Media and Society*, Vol. 20, No. 4, pp. 1618 – 1639.

Rosenbaum-Elliott, R., Percy, L. and Pervan, S. (2015) *Strategic Brand Management*, 3rd ed. United Kingdom: Oxford University Press.

Rostow, W.W. (1964), View from the Seventh Floor, New York: Harper & Row.

Ruvituso, C. I. (2020) From the South to the North: The circulation of Latin American dependency theories in the Federal Republic of Germany, *Current Sociology*, 68(1), 22 – 40.

Sachs, E. (2005) *The End of Poverty: Economic Possibilities for our Time*, New York: The Penguin Press.

Saffu, K. and Scott D. (2009), Developing country perceptions of high- and low-involvement products manufactured in other countries, *International Journal of Emerging Markets*, Vol. 4, No. 2, pp. 185-199.

Schrader, U. (2007) The moral responsibility of consumers as citizens, *International Journal Innovation and Sustainable Development*, Vol.2, No. 1, 2007, pp. 79-96.

Schwartz, S.H. and Huismans, S. (1995) Value priorities and religiosity in four western religions, Social Psychology Quarterly, Vol. 58, pp. 88-107.

Simões, C., Dibb, S., Fisk, R.P. (2005), Managing corporate identity: an internal perspective, *Journal of Academy of Marketing Science*, 33(2), 153---168.

Schlosser, E. (2002) *Fast Food Nation*. New York: HarperCollins.

Schroeder, J. and Morling, M. S. (editors) (2006) *Brand Culture,* The United States of America:

Routledge.

Shah, S. (2019), Critics of Dependency Theory, Social Science Theories, available at: http://www.sociologydiscussion.com/capitalism/critics-of-dependency-theory-social-science-theories/672 , (last accessed 31 December 2019).

Sherry, J. (1989), Postmodern Alternatives: The Interpretive Turn in Consumer Research, in H. Kassarjian and T. Robertson (eds), Handbook of Consumer Research, Englewood Cliffs, N.J.: Prentice-Hall.

Simões, C., Dibb, S. and Fisk, R. P. (2005) Managing corporate identity: an internal perspective. *Journal of the Academy of Marketing Science*, *33*(2), 153-168.

Spencer-Oatey, H. (2008) Culturally Speaking. Culture, Communication and Politeness Theory. 2nd edition. London: Continuum.

Spencer-Oatey, H. (2012) What is culture? A compilation of quotations. GlobalPAD Core Concepts. Available at: GlobalPAD, Open House http://www.warwick.ac.uk/globalpadintercultural (accessed 27 December 2019).

Statman, D. (1992). Modesty, Pride and Realistic Self-Assessment. *The Philosophical Quarterly, 42*(169), 420-438.

Taai, N. M. (1985) *Religious Behaviour Scale*, Kuwait: Arrobyaan Publishing.

Tabash, M.I. and Dhankar, R.S. (2014) The flow of Islamic finance and economic growth: an empirical evidence of Middle East, *Finance and Accounting*, Vol. 2, No. 1, pp. 11-19.

Taylor, P. J. (1992) Understanding global inequalities: a world-systems approach, *Geography*, 77(1), 10-12.

Venkatesh, A. (1992), Postmodernism, Consumer Culture and the Society of the Spectacle, in NA - *Advances in Consumer Research* Vol. 19, eds. John F. Sherry, Jr. and Brian Sternthal, Provo, UT : Association for Consumer Research, Pages: 199-202.

Vitell, S.J., Paolillo, J.G. and Singh, J.J. (2005), Religiosity and consumer ethics, *Journal of Business Ethics*, Vol. 57 No. 2, pp. 175-181.

Vitell, S.J., King, R.A., Howie, K., Toti, J.F., Albert, L., Hidalgo, E.R. and Yacout, O. (2015), Spirituality, moral identity, and consumer ethics: a multi-cultural study, *Journal of Business Ethics*, pp. 1-14.

Wallerstein, I. (1967) *The Modern World-System: Capitalist Agriculture and the Emergence of the European World Economy in the Sixteenth Century*, New York: Academic Press.

Wohlforth, W.C. (1995) Realism and the end of Cold War, *International Security,* Vol. 19, No. 3 (Winter, 1994-1995), pp. 91-129.

Zehri, C., Abdelbaki, A. and Bouabdellah, N. (2012) Effects of the current financial crisis on Islamic banks compared to conventional banks, *Banks and Bank Systems*, Volume 7, No. 1, pp. 83-93.