

**Trust, Religiosity, and Relationship Marketing: a Conceptual
Overview of Consumer Brand loyalty**

Journal:	<i>Society and Business Review</i>
Manuscript ID	SBR-03-2017-0014
Manuscript Type:	Literature Review
Keywords:	Trust, Religiosity, Islam, Relationship Marketing, Brand Loyalty

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Abstract

Purpose: Over the years, a considerable depth of research has established the link between trust, commitment and relationship marketing and its relevance to consumers' brand preferences. Nonetheless, there is a dearth of research on how they are linked to religiosity. Accordingly, this is the palpable gap addressed in this paper.

Design/methodology/approach: This paper is conceptual and draws from the eclectic review of the extant literature that revolves around the key themes associated with the topic.

Findings: The article emphasises the significance of trust and religiosity in consumers' commitment to specific market offerings and brands which invariably strengthens relationship marketing. A model entitled Brand, Faith Relationship model (BFR) is proposed to understand brand positioning in the marketplace in relation to faith. With this model, a four categories typology of brand position scenarios is suggested in this paper. (1) Passive Brand, Faith relationship, (2) Faith trust established in the absence of brands, (3) Brand Loyalty without any Faith associations, and (4) Brand Loyalty, with Positive Brand, Faith relationship.

Practical Implications: This paper has significant implications for brand management in relation to segmentation, targeting, and the positioning of brands in the marketplace. It also raises marketers' consciousness on the potency of trust embedded in consumers' faith/religiosity in their brand preferences.

Originality/value: This paper explores the concepts of trust and consumers' brand choices within the relationship marketing literature vis-à-vis the role of religion which is rarely examined.

Keywords: Trust, Religiosity, Islam, relationship marketing, brand loyalty

Introduction

It is undeniable that consumers' preferences for and relationships with brands are influenced by a myriad of factors this day and age. Some of these relate to them directly as consumers while others are orchestrated by marketers. Prominent among these influences are satisfaction, trust, and commitment in respect of their various value-oriented transactions. This explains why astute firms are preoccupied with earning their customers' trust, and investing in making them delighted and committed to their brands. All these as key elements of relationship marketing continue to take the centre stage in marketing and other relevant research circles. Meanwhile, despite the superfluity of studies on these issues, there is a dearth of research on how they are linked to religiosity. Hence, this paper, drawing from the eclectic review of the extant literature, addresses this lacuna towards extending the prevailing discourse around this research domain. Evidently, there are many religious

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3 beliefs (BBC, 2014) but this paper explores this topic with reference to Islam. The remainder of this
4 paper is arranged as follows. The next section provides a synthesis of literature on conceptual
5 overview of trust, and classifications of trust respectively. A detailed discussion of religiosity with
6 reference to Islam vis-a-vis the influence on consumer behaviour and brand loyalty is presented
7 afterwards. This is followed by the section discussing the interconnection between religion, trust and
8 brand loyalty, followed by a proposed model to identify the type of relationship a brand may have
9 with faith. The section on conclusion and recommendation for future studies end this paper.
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18 **A conceptual overview of Trust**

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21 The literature is replete with evidence that supports the key role of trust in marketing relationships
22 (Murphy *et al*, 2007; Ndubisi, 2011). In fact, there is a contention that it could reduce managers'
23 need for monitoring the behaviour of their peers, formalised behaviour or contract-oriented cross-
24 functional relations (Williams, 2001; Massey and Dawes, 2007). Hence, it is very crucial to the
25 achievement of widely desired goals including economic stability and subjective well-being
26 (Berggren and Bjornskov, 2011). One of the commonly cited definitions of the construct sees it as
27 a generalised expectancy that is held by someone, that the word of another person can be relied
28 upon (Rotter, 1967). This is closely related to another viewpoint, which describes it as the
29 confidence that the other will behave or respond to the issue in question in a predictable and
30 mutually valued or acceptable manner (Sako, 1992; Gruen, 1995; Miyamoto and Rexha, 2004).
31 Consequently, these standpoints lay credence to the claim that explains the term as the belief by a
32 firm that the partner in its exchange relationship is honest and/or benevolent (Doney and Cannon,
33 1997; Liu *et al.*, 2008).
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44 Based on a critical review of the extant literature (Ganesan 1994; Kumar *et al.*, 1995), it is argued
45 that trust as a crucial element of relationship marketing also has two important elements – the
46 partners' credibility and benevolence (Wang, 2007). While the former is about the belief that a
47 partner in an exchange relationship will do the task involved effectively and reliably, the
48 benevolence element revolves around the belief that the actions taken by the partner in the
49 exchange relationship will be in the best interest of the other party (Ganesan, 1994; Anderson and
50 Witz, 1989; Dwyer *et al.*, 1987; Wang, 2007). Meanwhile, in a somewhat similar claim, Heffernan *et*
51 *al.* (2008) identify three components of trust which comprise of a credibility component, an integrity
52 component, and a benevolent component. In this claim, the credibility borders on the issue of
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3 whether the transacting partner is capable of executing the task involved in the transaction, while
4 the integrity component is about whether the partner can keep written or verbal agreed terms, but
5 the benevolence component revolves around the extent to which the partner can act with equity
6 when new conditions relating to the business at hand emerge (Ganesan, 1994; Nicholson et al.,
7 2001; Heffernan et al., 2008). It is important to note that this view of Heffernan et al. (2008) is not a
8 radical departure from the claim of Wang (2007), rather it has enriched it with the addition of the
9 third component which revolves around integrity. By and large, It is logical to argue that these
10 elements are complementary in explaining how trust operates in various transactions.
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18 The notion of trust has also been examined in the context of societal inequality with some
19 interesting findings. In a study that focuses on whether inequality erodes social trust, Fairbrother
20 and Martin (2013) found that people are less trusting in the US with higher income inequality albeit
21 while this is applicable crosssectionally, it is not the case longitudinally. In other words, as shown in
22 the study, states with high level of inequality tend to have lower levels of trust. However, the study
23 could not see a significant change in this pattern over time, implying that variation in people's trust
24 does not depend on short time variabilities in economic inequality vis-à-vis their state of residence.
25 Meanwhile, it is interesting to note that trust and its application could have culture specific
26 understanding. Wang (2007) emphasises that Relationship marketing as it is known in the Western
27 countries has different underlying mechanisms to Guanxi but they still share some basic principles
28 including cooperative behaviour, mutual understanding and long-term orientation. Guanxi is simply
29 defined as the Chinese term for interpersonal connections (Liu *et al.*, 2008). The distinction between
30 the two constructs is made by Wang (2007) with reference to the view of Arias (1998). In this
31 explanation, it is shown that while relationship marketing is rooted in relational exchanges of the
32 Western cultures that are driven by legality and rules, Guanxi is engrained in relational behaviours
33 that are underpinned by morality and social norms (Arias, 1998; Wang, 2007) and values. Berggren
34 and Bjørnskov (2011) used a measure of religiosity which gauges the number of the population that
35 considers religion to be important in their daily life, noted with the acronym RELIMP. They had quite
36 interesting findings which shows that RELIMP has a negative relationship to trust. They suggest that
37 this could be due to the fact that religious people may distrust those who do not share their
38 particular belief's values or have different enforcement mechanism while those who are non-
39 religious may relate with those religious with suspicion. This degree of inconsistencies and in some
40 cases contradictions about the efficacy of religion vis-à-vis trust is part of the core drives for this
41 present conceptual paper.
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3 Given its significance to life endeavours and business world, trust has wide-ranging implications that
4 are worthy of special attention. Meanwhile, it has been stressed that its relevance to service
5 business is especially germane. This has been explained as due to the nature of the business which
6 are essentially intangible as there is an inherent difficulty associated with customers assessing
7 services quality objectively (Heffernan et al., 2008). Besides, as established in the service-marketing
8 literature, services are not only intangible but also perishable, variable, and inseparable (Palmer,
9 2010; Gbadamosi and Yusuf, 2016). One wonders why relationship marketing is made such a big
10 issue in services marketing. An interesting and useful explanation is offered that for consumer that
11 are in a stable relationship with a supplier over time, the switching cost to them tends to be high.
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21 **Classifications of Trust: An Integrative perspective**

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24 While there seems to be a point of convergence on the definition of trust to a certain extent, it will
25 be theoretically beneficial to explore the various classification of the construct in the extant
26 literature. Although he used the term component to explain the classification due to the context of
27 explanation, Sako (1992) identifies three types of trust. According to him, these are components of
28 organisation trust and are important to having a successful cooperative long-term manufacturer-
29 supplier relationship (CLMRS). They are identified to be contractual trust, competence trust, and
30 goodwill trust. Based on this view, the contractual trust is the expectation that the partner in an
31 exchange relationship will keep the associated promise, while the competence trust is about the
32 confidence that the exchange partner is competent and will perform the specific tasks in the right
33 professional standard. The goodwill trust is the confidence that one has in the open commitment of
34 the exchange partner to supporting and continuing a crucial exchange relationship (Sako, 1992).
35 Interestingly, there is a claim that both the goodwill trust and the competence trust of a buyer in a
36 supplier can be increased by dyadic solidarity. Citing McAllister (1995), Massey and Kyriazis (2007)
37 also highlight two types of trust which are cognitive-based trust and affect-based trust. They argue
38 that cognitive-based trust rests on the fact that a relational partner had been reliable, competent
39 and dependable in previous transactions. On the other hand, the affect-based trust is underpinned
40 by the belief that one party will exhibit genuine care and concern for the welfare of the other party
41 in a relationship (Massey and Kyriazis, 2007). Meanwhile, Berggren and Bjørnskov (2011) shows
42 social trust as distinct from the general trust we have in people already known or institutions, but as
43 the trust in people in general. Overall, these various types of trust could be classified into narrow-
44 scope or Broad-scope (Hansen, 2012). In this postulation, Narrow-scope trust is the trust of a
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3 customer in individual organisations regarding the transactions between the parties. However, the
4 broad-scope trust (BST) can be formal and informal. With reference to McKnight et al. (1998),
5 Muhlberger (2003), and Grayson et al. (2008), Hansen (2012) shows a formal broad-based trust as
6 revolving around the belief that suitable impersonal structures that could make one to expect a
7 successful future endeavour exist, whereas informal BST is about whether the entities that make up
8 a system can function as expected irrespective of sector or context. The belief that a wider system
9 of religion and faith is guiding the parties involved can emphasise these expectations at both formal
10 and informal broad-based trust.

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17 Although the notion of complex marketing relationships has existed for a long time, these
18 relationships evolve over time as transacting parties develop trust and goodwill between themselves
19 (Lewin and Johnston, 1997). Meanwhile, it will be theoretically beneficial to have an understating of
20 the sources of trust. With reference to the extant literature, Liu et al (2008) identify two sources of
21 trust in relationship marketing. The first is the reputation developed from previous
22 relations/transaction and the relationship length. This is closely linked to the concept of collateral
23 contracting identified by Macneil (1974) cited in Seshadri and Mishra (2004). Accordingly, with the
24 thinking of collateral contracting, there could be punishment through contract in a new transaction
25 if an existing trust is violated by a Partner (Seshadri and Mishra 2004). The second emanates from
26 the sharing of similar value such that the partners have developed a common understanding of the
27 goal of the transaction. This is supported by Abdulrazak (2015) who concludes that that in cross-
28 boarders transactions foreign partners are trustworthy if they present similar approach to business
29 and life. Sharing religious values in turn can make the other party in a transaction a trust worthy. Tan
30 and Vogel (2008) found that the trust investment of a proposer in a responder increases with the
31 religiosity of the respondent, implying that religiosity could guide decision making. However, it is
32 important to stress that this will not be held by everyone (Tan and Vogel, 2008).

33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 **Religiosity: A Conceptual Overview**

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49 Religiosity is a multidimensional and complex concept thus definitions may vary based on the
50 assessed religion. It is mainly used in measuring the religious commitment and devoutness of
51 individuals. According to McDaniel and Burnett (1990: 101), 'religiosity is 'a belief in God
52 accompanied by a commitment to follow principles believed to be set by God'; whereas Geser
53 (2009) citing other scholars such as King (1967) offers a more comprehensive definition suggesting
54 that religiosity is a complex, multidimensional construct that encompasses cognitive values and
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3 beliefs, affective feelings of spirituality and commitment, and behaviours such as prayer and church
4 attendance. As such religiosity refers to the extent to which a person is devoted, committed and
5 adhere to religious values and beliefs; as a continuous rather than a distinct variable (Beit-Hallahmi
6 and Argyle, 1997). It is not a uni-dimensional concept (King and Hunt, 1972, Abou-Youssef *et al.*
7 2015); but rather a multi-dimensional and complex construct that relates to several elements of
8 religion which in turn affect how people live their lives in a number of ways. These elements include
9 beliefs, values and attitudes, knowledge, experience and practices that affect our daily activities
10 (O'Connell, 1975, Abou-Youssef *et al.* 2015).
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17 In light of this understanding of religiosity, peoples' devoutness to their religion tend to be used to
18 classify human religiosity, taking into consideration the entangled human–religion relationship and
19 the centrality of religion in human history (Khan *et.al.* 2005). However, as a complex construct with
20 several variables and number of impact points, religiosity is not easy to measure and several scales
21 have been developed over the years, majority of which measured Christian religiosity. The scales
22 that measure religiosity are mostly either measuring practices and beliefs such as Taai's scale (1985),
23 or intrinsic and extrinsic motivated religious orientation (MRO) as per Albehairi and Demerdash's
24 scale (1988). While practices and beliefs are self-explanatory, extrinsic and intrinsic MRO can be
25 more complex. Extrinsic religiosity is suggested not to involve spirituality or beliefs (Vitell *et.al.*,
26 2005), but it is rather concerned with how social networks perceive someone's religion, where
27 practices are a mean to an end, as they are meant to conform the accepted practices and way of life
28 and enhance the person's sense of belonging, acceptance and social status (Abou-Youssef *et al.*
29 2015). In some cases one may argue that extrinsic religiosity may also be a way to distinguish the self
30 from its surrounding and keep a sense of identity such as wearing a religious symbol in a foreign
31 country or in a working place where the person is a minority. Intrinsic religiosity, on the other hand,
32 is motivated by internalised beliefs where people tend to develop a way of life matching those
33 beliefs (Khan *et. al.* 2015). It is spiritual and the practices whether in daily life or religious rituals are
34 an end goal rather than a mean to an end. Khan *et. al.* (2015) infer that intrinsic religiosity has more
35 impact on behaviour than extrinsic religiosity.
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48 Having said that the scales measuring religiosity can differ in details from one study to another and
49 from a religion to another. Measuring Islamic religiosity in research, which is relatively new in
50 comparison with Christian religiosity measures, shows that an effective reflection of the Islamic
51 conceptualisation of religiosity according to the understanding of Muslims requires relatively
52 different measurement scales (Krauss *et.al.* 2005). To understand Islamic religiosity, it is pertinent
53 that we have an understanding of the religion itself. So what is Islam?
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Understanding Islam as a way of life

'Religion is a way of life and allows people to make sense of the world in which they live and be able to deal with it', this is how Vinay Samuel defines religion to the BBC in 1993 through a personal experience. To be specific, El-Bassiouny (2014: 47) defines Islam as 'a total way of life' and explains that it is 'resulting from a state of submission to one God whereby all acts in life are considered a form of divine worship'. This suggests that the Islamic paradigm offers a balance between material and spiritual well-being, and establishes to human life with a clear direction leading to the endpoint, that is, where human beings -Muslims' believe- are eventually going to be for eternity (El-Bassiouny 2014). The aim of Islamic theology is universal, not just in the promise of eternity but also in rewording kindness and human beings' contributions to others' quality of life and happiness (Quran, Al Baqarah: 265 and 274). Islam's call for (Tafakour) -a reflective type of learning and studying the physical world to discover it, understand it, appreciate its creator, harness its goodness and avoid its hardship (Quran Al-Room: 08, and Al-Aaraf: 185)- and (Rahmeh) (Quran, Al-Balad: 17)-where human beings are asked to be kind and care for others, support, protect and give equally and fairly. Prophet Muhamad called for Rahma repeatedly in a few well documented says (Hadeeth) (Al-Nawawi, 1233-1277 C.E.). Tafakour and Rahmeh as such implanted in them the efforts to improve the well-being of all human beings, regardless of religion, colour, race, or ethnicity. Adopting these two concepts can lead to prosperity in both this life and the afterlife (as believed by Muslims). Chapra (2008) refers to these efforts leading to prosperity as 'falah' which does not only include producing and sharing knowledge, work to earn a living, and volunteering to help others, but also includes (Ebadah) or worship, such as praying and fasting. Noting that work and pursuing knowledge are forms of worship (Ebadah) in Islam (Quran, Al-Jumuah: 10, and Al-Mulq: 15).

Islamic economy examines economic phenomena in markets, individual and social behaviour towards production and consumption (Al-Meqren, 2013); Islamic economic system, on the other hand, coordinates the relationships among individuals, and between individuals and sources of production to recognise the benefits and add value with minimum waste as this may negatively affects the resources of the society, for example, if you owe a piece of land you ought to invest it as agricultural land or to build a property (Al-Meqren, 2013) to create value and share it. Wealth in Islam is not a personal property; it is wealth God trusted individuals with to invest, spend and distribute without waste and for the benefit of all. This would guarantee the money is creating value in the market while if kept as savings it may disappear in few years due to the obligation of paying

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3 (Zakah) which is 2.5% of any amount of money kept for a year without use paid to those in need (El-
4 Nabulsi, 1998).
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9 Having said that ideological readings of religion may not help in understanding their impact on
10 peoples' lives, marketing practices and consumption behaviour. People do not only differ in their
11 commitment to their faith, they also differ in their understanding of their faith and their
12 interpretation of its ideology and rituals, such as the differences between Catholic and Protestant in
13 Christianity. Thus, it can be deduced that defining any religion in marketing and management
14 literature should not be considered absolute but rather an interpretation of the authors'
15 understanding of the religion and its literature. Meanwhile, examining religiosity, can help in
16 assessing the influence of religion on peoples' lives and behaviours in the market place.
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25 Islamic religiosity can be divided into affiliation and commitment (Mokhlis, 2009), where affiliation
26 aims to identify who is a Muslim or belongs to Islam; while commitment refers to what it is to be a
27 Muslim (El-Bassiouny, 2014). El-Bassiouny (2014) cited Hashim (2011) who suggests that affiliation is
28 informative, while commitment is transformative based on the level of commitment. Applying this
29 understanding in Islam means that God-consciousness in Muslims is reflected in all aspects of their
30 life to the extent of their commitment to be the vicegerents (khulafaa') of God on earth (Qura'an, Al-
31 Baqarah: 30), that seek further knowledge and prosperity, and transform it into self-purifying
32 behaviours with a sense of social responsibility which in turn can create a dynamic society (Krauss
33 *et.al.* 2005), such as in the early Islamic civilization in Spain that resulted in scientific progress at
34 multiple levels of human existence that offered many life of leisure (Hirschman, 2013; Kennedy,
35 2007). The concept of the vicegerent (Khalifa) of God on earth as explained is a consequence of the
36 application of tafakur (thoughtfulness and appreciation of life), Rahmah (compassion and kindness)
37 and Falah (hard work and productivity). Thus, Islam can be seen as a paradigm that transcends all
38 aspects of life and influence consumers. For instance, muslims are encouraged to benefit and enjoy
39 the goodness of earth and all types of halal products (Quran, Al-Aa'raf: 32), which in turn help them
40 fulfil their responsibilities in life.
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55 **Religion and Consumer Behaviour**
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3 It is well established in the relevant literature that consumer decisions are influenced by many
4 factors, some of which could be categorised as personal and social-cultural (Gbadamosi, 2016) and
5 within the latter is culture which is closely related to the consumers' religion. McCullough and
6 Willoughby (2009) believe that religiosity has been proven to influence important life decisions, such
7 as marriage or engagement in extramarital affairs. Muniz JR. and Schau (2005) suggest that rich
8 religious narratives help us understand people, organisations, societies and the involvement of
9 material objects, including what the marketplace provides. This includes organisational decisions
10 such as the level of engagement in financial risk (Hilary & Hui, 2009) where for example Islamic
11 banks proved to take less risks than conventional banks as seen in the financial crisis in 2008 that
12 spill over from western markets e.g. the United States of America to the rest of the world but had
13 less impact on Islamic banks (Tabash and Dhankar 2014; Zehri *et.al.* 2012; Hasan and Dridi 2010).
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24 Engelland (2014) states that religion is considered a predecessor to culture where individuals with
25 different religious beliefs based on their religion exhibit differing levels of Hofstede's (2003) cultural
26 dimensions whether individualism, power distance, uncertainty avoidance or masculinity. For
27 example Jost *et al.* (2003) and Schwartz and Huisman (1995) suggest that religiosity is positively
28 associated with the desire to preserve tradition and to protect against uncertainty, and is negatively
29 associated with openness to new experiences. Risk aversion is considered an attribute associated
30 with religiosity, whether it is manifested in fastening seat belts or increasing financial savings as
31 ways to reduce risk (Khan *et. al.* 2013). Meanwhile, not fastening seat belts has been a major factor
32 in devastating car accidents in Saudi Arabia (Mansuri, 2015) which is considered a conservative
33 Islamic community. Thus the extent to which these dimensions are embedded in individuals' beliefs
34 and attitudes may differ due to differences not only in religion but also in personal characteristics,
35 other cultural factors and background and the surrounding at the time, and these dimensions in turn
36 have been proven to influence behaviours whether in terms of ethical behaviour (Schrader, 2007) or
37 consumption behaviour (Abou-Youssef *et al.* 2015). It is recommended, therefore, not to expect a
38 unified understanding of religion as well as its impact on individuals' behaviours. Jafari and Sandıkcı
39 (2015) emphasised the need to understand identity dynamics while examining the complex
40 relationships between Islam and consumption.
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55 Islamic consumption practice theory is based on 2 concepts: (1) the income that defines spending
56 ability (Qura'n, Al-Talaq: 7); and (2) economical consumption, which consists of: (a) preventing the
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3 consumption of harmful products and services; (b) preventing extravagant luxury and waste (Quran,
4 Al-Esra': 16 and 26-27; and Al-Waqeah: 41-45); and (c) encouraging average and reasonable
5 spending (Quran, Al-Furqan: 67; Al-Esra': 29; Al-A'araf:32; Al-Talaq: 7). El-Bassiouny (2014) suggests
6 that committed believers in Islam would want all business and marketing practices to adhere to their
7 religious values and beliefs. This understanding suggests that committed Muslims' life is inspired by
8 religious values including their engagement with markets and marketing practices which would
9 differ from non-Muslims (Jafari and Sandıkcı 2015). Consequently, if Western markets are not
10 catering to their needs, committed Muslims would feel marginalised as they are a minority in the
11 market. This perception may have been increased post the 9/11 attack in the United States and the
12 following international events in the war on terror up until today, as non-Muslims' perceptions
13 towards Muslims and Muslims' perceptions towards Muslims and non-Muslims are affected (Morey
14 and Yaqin, 2011). Muslims became more conscious about the need to be recognised as active
15 citizens in the global socioeconomic landscape (McGinty 2012; Jafari and Sandıkcı 2015); and more
16 aware of their rights to be served in the marketplace as citizen-consumers with needs to be fulfilled
17 and an identity to be celebrated (Kabir, 2012). These conscious awareness and expressions of
18 identity accompanied an increased global mobility among tourists, businesses, migrants and
19 refugees with an identity to reserve and integration to achieve in the new market. The balance
20 between the two would determine their cultural reflexivity (Beck, 2011) and attempts to influence
21 the internal and external policies of the new destination (Akhter, 2007) which lead to engagement in
22 the local culture and in time may develop a modified identity especially across generations, such as
23 the difference between the engagement of the majority of British born and educated Pakistani
24 Muslim descendants and their parents in British life.

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42 The cultural engagement of Muslims includes their consumption of products and services that fulfil
43 their needs from Apple's smart mobile phones (iPhone) to KFC's halal chicken in areas where Muslim
44 density is high in a multicultural city like London. These offers for marketers are a reflection of their
45 segmentation and targeting strategies that determine the **inclusion** of a group of customers but at
46 the same time may lead to the **exclusion** of others (Demangeot et al., 2013; Jafari and Sandıkcı
47 2015). Offering ethnically labelled products and services may have unwanted consequences to
48 businesses such as the criticism Pizza Express faced when they offered their dishes with halal chicken
49 in the UK (Flanagan 2014; Davies and Steere 2014; the Sun 2014). At the same time, the dominance
50 of western brands and the absence of ethnic or faith related products and services in a market may
51 be perceived as **marginalization**, and fuel **Islamicness** (Süerdem, 2013) which can be seen in the
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3 appearance of Islamic brands such as Mecca Cola (Nasr, 2010), which may trigger stigmatisation and
4 cultural stereotypes (Nwankwo & Lindridge, 1998; Visconti *et al.* 2014). As such scarcities of ethnic
5 or faith related products, services and brands in relation to the majority in a multicultural society or
6 their existence may have unwanted consequences to businesses and affect social tolerance.
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10 11 12 **Brand Loyalty**

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14 Brands represent company's values and offer a platform to build trust and credibility. Scholars such
15 as Ind (1997), de Chernatony (1999) and Simões *et al.* (2005) state that a company brand symbolises
16 the core values that define it, and provide strategic direction to a firm's activities. Nicholson *et al.*
17 (2001) state that people trust people they like. Abdulrazak's (2015) findings in a study of nation
18 branding show that people trust those who they are familiar with and share some similarities with in
19 particular in ideologies and values. They consider them friendly which engorges commercial
20 engagements that creates a platform for trust, which if continues to be confirmed turns into loyalty.
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28 Brand loyalty has a significant importance as a brand performance indicator (Aaker, 1991; Barwise
29 and Farley, 2004; Petersen *et al.*, 2009; Pappu and Quester, 2016) thus how it is developed is a major
30 part of brand management (Brexendorf *et al.*, 2010) and has been studied widely in marketing
31 (Pappu and Quester, 2016). Scholars identify two types of customer loyalty: behavioural loyalty that
32 refers to repeat purchase, and attitudinal loyalty that refers to customers' unwillingness to switch to
33 another brand and they may become attached to the brand to the extent that they become brand
34 advocates, promotors and co-developers. Brand trust is identified as a determinant of brand loyalty
35 (Pappu and Quester, 2016; Chaudhuri and Holbrook, 2001; Ganesan and Hess, 1997; Morgan and
36 Hunt, 1994). Research in brand loyalty is taking more integrative approach but with limited efforts to
37 consider the role of customer-identification with the brand in forming brand loyalty (He *et al.* 2012).
38 He *et al.* (2012: 649) cite the social identity perspective of customer-brand relationships and
39 suggest that 'consumers engage in pro-brand behaviour because they identify with the focal brand
40 or company'. He *et al.* (2012), however, refer to perceived value and customer satisfaction in
41 building consumers trust and loyalty, neglecting the importance of shared values. When consumers
42 identify themselves with brand they do not identify themselves with a personality and attributes
43 only but they strongly associate themselves with brand values otherwise social responsibility and
44 environmental concerns would not be of the highest importance in global brands (Lee and Carter,
45 2012).
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Brand Loyalty, Trust and Islam

Berry (1983; 1995; 2002) suggests that perceptions of brands can be dominated by both impressions and beliefs on what values the brand stands for. The association with brand values, which are rooted in the consumer's faith in turn can lead to more trust, that is a main driver of marketing relationship. Even if the consumer and the supplier have different faith, trust in a provider with faith commitment may play a role in consumers' choices, such as when Muslim consumers select to buy Kosher meat if they cannot find Halal meat due to the similarities in standards and their trust that a committed Jew butcher would adhere to these standards. If the expectations are satisfyingly met, this trust is translated into commitment and brand loyalty that may turn into enduring and valuable level of marketing relationship over time, such that brand loyalty is at its best with unshakable trust, durable commitment, and brand affinity (Rambocas *et. al.* 2014). At this level of loyalty, consumers and suppliers strongly believe that they share common values (Brand Tool Box, 2013) which are represented in the brand. The degree of affinity that emotionally attaches a brand with a customer on a personal level is referred to as brand attachment (Rambocas *et. al.* 2014) that is found in strong, long term relationships between consumers and brands (Park *et. al.* 2010). Such emotional attachments between a consumer and a brand leads consumers to favour the brand which results in positive marketing outcomes (Berry 2002). Consumers portray similar behavioural traits in their brand relationships to their personal relationships, as their attachment to a brand often results in their tolerance and willingness to make financial and personal sacrifices to maintain relationships with the brand (Park *et. al.* 2010; Gbadamosi, 2015a). As such, trust based on shared values that may be rooted in religion can eventually and with satisfied expectations lead to higher degree of brand loyalty as demonstrated in an empirical study that revolves around Pentecostalism (Gbadamosi, 2015b). As religious beliefs and values can create spiritual and emotional attachment, brands associated with these values and beliefs can benefit from such attachment not just in creating trust between suppliers and consumers, but also in transforming the relationship into emotional connection with the brand reaching brand affinity (De Chernatony and Dall'Olmo Riley, 1999). Consumers interact with hundreds of brands but consciously develop emotional connections with only a few through feelings of love, affection, or belonging (Berry, 2002). Sharing values offers a strong sense of belonging and when these values are rooted in the consumers' faith with strong commitment, the emotional attachment can be stronger, such as self-transcendence brand values with social concerns or nature concerns. An example of this is the Dove valuing taking care of human body/skin and appreciating natural beauty, and Coca Cola's 'open happiness' that suggests optimism

and sharing happiness and goodness with all. Most religions including Islam encourage these values (Quran, 2: 173 and 3: 139 respectively).

Brand, Faith Relationship Model

Sirdeshmukh *et. al.*'s (2002) study on trust and loyalty in airlines and retail clothing industries shows that wherever there is trust, loyalty is more likely to follow. As such, where there is trust in faith, loyalty and commitment to faith is expected to increase; and where trust in brand is established, loyalty to the brand is expected to be formed. However, the association between a brand and faith may not necessarily lead to trust where there is passive relationship between the two either because faith does not explicitly add value to the brand such as in airline industry or brands are not exposing consumers to their association with faith. For example Sofra restaurant chain in the UK, which originate in Turkey, a country with Muslims majority; or if the target consumer is not committed to any faith, or simply do not see a link. Sceptics of brand association with faith may even form a negative attitude towards a brand clearly associated with religion which may lead to mistrust. Thus, as illustrated in Figure 1 it can be useful to identify the type of brand relationship with customers' faith to optimize its benefit whenever possible by brand managers. The proposed Brand, Faith Relationship model (BFR) can help brand managers establish where their brand is positioned in relation to faith in their customer base and target market and the impact of any association between faith and brand values on establishing trust and brand loyalty.

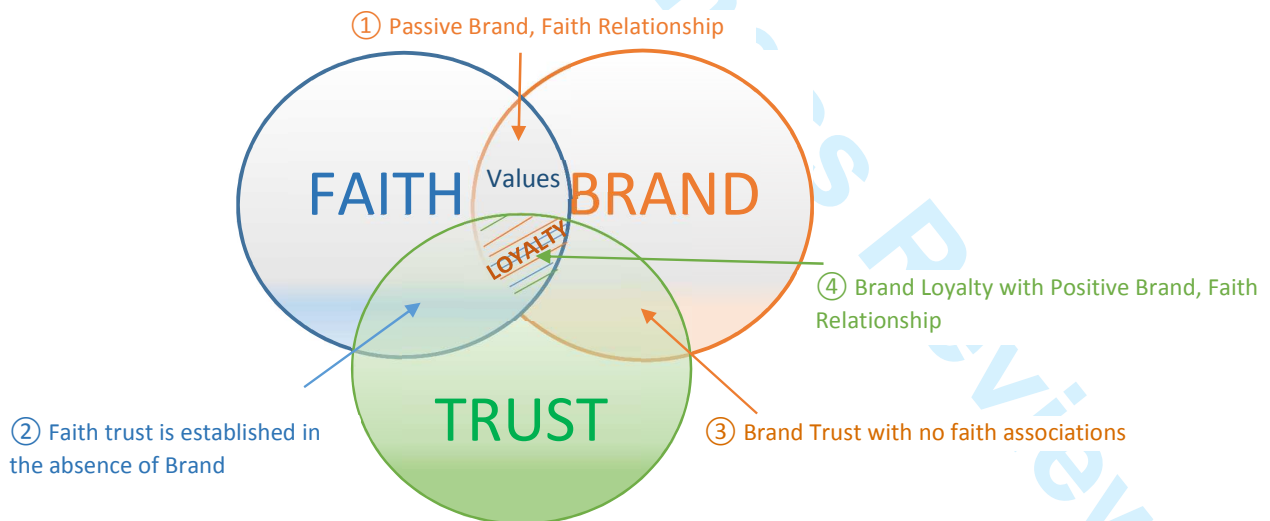


Figure 1: Brand, Faith Relationship Model (BFR)

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3 The BFR model suggests four types of relationships between brand and faith based on the extent of
4 the association between the two and their impact on customer trust of the brand. Understanding
5 these types of relationships and identifying the type a customer belongs to in relation to the brand
6 help brand managers realise the level of trust can be achieved through this relationship and when it
7 can lead to or emphasise brand loyalty. The four types of relationships identified in the BFR model
8 are:
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- 12 1- Passive Brand, Faith relationship, is an association in values between a faith and a brand that
13 does not lead to trust. For example, trust in Turkish Airlines has little to do with faith, if any,
14 although the brand originated in a country with Muslim majority.
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- 16 2- Faith trust is established in the absence of brands, when there is no association between a
17 brand and a specific religion. Thus, although customers may have strong trust associated
18 with their faith, this does not make any difference in their brand choice and subsequently
19 loyalty.
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- 21 3- Brand Loyalty without any Faith associations, such as the Saudis' loyalty to Samsung
22 smartphones with a leading market share of 44% (Euromonitor, 2015).
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- 24 4- Brand Loyalty, with Positive Brand, Faith relationship, that is when there is a dynamic
25 relationship between a brand and customer faith due to shared values that leads to trust
26 and eventually loyalty. A good example of such brands is O2M a breathable nail enamel that
27 is a healthy nail polish option offered by Inglot¹ proved to be permeable and thus meets
28 Muslim consumers' needs while washing daily (Wudu) before prayer (Daily Mail, ; Wright,
29 2015). Although O2M was not marketed as an Islamic product but as a healthy product that
30 allows nails to breath and be washed it shared a cleanness and health value with Islam, as
31 evident in Tahara, an Islamic principle that calls for regular washing to stay clean and healthy
32 including nails.
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45 **Conclusion and Recommendations for Future Studies**

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47 This paper reviews the concept of trust in marketing and addresses a gap in relationship marketing
48 literature where the role of religion is rarely examined. In order to understand this role the paper
49 discusses religiosity in relation to consumption behaviour and in particular brand loyalty with
50 reference to Islam. The discussion of the scattered literature on religiosity in marketing and Islamic
51 marketing in relation to trust suggests that faith can play a role in consumers' trust in brands and
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58 ¹ Inglot is an international colour cosmetics manufacture, which was established in Poland 30 years ago.
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3 subsequently their brand loyalty. This role is dynamic and heterogeneous as it depends on three
4 factors:

- 5 1- the brand type of offers whether a product or a service;
- 6 2- the values the brand explicitly share with the consumer faith; and
- 7 3- the consumer's level of commitment and affiliation with religion, whether intrinsic or
8 extrinsic that forms their trust in the values of their faith and how they express this trust in
9 daily life including consumptions and brand relationship.

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16 The type of offerings involved lays out the platform to a possible association between brand and
17 faith values. For example, financial products and services could readily create a platform for sharing
18 Sharia law values; while an electronic product such as a mixer or lift maintenance services would
19 limit the possibility of associations with faith values unless the brand explicitly chooses to associate
20 with such values, for instance, integrity and honesty. Moreover, co the role of the extent to which
21 the consumer is affiliated and committed to their religious values and faith that may also influence
22 their brand relationship such that a very committed individual's choice or decisions could be, more
23 often than not, dictated by the ethos of his/her religious affiliation.

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30 Each of these factors actively engage in shaping the relationship between particular relevant brands
31 and faith, and subsequently between the consumer and the brand. Even if there is no shared values
32 or there is only a passive impact of these shared values on consumer loyalty to the brand, the lack of
33 shared values or their passiveness helps in shaping consumer's brand trust and loyalty either by
34 interfering or not in this relationship. The BFR model can help identify if there is any type of
35 relationship between a brand and consumer faith and thus guide brand managers to whether a
36 focus on consumer religiosity should form part of their efforts to build brand loyalty or not, including
37 whether to explicitly make the link between brand and faith values or not. Making the appropriate
38 decision as to explicitly share with consumers the link between brand and faith values or not can
39 strengthen consumer brand trust and loyalty.

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48 Islamic finance and banking providers have been debating whether to make an explicit link to faith in
49 their brands and brand communication or not for a decade. They are deliberating whether directly
50 linking the brand and its offers to faith puts off non-Muslim consumers; or whether keeping brand,
51 faith relationship implicit and associating brand values with ethical values that Muslims and non-
52 Muslims share would negatively influence Muslim consumers trust in the brand and shake their
53 loyalty. This is a question of widening the target market (Muslims and non-Muslims) without losing
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the niche market share (Muslim consumers) due to the declaration of whether the brand values are simply ethical or directly related to a specific faith. Another option can be proving that more than one faith shares these ethical values, which are also valued by secular consumers such as sharing profit and loss and not profiting from other people miseries due to irresponsible or risky lending with high interest rates, this in the long-run can help widen the niche market. BFR model can assist in managing such brands more effectively. While this article is enlightening in relation to the conceptual link between trust, religiosity, relationship marketing, and consumer brand choices suggested, the model proposed in the paper (BFR) can benefit from empirical research in future studies. For instance, examining different types of brand, faith relationships in a comparative study identifying the difference in relationship forming and establishment of loyalty among different market segments and across different brands empirically could extend the current understanding further.

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Paper Title:

Trust, Religiosity, and Relationship Marketing: a Conceptual Overview of Consumer Brand loyalty

Figure 1: Brand, Faith Relationship Model (BFR)

