

Investigating the key determinants of Muslim ethical consumption behaviour amongst affluent Qataris

Ethical
consumption
behaviour

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Abstract

Purpose – The purpose of this research paper was the study of an affluent Islamic market, going through a rapid economic and social transformation, from an ethical consumption perspective. More specifically, impact of environmentalism, consumption ethics, fair trade attitude and materialism was investigated on the ethical consumption behaviour of Muslim consumers.

Design/methodology/approach – A research framework was put together after consulting relevant literature, Islamic scholars and Islamic marketers. The developed research framework was tested in the Islamic State of Qatar. As an outcome of an online questionnaire-based survey targeting Muslim (Qatari) consumers in a public university, 243 usable questionnaires were collected. After reliability and validity checks, AMOS SPSS 20 was used to conduct structural equation modelling analysis on the collected data.

Findings – The results showed consumption ethics, environmentalism and fair trade attitude as significant determinants of ethical consumption behaviour. There was an insignificant association between materialism and ethical consumption behaviour. The findings suggested that most Muslim consumers within this affluent market showed an interest in ethical consumption. However, an insignificant association between materialism and ethical consumption behaviour implied that even though Muslim consumers demonstrated ethical consumption behaviour, they were not anti-materialism. The outcome suggests that due to the high levels of affluence among Muslim consumers, it is possible that they may be practising ethical and materialistic consumption simultaneously.

Practical implications – This research should assist marketers in understanding the ethical consumption behaviour of Muslim consumers who are faced with ethical and materialistic consumption options within an affluent Islamic market.

Originality/value – The research should add to the body of consumer behaviour knowledge, as it provides an insight into the consumption behaviour of Muslims who are facing social and religious ideology conflicts which makes their ethical consumption behaviours more sophisticated.

Keywords Materialism, The Muslim consumer, Qatar, Islamic business ethics, Affluent market, Ethical consumption

Paper type Research paper



Introduction

Until now, ethical consumption has lacked a generally accepted definition (Romu, 2009). The main reason for being unable to reach a standard conceptualization is the vast differences in perception and interpretation of what constitutes ethical consumption.

Despite this conceptual confusion, the increasing concerns about the environment, economic disparity, excessive and wasteful consumption and unfair trading practices are creating an ethical consumption awareness and, to an extent, leading to ethical purchasing (Connolly and Shaw, 2006). Recent developments in the literature show that ethical consumption behaviour (ECB) is broad, and it covers a wide variety of consumption activities such as the purchasing of fair trade and environmentally friendly products and the conscious boycotting of products produced by companies with a little or no ethical regard (Sudbury-Riley *et al.*, 2012). According to numerous academics (including Goodwin and Francis, 2003; De Pelsmacker and Janssens, 2007), ECB goes beyond just showing purchasing intentions and ethical buying. For instance, ECB also encompasses activities surrounding disposal of products in a responsible manner resulting in a minimum harm to the environment and an efficient use of resources that results in sustainability and in particular long-term conservation of non-renewable natural resources (Lee, 2008; McGoldrick and Freestone, 2008). Within the context of pro-environmental consumption behaviours, reduction of CO₂ emissions by using non-hydrocarbon fuels (such as wind, tidal and solar energies) has been advocated by pro-environmentalists for some time (Welsch and Kuhling, 2009). Furthermore, ethical consumption practices such as using small capacity car engines, using hybrid vehicles and buying energy efficient electrical appliances have also been considered as a part of ethical consumption (Dietz *et al.*, 2009).

The ethical consumption research from Western Europe, especially United Kingdom, has been well communicated through several studies (to include Andorfer and Liebe, 2012; De Pelsmacker *et al.*, 2005; Shaw *et al.*, 2000; Vermeir and Verbeke, 2006; Gregory and Leo, 2003; Scott, 1999; Steger *et al.*, 1989). Compared to Western Europe, the USA is still under-developed in this knowledge stream, and a few scholarly articles have emerged from this market (Witkowski and Reddy, 2010). The literature on ethical consumption indicates a general lack of academic focus within the specific domain of Muslim consumers and their ECB within Islamic markets. There are growing signs of ethical consumption within the State of Qatar (refer to the section “Ethical consumption behaviour and Qatari consumer” for further details). However, the Qatari market is still in its early stage of ethical consumption. By studying the fast developing Qatari market and its Muslim consumers, this study intends to analyse the ECB of Muslim consumers (i.e. Qatari consumers) within an affluent Islamic market.

The proposed investigation intends to study Muslim consumers who are facing limited financial hurdles as far as practising ethical consumption is concerned. At the same time, these consumers are going through a materialistic phase where luxury consumption is a part of their lifestyle. Social and religious factors which affect consumption behaviour could be Western (i.e. non-Islamic consumption values) and/or Islamic consumption ideologies. This paradox where Western ethical consumption, materialistic consumption and Islamic ethical consumption co-exist and influence the Muslim consumers should provide a unique and an insightful setting where interaction amongst ethical consumption, materialism and religiosity can be analysed within an affluent market.

Reasons for doing the study

As far as studies related to ECB of Muslims is concerned, there are a very few studies to be found (Mokhlis, 2009). Some studies have addressed ECBs within Islamic countries

(Tsalikis and Lassar, 2009; Lu and Lu, 2010). However, these studies have primarily focused on the Western or Non-Islamic ethical consumption ideologies. A few research papers do touch on Islamic ethical consumption perspective but tend to be conceptual and theoretical and do not present actual findings (Kamla *et al.*, 2006). Hence, a study that researches the prevailing ethical consumption scene and compares it to the Islamic ethical consumption values within an affluent Muslim country has not been attempted yet. As the affluent Muslim population is growing, it is about time that their ECB is investigated and understood, as this segment is becoming a substantial part of the global consumer market (Tsalikis and Lassar, 2009).

This study aims to explore the specific area of Muslim consumers and their ECB within a rich market with the intent of comparing their ECBs with Islamic consumption ideologies and reporting on the gaps and overlaps. Another angle to the research is to study an Islamic country that is going through rapid economic expansion resulting in high levels of affluence. How is this impacting the consumption behaviour? Is it resulting in materialism and excessive consumption or is this change being kept under control by adhering to Islamic ethical consumption values? These are the key questions that the proposed study aims to address.

Ethical consumption behaviour and Qatari consumers

Qatar has the highest domestic consumption of electricity in the Middle East and the highest consumption of water in the world (Source: Qatar's efforts to address climate concerns, The Peninsula, Monday, 26 November 2012). It is also among the top five countries with the largest carbon footprint (Kaufman, 2011). Similarly, in terms of waste production per capita, Qatar ranks among the top ten countries in the world. It produces approximately 1.3 kilograms of waste per person per day (Source: Qatar's efforts to address climate concerns, The Peninsula, Monday, 26 November 2012). This rate and amount of waste production is way too high for a small country such as Qatar when compared with an industrial giant Germany which produces 0.95 kilograms of waste per person per day. To address and potentially curb these excesses, ethical consumption is receiving Qatari Government attention. For instance, *Qatar National Development Strategy 2011-2016 (2011)*, a five-year plan outlining important objectives and goals for the country, contains a whole chapter that deals with "environmental sustainability". This 24-page chapter clearly outlines the need for ethical consumption and its impact on current and future generations. It stresses the need for recycling/pre-cycling, conservation and protection of environment and pro-environment education. Qatari Government through its various ethical consumption campaigns (such as *Tarsheed* meaning saving or conserving resources such as water and electricity) is trying to create ethical awareness and initiate ethical consumption among its citizens.

Studying ECB of Qatari consumers in Qatari market is timely and relevant. Efforts to integrate Qatar into the global economy, influx of Westerners (mostly white collar expatriates), increase in tourism combined with substantial hike in gross domestic product (GDP)/Capita have resulted in changes in consumption behaviours and lifestyles (Sobh and Belk, 2011; Sobh *et al.*, 2012). For instance, Qatari luxury goods sector is booming due to substantial amount of disposable income (Kassim *et al.*, 2013; Al-Serhan *et al.*, 2014). Despite of an existence of a buoyant luxury goods market, at large, Qatar is still an Islamic society. It is transforming rapidly, yet it manages to hold onto the values which are consistent with Islamic ideology (Sobh and Belk, 2011). A recent example of propagating Islamic history is the Museum of Islamic Art in Doha

which is not only the biggest Islamic Art Museum in the world but also a very active institution holding regular events to promote Islamic culture and history. At the same time, Qatar is one of the most lucrative and attractive market for premium branded goods (Jamal *et al.*, 2006; Al-Serhan *et al.*, 2014).

Ethical consumption behaviour

Most academics (Adams and Raisborough, 2010; Cowe and Williams, 2001; Crane and Matten, 2003; Strong, 1996) agree that there is no universally agreed definition of ECB, and its modern roots lie in the movement for the protection of the environment. ECB adopts a broader “people” perspective relating to the manufacture, use and disposal of products. According to Witkowski and Reddy (2010), the term “ethical consumption” refers to spending that makes a positive difference in the world. As such, what might be considered ethical consumption can cover a wide spectrum of activities, ranging from the well-established environmentally conscious behaviour of recycling, reducing energy consumption, green consumption, etc., to various matters of conscience, which include sustainable development, fair trade, boycotting products from oppressive regimes, sweatshop labour, animal welfare and, more recently, issues regarding organic and genetically modified foods (Goodwin and Francis, 2003). Ethical consumption not only includes purchase intentions and activities but also covers post-purchase activities and actions [such as use of hybrid vehicles, solar energy and low power consumption (or energy efficient) appliances]. These post purchase activities can form a part of a consumption lifestyles.

Fair trade attitude

There are many definitions of fair trade. World Fair Trade Organization defines fair trade as “trading partnerships based on transparency, dialogue and respect that seek greater equality and fairness in international trade”. In recent years, fair trade practices have grown rapidly (Bray *et al.*, 2011). Fairtrade Labelling Organizations International (2007) is endorsing half of the consumer products being sold globally. Fair Trade endorsements are being used by a number of organizations as an image builder (Low and Davenport, 2005). Furthermore, it is being argued that fair trade will become a growing source of competitive advantage within the main stream as oppose to niche markets (Doherty and Tranchell, 2007). Fair trade attitude has been considered as a powerful determinant in promotion and adoption of ethical consumption amongst societies (Friedman, 1996). Consumers have and are using fair trade consumption to make their social, and at times, political views known (Lekakis, 2012). For instance, consumers are using fair trade practices to reward (through positive word of mouth and increased amounts of purchasing) or punish (through consumption boycotts and/or ethical consumption campaigns) organizations (Howard and Allen, 2010). According to Doran and Natale (2011), religion affects fair trade attitudes by evoking empathetic feelings and concerns among the consumers. Purchasing and consumption of fair trade products has also been associated with “moralist lifestyle” within affluent societies where consumers use “moral consumption philosophy” to express their care and concern for less privileged groups (Dickinson and Carsky, 2005). Hence, fair trade consumption is being used as a platform for doing good which leads to the consumer being labelled as a moralist (Varul, 2010). Fair trade involvement can be considered as a vehicle that facilitates the construction of a self-identity that is based on being different

by being ethical. Within affluent societies, these moralist lifestyles are also used as compensatory acts to justify rich and luxurious living (Mazar and Zhong, 2010; Tatzel, 2003). Is this the case in the Qatari market? This study intends to look into this moral dilemma.

Consumption ethics

A number of researchers have expressed difficulty in defining what constitutes ethical consumption (Cherrier, 2005; Clavin and Lewis, 2005). According to Freestone and McGoldrick (2008), ethical philosophies are driven by personal and social environment and circumstances and may not be consistent with ethical consumption practices (Bray *et al.*, 2011; Kent, 2005). Despite of these ideology-reality contradictions, there has been an increasing focus on consumer ethics and considerable research efforts have been made in the study and understanding of consumption ethics over the past two decades (Berry and McEachern, 2005). Past researches that have examined the ethical attitude and beliefs of consumers were largely conducted in the West (Vitell *et al.*, 1991; Carrigan *et al.*, 2004; Sudbury-Riley *et al.*, 2012). Muslim consumers from Islamic markets are not only under-represented but also have been totally ignored. Additionally, most studies often fall into the trap of representing consumers as a homogenous monolith in terms of their ethical beliefs (Effmeyer *et al.*, 1999; Fullerton *et al.*, 1996), rather than as a highly differentiated consumer cohort (Sudbury-Riley and Simcock, 2006). Muslim consumers as a distinct segment (with a set of consumption beliefs based on Islamic ideologies) may show different ethical consumption behaviours.

Environmentalism

Pro-environmental consumption behaviour across economies varies substantially (Deng *et al.*, 2006; Milfont *et al.*, 2006). For instance, in the developed and maturing Western European and North American markets, pro-environment consumer segments (e.g. neo-greens, LOHAS) are on the increase (Soyez, 2011). From these markets, pro-environmental living has been extensively discussed and reported where consumption behaviours and consumption values (such as green consumption, attitudes towards precycling and recycling, purchasing of environmentally friendly products, association and affiliation with pro-environmental groups, etc.) have been the focus of many studies (Schaefer and Crane, 2001; Dobscha, 1998; Ozanne and Smith, 1998). Modern roots of environmentalism are set in personal efforts of the consumers based on individual and unique contributions. Such attempts at personalized eco-friendly intentions and activities may include utilization of organically grown food, environmentally responsible tourism and low carbon emission air travel (Urien and Kilbourne, 2010). Considering the fast pace of economic and industrial development within the Gulf Cooperation Council (GCC) region (especially Qatar) is resulting in environmental concerns (Kaufman, 2011).

Materialism

Martin and Prince (2008) suggested that material possessions can be used as an expression of self-concept. Objects or physical articles (especially rare or expensive) can be used to signal the degree or extent of personal success or achievements (Belk, 1985; Richins and Dawson, 1992). Kasser and Ahuvia (2002) suggested that focus on materialism (especially acquisition of luxury goods) tends to increase “self-centeredness” which often results in little concern for others (including people

and environment). In contrast, where lower levels of materialism prevail, consumers tend to value welfare of the society and the environment by showing concern and sensitivity towards usage and consumption of products (Kasser and Ahuvia, 2002). In such a case, materialistic intentions are over-powered or suppressed by gestures of goodwill and actions of well-intended consumerism (Kasser and Ahuvia, 2002). Consumption literature supports a positive relationship between affluence and materialism (Xie *et al.*, 2013; Fitzmaurice and Comegys, 2006; Hofmeister and Neulinger, 2013). A number of academics relate affluence to luxury consumption which tends to propagate and reinforce materialistic lifestyle (Hudders and Pandelaere, 2011). Investigations into the area of materialistic life style also suggests that there is a negative association between pursuit of materialistic life style and subjective well-being including ethical consumption behaviour (Christopher *et al.*, 2009; Miesen, 2009). Traditionally, one of the main concerns of Arabs, particularly those in the GCC countries, is about fulfilling the societal and cultural demands for material wealth, social status and physical well-being (Jamal *et al.*, 2006). Qatari consumers are rich Arabs and mostly carry tendencies of status signalling through luxury and conspicuous consumption (Sobh and Belk, 2011; Sobh *et al.*, 2012). It has been suggested that high levels of affluence may not be having a restricting impact on a positive attitude towards ethical consumption (Sudbury and Boltner, 2010).

Islamic perspective on ethical consumption

Muslims believe in taking actions which please Allah. This belief in following the commands of Allah tends to inform the core behaviour of a Muslim. Within this context, the teachings of the Holy Quran and Sunnah (practices of Prophet Mohammed (PBUH)) take a central place in the physical and the spiritual life of a Muslim. Physical dimension of the belief relates to the worldly life, whereas the spiritual dimension of the belief relates to the life here after. According to Wilson and Hollensen (2013), a Muslim views life as continuous and death as a mere transition from temporary world to an eternal world. Hence, Muslim ECB is deeply influenced by following Islamic consumption teachings in this world and the expectation of being rewarded in the life here after. This blending of physical life with spiritual life forms the pinnacle of a Muslim belief and strongly influences the ECB of the followers of Islam. Muslims endeavour to strike a balance between what is on offer for consumption and the Islamic guidelines and values related to consumption. This struggle between materialism and spiritualism is a continuous battle (jihad) for Muslim consumers (Wilson and Liu, 2010). Abstinence from luxury, avoiding excesses in food and clothing, giving charity and careful and controlled use of natural resources are some of the ethical consumption practices which are advised in Islam for achieving worldly and spiritual balance (Abdel-Hady, 2008). Wilson and Morgan (2011) stipulate that spiritual side of the religious belief can change behaviours where practitioners get involved in the moral and ethical consumption to seek success in this life and the life here after. This is highly relevant to Islam and its practitioners (Muslims).

Moderation (wasatiya) is an Islamic philosophy where all aspects of life should be given an equal attention without exaggeration or deficiency (Abdel-Hady, 2008). In Islam sharing of resources takes precedence over individual excessive behaviors. Hence, Islam prohibits wastage through unnecessary and careless consumption. It is said in

Quran “Eat and drink but waste not by excess; Verily Allah loves not the excessive” (Quran 7:31). The Prophet Mohammad (P.B.U.H) teaches Muslims to be careful in their consumption. For instance, he instructed conservative approach when using water for ablution. Hence, even wastage of commonly and abundantly found natural resources is forbidden in Islam (Begader *et al.*, 2005). Muslims believe that Quran, Sunnah (the sayings and conduct of Prophet Muhammad (P.B.U.H) and Shariah (Islamic law mostly derived from the Quran and Sunnah) provide guidance on all matters of ethical consumption (Rice, 2006).

The notion of ethical consumption in the West mostly relates to the interdependent and independent concept of private self and social self [as discussed by consumer behavior researchers (Ahuvia, 2002 and Hofstede, 1985) using individual/collective cultural dimension]. Islam is considered as a way of life where there is no separation between the secular life and a religious life (this is known as comprehensiveness or *al-shumul*; Rice, 2003). Islamic social philosophy is based on the belief that all spheres of life (i.e. spiritual, social, political and economic) form an indivisible unity that must be thoroughly imbued with Islamic values. Hence, most Muslims believe that they should balance between striving for the material and spiritual needs or work-life equilibrium. Islam guides the Muslims to behave based on what pleases Allah and not to specific private self as valued by a highly individualistic society or a public self as valued by a highly collectivistic society.

Fair trade attitude is in line with Islamic values and is deeply rooted in facilitating trade that helps the humanity. Pivotal to trade in Islam is the practice of fair and just business exchanges and interactions. Quran states (Chapter 9, Verse 49) “Allah loves those who are fair and just”. Similarly, Chapter 11, Verse 85 in Quran echoes the principle tenant of fair trade “do not withhold from the people the things that are their due”. The issue of fair and just price is aptly dealt with in Islam. Quran says (Chapter 23, Verse 62) “With us is a record which speaks the truth and they will not be wronged”. This verse while referring to both the buyer and the seller reminds them of their duty to be fair in their dealings (Khan and Thaut, 2008). Islam is not against profit-making but strongly condemns the profit that harms the society in the form of poor working conditions, unfair wage, selling of unhealthy products and destruction or deforming of environments (Lewis, 2001).

According to Islamic philosophy, environmentalism is about balance (*mizan*) in nature. It is about harmony between Allah’s creations (Begader *et al.*, 2005; Hobson, 1998). This equilibrium, harmony or balance, should not be disturbed and the principles and actions based on moderation should be used to maintain the environmental homeostasis (*takaful* or cosmic symbiosis; also described as unity between humans and nature by Naseef, 1998). Hence, safeguarding, caring for and protecting the environment is deeply rooted in Islamic teachings and practices (Khalid and O’Brian, 1992). Nasr (2003) quotes from the holy Quran:

[...] the leaves of trees, the faces of mountains and features of animals, as well as in the sound of the winds and the gently flowing brooks, are all to be found signs of Allah.

This verse from the Quran reminds a Muslim about not only respecting the nature but also protecting it as Allah’s gift to the humankind. Quran further defines a Muslim’s responsibility towards environment in Surah 10, Verse 14 “later we made you their successors in the land to see how you would behave”. This verse not only signals the

accountability towards environment entrusted to humans but also refers to a test of their performance in fulfilling their responsibilities towards the environment (Al-Qaradawi, 2005a). Limited work has been done in investigating the “environmentalism” perspective of affluent Muslim consumers (Al-Qaradawi, 2005b).

Accordingly, *wasatiya* acts as a “moral filter” of human needs or an ideal standard of living goals which should be based on necessities (*daruriyyat*), convenience (*hayiyyat*) and refinements (*tahsiniiyyat*) all of which fall under necessities or utilitarian goods and services that relieve an unpleasant state of discomfort or hardship and make a real difference in human well-being (Rice, 2003). In Islam, the definition of luxurious or extravagant is related to the average standards of consumption in a society, where resources will not be diverted to the production of luxuries until the production of necessities is ensured in sufficient quantities. Hence, Islam considers lavish lifestyle as an expression of injustice where a few living in luxury deprive masses of their basic needs.

Whether religiosity impacts ethical consumption behaviour is a relationship which has not been clearly defined. In particular within an affluent religious society, this association gets more fuzzy and complicated (Gorski, 2000). According to the theory of rationalization, religious societies develop their own practice codes which guide the actions of the religious group members (Rawwas *et al.*, 2006). Where does an affluent Islamic and a materialistic Qatari society stand on the issue of religiosity and ethical consumption is a timely question to investigate.

Research framework and hypotheses

Figure 1 Pro-environmentalism is starting to take root in Qatar. Recent examples were the banning of Tungsten bulbs and strict controls on domestic appliances (such as air conditioners, fridges, washing machines, etc.) that do not comply with energy efficiency ratings (Source: The Peninsula, Tungsten lamps banned in Qatar, 19 September 2013). In the light of these and other pro-environmental policies and initiatives, it is suggested that:

- H1.* There is a positive relationship between environmentalism and ECB of Muslim consumers in an affluent Islamic market.

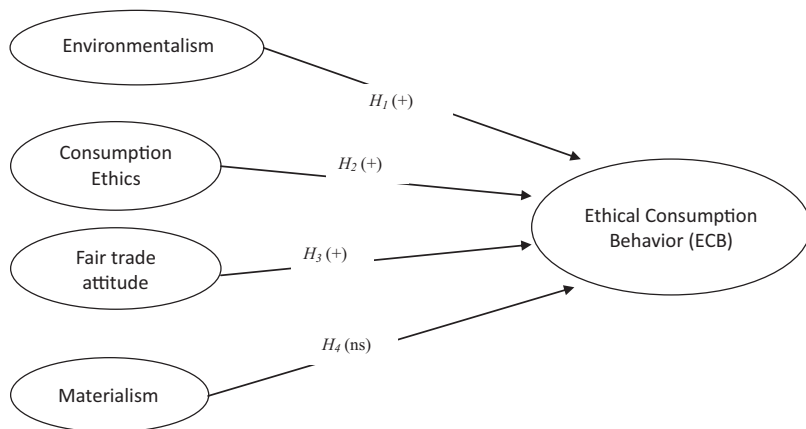


Figure 1.
Research framework

Literature on ethical attitudes reports that “young consumers” in general are more receptive to and conscious of social, cultural and environmental ethics (Smith, 2011; Sheahan, 2005). Young consumers are also more consumption oriented than older consumers (Sullivan and Heitmeyer, 2008). According to Boyd (2010), younger consumers tend to struggle with conflicting notions of self-gratification (pulling them towards materialism) and social and environmental improvements (taking a certain ethical and a moral stand). Qatari population demographics show a majority of young consumers (i.e. aged 35 years or below). In addition, due to an active national and governmental ethical consumption campaigning in Qatar, proposed study takes a view that a majority of Qatari consumers are aware of and most probably interested in ethical and moral issues related to consumption. In addition, the social, cultural and religious values (a significant part of the Arab and Islamic culture) encourage sound morals and strong ethics (Walsh *et al.*, 2010). Hence:

H2. There is a positive relationship between consumption ethics and ECB of Muslim consumers in an affluent Islamic market.

According to Islam, the fundamental tenants of exchange within and among businesses should be based on fair trading (Uddin, 2003). Examination of Islamic business and trading framework clearly shows a strong congruency between fair trade and Islamic business practices (Khan and Thaut, 2008). Muslims are required to be fair, just and respectful in their business and commercial transactions (Khan and Thaut, 2008). Hence, Islamic principles strongly support the ideology of fair trade:

H3. There is a positive relationship between fair trade attitude and ECB of Muslim consumers in an affluent Islamic market.

In a collectivist Qatari society, display of wealth through materialistic consumption is a part of status signalling (Gelfand *et al.*, 2004; Sobh and Belk, 2011). Display and support of such excessive behaviours tends to result in unethical consumption where resources tend to be over-consumed or unnecessarily consumed (Cafaro, 2001). d’Astous and Legendre (2009) report that at this stage of favourable economic conditions (GDP/Capita of approximately US\$103, 900; Source CIA The World Factbook, www.cia.gov/library/publications/the-world-factbook/), most Qatari consumers are involved in luxury and excessive consumption. Signs of ethical consumption (such as donating for charitable causes, supporting a number of environmental campaigns and supporting green marketing) are also visible (Kamal *et al.*, 2013). This behavioural paradox seems to suggest that Qatari consumers are caught somewhere in between materialistic and ethical consumption phase. Hence:

H4. There is no impact (i.e. non-significant relationship between materialism and ECB) of materialism on ECB of Muslim consumers in an affluent Islamic market.

Research methodology

Research design

The research design involved two stages. Stage one included discussions with experts and stage two involved questionnaire development and pretesting before it was used for data collection. In the following paragraphs, both stages are explained in detail.

Stage one: discussion with experts. For this study, exploratory research (even though at a basic level) was useful because very little data and information were available about ethical consumption behaviour of Qatari consumers. Stage one began with a discussion with experts who were knowledgeable in the area of ethical consumption. Four Islamic scholars and three Islamic marketers were approached for their views and recommendations about key determinants of ECB within an Islamic society (profiles of these experts are presented in Table I). Islamic scholars and Islamic marketers were presented with a list of ECB determinants (Table II) and were requested to rank them from an Islamic perspective. Their ranking (Table III) was instrumental in selecting the key ECB determinants for the research framework.

In selection and ranking of ECB determinants, particular attention was given to their relevance to an affluent market going through a social transition. Some well-researched determinants (such as price sensitivity, personal experience, lack of information, buying inertia, etc.) were left out due to their weak association with ethical consumption in an affluent market. The key determinants' ranking by the experts resulted in the research framework which was in line with the existing ethical consumption literature (Tallontire *et al.*, 2001).

Measures. Please refer to the Table AI for the detailed description of the measuring scales. All constructs were measured using a seven-point Likert scale. ECB was measured with a scale used by Sudbury-Riley *et al.* (2012). This scale consisted of ten items. This scale was chosen because it measures the actual ethical consumption behaviour rather than intentions or attitudes. Fair Trade Attitude was

Table I.
Academic profiles of experts who participated in Islamic ethical consumption discussion

	Designation	Area of specialization
Expert 1 – Marketer with an interest in Islamic Marketing	Associate Professor of Consumer Behavior in a public university in Qatar	Islamic culture and its impact on consumerism
Expert 2 – Chartered Islamic Marketer	Associate Professor of Marketing in a public university in Qatar.	Branding of Halal products and Islamic lifestyles
Expert 3 – Chartered Islamic Marketer	Senior Lecturer in a British university	Sharia complaint business practices and Islamic consumption behaviors
Expert 4 – Islamic Scholar	Professor and Dean of Faculty of Islamic Studies in a local university in Qatar	Islamic civilization and Islamic Sharia
Expert 5 – Islamic Scholar	Professor of Comparative Religion and Head of Department in a College of Sharia and Islamic Studies in a public university in Qatar	Islamic culture and ethics
Expert 6 – Islamic Scholar	Professor of Islamic Finance and Director of Centre for Islamic Economics in a local university in Qatar	Sharia complaint micro-finance and Islamic Social Corporate Responsibility
Expert 7 – Islamic Scholar	Associate Professor of Islamic <i>Fiqh</i> (Jurisprudence) in a public university in United Arab Emirates	Consumer protection and Sharia

Determinant	Reference(s)	Research context
Religiosity	Teimourpour and Hanzaee (2011), La Barbera and Gurhan (1997), Chamberlain and Zika, 1992	Religious values and ideologies impacting ethical consumption behavior
Environmentalism	Gilliat-Ray and Bryant (2011)	Environmental conservation and sustainability through green initiatives
Social well-being	Shukla (2012), La Barbera and Gurhan (1997)	Association between product purchase, usage and ethical intentions
Consumption ethics	Kamla <i>et al.</i> (2006), Shaw and Shiu (2002)	Reasons behind conscious consumption where intent is to conserve resources
Peer pressure	Sparks <i>et al.</i> (1995), Sparks and Guthrie (1998)	Normative social factors affecting obligations towards pro-environmental ethical consumption
Materialism	Hudders and Pandelaere (2012), Belk (1985)	Luxury and excessive consumption as a negative influence on ethical consumption
Moral maturity	McDevitt <i>et al.</i> (2007), Rest (1986)	Relationship between belief and ethical consumption and their association with ethical practices and actions
Post-purchase guilt	Hiller (2008), Steenhaunt and Van Kenhove (2006)	Post-purchase cognitive dissonance and its impact on future ethical consumption
Fair trade attitude	Uddin (2003)	Values and variables related to involvement with fair trade initiatives
Shopping convenience	De Pelsmacker and Janssens (2007)	The ease with which ethical products can be purchased and impact of this convenience on ethical consumption behavior

Table II.
List of ECB
determinants
presented for ranking

measured by Roberts (1996) six-item scale. This scale has been used in a number of studies where it showed high levels of reliability (De Pelsmacker and Janssens, 2007). To measure consumption ethics, a modified version of the scale designed by Forsyth (1980) was used. This modified 11-item scale has also been used by Vitell and Muncy (1992, 2005). Two items (i.e. Items 9 and 11) of this scale showed a factor loading of <0.5 . Due to this shortcoming, these two items were removed from the scale. To evaluate environmentalism's impact on ECB, a 15-item scale proposed by Dunlap *et al.* (2000) was used. This well-used scale has been revised to strengthen its focus on ecological concerns by including a likelihood dimension for good or bad future environment. Two items (i.e. Items 8 and 14) of this scale were removed, as they displayed a factor loading of <0.5 . A 15-item scale designed by Wong *et al.* (2003) was used for measuring materialism. This scale has appeared in a number of cross-cultural studies. Some items of this scale were slightly reworded to reduce the mixed-word bias and two items (i.e. Items 6 and 10) were taken out due to their factor loading being <0.5 .

Stage two: pretesting and final data collection. Pretesting stage generated the data that was used in the reliability and validity checks and in making the questionnaire ready (through contextual and structural improvements) for the data collection. University students, staff and faculty were targeted for pre-testing stage data.

Determinant	Importance/relevance score	Ranking order	Reason(s) for the ranking
Environmentalism	17	1	Environmental conservation is highly relevant to Qatar. The pace of economic development and the lack of environmental awareness among citizens warrant a study and an action plan to deal with harmful environmental policies and issues
Materialism	15	2	In a rich economy, materialism tends to discourage ethical consumption. Therefore, materialistic behaviours and practices need to be understood in order to understand their impact on ethical consumption behaviours
Consumption ethics	13	3	How ethics change with changing economic and social conditions is a fundamental question that needs to be looked into if ethical consumption behaviour is to be understood
Religiosity*	11	4	Religiosity as a part of an ethical lifestyle needs to be studied in an Islamic society
Fair trade attitude*	11	4	How trading is done within an Islamic country affects the ethical consumption behaviours of its citizens, business persons and the government
Social well-being	9	5	Qatari government has an excellent welfare package for its citizens. In general, people (i.e. Qataris) do not consider ethical consumption as a "do good" force that has positive repercussions for the society
Peer pressure	7	6	In the Qatari collectivist society peer pressure is more related to materialistic behaviour than ethical consumption behaviour
Shopping convenience	7	7	Government policies and actions are pro ethical consumption. Relevant information related to ethical purchasing is easily available
Moral maturity	5	9	As Qatari market is in its infant stages of luxury consumption, it is too early for Qatari consumers to develop moral maturity

Notes: Importance/relevance was associated with an affluent Islamic market going through a rapid social transformation; importance/relevance was gauged on a scale of 1 to 3 (1 = weak relevance; 2 = somewhat relevant and 3 = high relevance). Experts ranked each ECB determinant on this scale of 1 to 3; ranking order was based on the importance/relevance score; *Religiosity and fair trade attitude received equal ranking. As religiosity was already represented in the form of Islamic ethical ideology, it was considered appropriate to select fair trade attitude as the fourth key ECB determinant; importance/relevance score of 10 or above was chosen as the selection threshold. This selection threshold was set by the experts

Table III.
Results of ECB
determinants
ranking

Confirmatory factor analysis

The maximum likelihood estimation was chosen due to its robustness against violation of assumption of least squares multivariate normality in a moderately sized sample (Diamantopoulos, 1994; Kline, 1998; Janssens *et al.*, 2008). Two items from consumption ethics construct, three items from environmentalism construct and two items from materialism construct were removed following the Janssens

et al. (2008) and *Hair et al.* (2010) guidelines (i.e. items with a factor loading of <0.5 were removed). Table AI shows the confirmatory factor analysis outcome.

Data collection

The study was conducted in the months of March and April 2013 on a university campus targeting Qatari students, staff and faculty. The key reasons for choosing a Qatari public university for data collection were threefold:

- (1) Qatari faculty, staff and student population was likely to be more exposed and aware of ethical consumption issues and practices within the Qatari market;
- (2) a diverse pool of Qatari respondents (in terms of age, education and income) was available at one site in the form of faculty, staff and students, which enhanced the convenience in data collection; and
- (3) the research questionnaire was in English, and the choice of public university with English medium of instruction facilitated the reduction of error and missing data when it came to questionnaire completions.

Self-completion questionnaire was delivered to this convenient sample of Qatari consumers. Convenience sampling method was used for this study because it is speedy and economical than other sampling methods (Malhotra and Peterson, 2001). Research questionnaire was divided into two parts. First part collected demographic data related to the respondents (Table VI). Second part contained scaled questions related to consumption ethics, environmentalism, materialism, fair trade attitude and ECB.

Given the wide dispersion of the target population, it was decided to use Survey Monkey for data collection (www.surveymonkey.com/). Through a broadcast, the questionnaire was e-mailed to 1,500 potential respondents. A total of 243 usable replies were received which represented a response rate of 16.2 per cent. The usual tests of non-response bias (i.e. limited follow-ups, comparison of early and late responses, etc., Armstrong and Overton, 1977) were carried out and were found to be satisfactory as to the lack of non-response bias.

Results

Descriptive statistics

Table IV shows the descriptive statistics (mean, standard deviation and reliability) related to the measures. Reliability was assessed in terms of item and construct reliability. Item reliability was examined by value of the factor loadings of the construct items. It is widely accepted that items with loading of 0.5 or higher exhibit adequate

	Mean	SD	FLs	Cronbach's α	CR
Consumption ethics	5.74	0.488	0.782	0.793	0.931
Environmentalism	5.81	0.530	0.816	0.732	0.902
Materialism	3.51	0.438	0.833	0.747	0.914
Fair trade attitude	5.25	0.899	0.852	0.873	0.957
ECB	5.06	0.767	0.824	0.884	0.983

Table IV.
Descriptive statistics

Note: SD = Standard Deviation; FLs = Factor Loadings; CR = Composite reliability

convergent reliability (Fornell and Larcker, 1981; Nunnally and Bernstein, 1994). All Cronbach's α values were above the generally accepted value of 0.5. Discriminant validity was assessed by comparing the square root of average variance extracted (AVE) against bivariate correlations between the constructs. Discriminant validity is indicated when the square root of AVE is considerably greater than the off-diagonal correlations (Table V). On the strength of the presented analyses, it was concluded that the validity and reliability of the research constructs was satisfactory.

Table VI shows that male and female sample was almost balanced. In terms of age, sample was similarly distributed between the age groups from 21 to 60 years. For education, post-graduates formed the largest group, and the biggest income group was QR30,000-35,000.

Structural equation modelling

For the inferential analysis, structural equation modelling (SEM) using SPSS AMOS 21 was applied. SEM was used instead of other multivariate analysis techniques (such as partial least squares, multiple regression analysis) because it is highly suitable for theory testing. Furthermore, as the purpose of this research was "pathway analysis" (i.e. evaluate the relationship between the dependent variable and the independent variables), SEM is considered as the best multivariate technique for correlation analysis (Tabachnick and Fidell, 2001).

Table VII shows the results related to the goodness of fit for the research framework. Normed chi-square (χ^2/df) was 2.25 and within the upper limits of acceptability (i.e. between 2 and 3). The p -value of χ^2 was above 0.05 indicating an acceptable significance. Additionally, goodness-of-fit index, adjusted goodness-of-fit index, normed-fit index and incremental-fit index were greater than 0.90. Root of mean square error of approximation (RMSEA) was just below the threshold value of 0.08, which is considered marginal but acceptable (Byrne, 1995). Some authors, to include Jackson *et al.* (2005), have suggested a lower cut-off value of 0.05 for RMSEA, whereas other authors (to include Hoe, 2008) consider higher RMSEA cut-off values, of up to 0.08, as being acceptable. According to Hu and Bentler (1995), acceptable model fit is indicated by an RMSEA value of 0.06 or less. As per Chen *et al.* (2008), there is a little support for use of 0.05 to determine adequate model fit and reasonable error of approximation. In Chen *et al.* (2008) view, "the determination of RMSEA value depends on, and is sensitive to, a number of factors that may include type of model, degrees of freedom and sample size". Accordingly, Chen *et al.* (2008) categorize RMSEA cut-off point as semi-arbitrary and influenced by a certain degree of subjectivity. In Chen *et al.* (2008) opinion, the lower and upper levels of RMSEA acceptability lies between the values of 0.05 and 0.08. Hence, the

	1	2	3	4	5
[1] Consumption ethics	0.872				
[2] Environmentalism	0.653*	0.913**			
[3] Materialism	0.109	0.014	0.897		
[4] Fair trade attitude	0.473**	0.467*	0.633**	0.923*	
[5] ECB	0.371**	0.678*	0.408**	0.615*	0.889

Table V.
Correlation matrix

Notes: Diagonal values represent square root of AVE; * $p < 0.05$ (two-tailed); ** $p < 0.01$ (two-tailed)

Gender	Male = 46 Female = 52 Missing = 2
Age (years)	Below 20 = 5 21-30 = 25 31-40 = 21 41-50 = 20 51-60 = 16 61+ = 9 Missing = 4
Education	Undergraduates = 38 Graduates = 15 Post-Graduates = 19 PhDs = 26 Missing = 2
College	College of Business & Economics = 34 College of Law = 12 College of Islamic Studies = 8 College of Social Sciences = 26 College of Engineering = 17 Missing = 3
Monthly Income (QR) < 30,000 = 16	<30,000 = 16 30,000-35,000 = 23 35,000-40,000 = 18 40,000-45,000 = 15 45,000-50,000 = 10 50,000-55,000 = 7 55,000+ = 6 Missing = 5

Table VI.
Demographic
breakdown of the
sample (%)

Notes: QR = Qatari Riyal (1QR = US\$0.274); $n = 243$

goodness-of-fit statistics represented an acceptable overall goodness of fit for the research framework. The strength of the relationships among the constructs was represented by the respective standardized path coefficient (β). Following Cohen's (1988) recommendations, standardized path coefficient with absolute values of less than 0.10 may indicate "small" effect, values of around 0.30 a "medium" effect, and "large" effects may be suggested by coefficients with absolute value of 0.50 or more.

Environmentalism ($\beta = 0.205$, t -value = 2.732, $p < 0.05$) and consumption ethics ($\beta = 0.253$, t -value = 2.005, $p < 0.05$) displayed significant and positive association with ECB (i.e. $H1$ and $H2$ were supported). These significant results indicated an interest in environmental issues amongst Qatari consumers. The link between fair trade attitude and ECB was highly significant ($\beta = 0.471$, t -value = 6.113, $p < 0.01$) which implied that fair trade attitude was a significant determinant of ECB (i.e. $H3$ is supported). Finally, the association between materialism and ECB was insignificant ($\beta = 0.086$, t -value = 1.317, $p = 0.126$). This result suggested that there was no relationship (positive or negative) between accumulation and display of wealth (buying luxury brands and premium goods) and ECB. This non-significant outcome was in line with the proposed $H4$.

Table VII.
Goodness-of-fit
values and estimates
of parameters

<i>Goodness-of-fit statistics</i>				
	χ^2 , [df], <i>p</i> -value			13.47, [6], 0.08
	GFI			0.982
	RMSEA			0.076
<i>Incremental fit measures</i>				
	AGFI			0.945
	NFI			0.961
	IFI			0.976
<i>Pathway analysis</i>		Hypotheses	Standardized pathway Coefficients (β)	<i>t</i> -value
	Environmentalism → ECB	<i>H1</i>	0.205*	2.732
	Consumption ethics → ECB	<i>H2</i>	0.253*	2.005
	Fair trade attitude → ECB	<i>H3</i>	0.471**	6.113
	Materialism → ECB	<i>H4</i>	0.086 ^{ns}	1.217

Note: * $p < 0.05$; ** $p < 0.01$; ns = not significant

Discussion

The positive and significant associations between fair trade attitude, consumption ethics, environmentalism and ECB indicated that, in principal, Qatari Muslim consumers agree with (or at least do not contradict) the Islamic values and tenants of ethical consumption. Whether this agreement translates into a practice is a different issue which needs further investigation. Even though Qatari consumers showed an interest in ethical consumption (as indicated by the results presented in Table VII), the insignificant relationships between materialism and ECB suggests that, predominantly, they are still in the materialism phase (Inglehart, 1977). Hence, it is reasonable to expect that due to excessive wealth resulting in high levels of disposable income the main focus of Qatari consumers is materialistic consumption and ethical concerns take a secondary place.

From the conducted research, it can be implicated (however further study is required to substantiate these implications) that religiosity seems to be having a limited impact on ethical consumption conduct. Islamic ethical consumption rhetoric communicated and shared through religious gatherings and events suggests that ideologically most Qatari consumers are aware of and agree with the Islamic thought and position on ethical consumption. However, due to the overwhelming and the strong pull of materialism, ethical consumption is largely ignored and masked by excessive and luxury consumption. Hence, there seems to be a divergence between the actual ethical consumption practices of affluent Muslims and the Islamic consumption teachings (supported by the study of Graafland *et al.*, 2006). In this rift between Islamic teachings and consumption reality, materialism may have a distinct role.

A simultaneous interest in materialism and ethical consumption (even though scant evidence is available about ethical actions and practices) could be explained by theory of planned behaviour (Steg and Vlek, 2009). As Qatari consumers have substantial disposable income, they can afford the cost of ethical consumption and at the same time indulge in luxury consumption (Davies *et al.*, 2012). This potential co-existence of both materialistic and

ethical behaviours could be explained by “affluence” being achieved at a lower (minimal) time and energy costs where involvement in social, ethical and materialistic activities is temporally and financially affordable. Behaviour control or planned behaviour (in the case of Qatari consumers) becomes less relevant because cost or financial implications are not a constraint (Grunert and Juhl, 1995). This situation may hold relevant for affluent markets with social and cultural constitution similar to Qatar.

The results could also be explained in the light of theory of social comparison (Festinger, 1954). Qataris are predominantly a tribal society which is close knit and runs a strong social network (Alshawi and Gardner, 2014). There are tendencies of collectivism and social comparisons when adopting materialistic and/or ECB (Steenkamp and de Jong, 2010; Alshawi and Gardner, 2014). Within the context of social comparisons, religion can play a role in comparing and driving behaviours. As religious occasions (such as communal praying, weddings, study circles and educational gatherings to share religious thoughts) provide a platform where individuals can interact and share their ideologies and views. In this context, religion provides a setting where followers gather, share and communicate their beliefs and convictions. However, the content and context of these interactions is mostly driven by the prevailing environment. Hence, it is a strong probability that in an affluent and a religiously tolerant Qatari market, the social comparisons are more related to materialistic consumption than ethical consumption.

Conclusions

The study indicated that awareness of ethical consumption does exist among Qatari (Muslim) consumers, but it seems to translate into an ECB that is at an infant or an immature stage. The study further indicates that the motivation to engage in ethical consumption is not hindered by the lack of finances. Even though the practicing levels are different, materialistic consumption seems to co-exist with ethical consumption.

Limitations

- This study lacks specificity as it tends to be broad and generic. However, it opens up a number of areas (e.g. study of Islamic ethical consumption values and their practicing in an affluent market, impact of age on adoption of Islamic consumption values, impact of gender on adoption of Islamic ethical consumption ideology) which can be explored to further develop the body of ECB research in the GCC region.
- Results are specific to Qatari market (representing an affluent Islamic market); hence, care should be exercised in any cross-cultural or cross-market applications.
- As the study was done on a university campus where sample was drawn from the students, staff and faculty; this could affect generalization of results among Qatari population. There is a possibility that observed outcomes may be different among general Qatari public. A more impartial and a balanced approach to sample composition could have been randomly choosing a wider range of Qatari consumers from a public venue such as a shopping mall.
- Scales used in the operationalization of the research model were borrowed. Even though all the scales met reliability and validity conditions, there is still a risk that they may contain inherent shortcomings (such as multi-collinearity effects) when measuring a complex phenomenon such as ECB in a socially and a culturally distinct market (Zaltman *et al.*, 1982).

Future research

According to [Cowe and Williams \(2000\)](#), there is a likely probability of misalignment between interest and practice of ethical consumption amongst Qatari consumers. The nature and extent of this misalignment should be investigated. The influence of cultural and social values on Qatari ECB would also be an interesting development of this study. As Qatar has a young (about 65 per cent aged under 35 years) and old (about 35 per cent aged over 35 years) population, age could be used as a segmentation variable to see ECB differences between young and old consumer groups. Other appropriate group comparisons could be different incomes and different education levels in relation to ECB. Such analyses can afford the explanation of the Qatari ECB at a sub-group level. Study of materialism as a moderator of ECB would be another appropriate addition to a future study. In line with the high GDP/Capita resulting in a considerable disposable income, an area worthy of further exploration would be the extent and type of ethical luxury consumption among Qatari consumers. Work of [Davies et al. \(2012\)](#) could be extended in the Qatari market.

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(The Appendix follows overleaf.)

		FLs ^a	R ²	FLs ^c	t-value
<i>Ethical consumption behaviour (ECB)</i>					
1.	When there is a choice, I always choose the product that contributes to the least amount of environmental damage	0.76	0.51	0.81	–
2.	I have switched products for environmental reasons	0.82	0.54	0.85	7.38
3.	If I understand the potential environmental damage that some products can cause, I do not purchase those products	0.72	0.50	0.78	8.32
4.	I do not buy household products that harm the environment	0.89	0.61	0.92	10.01
5.	Whenever possible, I buy products packaged in reusable or recyclable containers	0.81	0.58	0.86	9.83
6.	I make every effort to buy paper products (toilet paper, tissues, etc.) made from recycled paper	0.79	0.63	0.82	7.79
7.	I recycle my household rubbish, or prepare it for recycling	0.88	0.72	0.93	10.07
8.	I will not buy a product if I know that the company that sells it is socially irresponsible	0.87	0.68	0.88	9.91
9.	I do not buy products from companies that I know use sweatshop labour, child labour, or other poor working conditions	0.84	0.60	0.86	9.71
10.	I have paid more for environmentally friendly products when there is a cheaper alternative	0.86	0.57	0.90	9.29
<i>Fair trade attitude</i>					
1.	When there is a choice, I choose the Fair Trade option for all food products	0.81	0.70	0.84	–
2.	When there is a choice, I choose the Fair Trade option for all clothing products	0.86	0.73	0.91	9.67
3.	When there is a choice, I choose ethical financial products and investments	0.83	0.72	0.86	8.81
4.	When there is a choice, I choose the free range/ freedom food option	0.88	0.69	0.93	9.79
5.	I do not buy cosmetics and toiletries that have been tested on animals	0.80	0.58	0.85	8.47
6.	I encourage my friends and family to purchase Fair Trade/ethical products	0.87	0.61	0.90	7.96
<i>Consumption ethics</i>					
1.	A person should make certain that their actions never intentionally harm another even to a small degree	0.80	0.64	0.83	–
2.	Risks to another should never be tolerated, irrespective of how small the risks might be	0.85	0.70	0.87	6.62
3.	The existence of potential harm to others is always wrong, irrespective of the benefits to be gained	0.72	0.61	0.75	5.37

Table A1.
Items with factor loadings (FLs), R² and CFA results

(continued)

		FLs ^a	R ²	FLs ^c	t-value
4.	One should never psychologically or physically harm another person	0.68	0.51	0.71	5.18
5.	One should not perform an action which might in any way threaten the dignity and welfare of another individual	0.64	0.50	0.68	6.29
6.	If an action could harm an innocent person, it should not be done	0.74	0.63	0.77	6.81
7.	Moral standards are individualistic; what one person considers to be moral may seem immoral to another	0.67	0.52	0.72	5.06
8.	What is moral or immoral is up to the individual	0.77	0.60	0.82	8.43
9. ^b	Moral standards are personal rules, and should not be used to make judgments of others	0.45	0.35	–	–
10.	Ethics are so complex that people should be allowed to formulate their own individual codes	0.69	0.50	0.73	6.97
11. ^b	Rigid ethical positions that prevent certain actions stand in the way of better human conditions	0.37	0.30	–	–
<i>Environmentalism</i>					
1.	We are approaching the limit of the number of people the earth can support	0.81	0.65	0.84	–
2.	Humans have the right to modify the natural environment to suit their needs	0.83	0.67	0.86	8.15
3.	When humans interfere with nature it often produces disastrous consequences	0.76	0.61	0.79	7.03
4.	Human ingenuity will insure that we do not make the earth unliveable ^b	0.48	0.27	–	–
5.	In general, humans are severely abusing the environment	0.85	0.69	0.89	9.44
6.	The earth has plenty of natural resources if we just learn how to develop them	0.79	0.58	0.81	6.67
7.	Plants and animals have as much right as humans to exist	0.80	0.62	0.84	7.81
8. ^b	The balance of nature is strong enough to cope with the impacts of modern industrial nations	0.41	0.32	–	–
9.	Despite our special abilities humans are still subject to the laws of nature	0.72	0.59	0.75	5.95
10.	The so-called 'environmental crisis' facing humankind has been greatly exaggerated	0.73	0.56	0.77	6.27
11.	The earth has very limited room and resources	0.86	0.73	0.88	10.13
12.	Humans were meant to rule over the rest of nature	0.80	0.60	0.82	8.44
13.	The balance of nature is very delicate and easily upset	0.75	0.59	0.79	5.48
14. ^b	Humans will eventually learn enough about how nature works to be able to control it	0.38	0.25	–	–
15.	If things continue on their present course, we will soon experience a major ecological catastrophe	0.84	0.70	0.87	7.39

(continued)

Table AI.

		FLs ^a	R ²	FLs ^c	t-value
<i>Materialism</i>					
1.	How do you feel about people who own expensive homes, cars and clothes?	0.86	0.71	0.88	–
2.	How do you shop?	0.82	0.69	0.89	8.37
3.	How do you feel about owning things that impress people?	0.79	0.63	0.84	6.71
4.	How do you feel about acquiring material possessions as an achievement in life?	0.76	0.58	0.81	5.79
5.	How do you approach your life in terms of your possessions (i.e., buying and owning things)?	0.83	0.68	0.85	9.22
6. ^b	Would your life be any better if you owned certain things that you don't have?	0.48	0.37	–	–
7.	Do you think the amount of material objects people own shows how successful they are?	0.71	0.52	0.73	5.06
8.	How would you feel if you could afford to buy more things?	0.68	0.50	0.72	5.37
9.	How would you feel if you owned nicer things?	0.81	0.64	0.84	7.43
10. ^b	What do the things you own say about how well you are doing in life?	0.43	0.29	–	–
11.	How do you feel about spending money on things that aren't practical?	0.80	0.66	0.83	7.86
12.	Do you feel that you have all the things you really need to enjoy life?	0.78	0.63	0.82	6.49
13.	How much pleasure do you get from buying things?	0.84	0.75	0.86	10.08
14.	How do you feel about the things you own?	0.82	0.70	0.85	9.87
15.	How do you feel about having a lot of luxury in your life?	0.76	0.68	0.82	8.24

Notes: ^aFactor loadings with all items; ^bItems removed due to FL < 0.5; ^cFactor loadings after removing items with FL < 0.5

Table AI.

About the author

Khurram Sharif is an Associate Professor of Marketing in the College of Business and Economics at Qatar University. He is also a Marketing Research Consultant and has worked with a number of educational and pharmaceutical organizations on a variety of projects. His current research interests include Muslim consumers, category management practices in the Middle East, customer experience management and trust-based business relationships. Khurram Sharif can be contacted at: ksharif@qu.edu.qa

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