Faculty of Management

The role of consumer multiple identities in bank choice in Pakistan

Samreen Ashraf

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Dedication

To my <u>Ammi</u> and <u>Abbo Jee..</u>

I am because you are..

Acknowledgement

لِلَّهِ الْحَمْدُ شكر

First and foremost, I would like to thank Allah Almighty who has made this PhD journey possible with my parent's prayers.

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Apart from family, I would like to thank Julie first, for being such a kind, understanding and considerate supervisor. Julie, I consider you as one of my blessings, you have been with me

Declaration

I declare that no material contained in the thesis has been used in any other submission of an academic award.

Research Outputs

The following journal article has been published from this study:

- Ashraf, S., Robson, J. and Sekhon, Y., 2015. Consumer trust and confidence in the compliance of Islamic banks. Journal of Financial Services Marketing, 20(2), pp.133-144.

Further, this research has been presented at the following international conferences:

- Ashraf, S., Robson, J. and Farquhar, J., 2018, June. For Me, My Parents Come First: Role and Religious Identity in Consumer Bank Choice in Pakistan: An Abstract. In Academy of Marketing Science World Marketing Congress (pp. 915-916). Springer, Cham.

- Robson, J., Ashraf, S. and Abdullrahim, N., 2017. Faith, Trust and Pixie Dust: A Comparative Study of Consumer Trust in Islamic Banks—A Structured Abstract. In Creating Marketing Magic and Innovative Future Marketing Trends (pp. 1489-1494). Springer, Cham.

- Ashraf, S. 2017, April. Consumer multiple identities and brand: The case of Pakistani banking sector. In McIntyre, C., ed. 3rd international colloquium on design, brand and marketing Bournemouth University.

- Robson, J. and Ashraf, S., 2016. The Interplay of Life Events, Religion, and Consumption in Islamic Banking. In Celebrating America's Pastimes: Baseball, Hot Dogs, Apple Pie and Marketing? (pp. 125-126). Springer, Cham.

- Ashraf, S., 2015. September. Key triggers points and consumer financial decisions. In British Academy of Management.

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Abstract

Identity via consumption has received much attention in academic research, however fewer studies are found on the role of multiple identities in consumption. This gap becomes wider when it comes to financial services consumption (banking in particular). Further, components of these multiple identities (personal, role and group) are yet to be explored in relation to consumer choice. Therefore, this study aims to contribute to the theory of multiple identities by classifying and defining the components of each consumer multiple identities and exploring the role each of these identities play in consumers' bank choice. The choice motivation between Islamic and Non-Islamic banks is explored in this regard, where Islamic banks provide the same services as Non-Islamic banks but with an exception of paying/earning any interest. Previous studies have found culture and religion to play a strong role in the formation of multiple identities, thus the author will also investigate the influence of culture (role of family) and religion (religious beliefs, commitment and affiliation) on consumers' multiple identities and hence on their bank choice. Pakistan is chosen as the context of this study because 1) the presence of Islamic and Non-Islamic banks; 2) Pakistan is a country which was found in the name of religion and thus there is strong presence of religious values in the country; and 3) Pakistan is considered to be an under researched country in the area of consumption, which made it the best suited context for this study.

Adopting a qualitative approach, the author conducted 39 semi-structured interviews with Pakistani bank consumers, and the data was analysed thematically using NVIVO 10. Data analyses revealed four key findings. First, religious identity, role of being son/daughter and career identity were the salient consumer identities in relation to bank choice. Second, while defining the components of these multiple identities, the author found that; religious identity was comprised of religious beliefs, role of religion and spirituality. Parents' happiness, importance of parents and father vs mother made up the role identity of being son/daughter. Whereas moving out, ambitious; future oriented, and making parents proud were grouped under career identity. Third, the role identity of son/daughter was considered to be the most relevant in terms of the consumption of the services of Islamic banks. Fourth, the overlapping nature of cultural and religious influences gave rise to identity conflict in participants' lives. The author therefore found two types of identity conflict in relation to participants' bank choice: inter and intra identity conflict.

This study contributes to the theory of multiple identities, consumption and financial services literature. First, by investigating different level of identities enacted by consumers via their consumption behaviour. Second, by identifying components of each of these multiple identities. Third, the author discovered a conflict among and between multiple identities, labelled inter and intra identity conflict for the purpose of this study. The fourth contribution to the theory of multiple identities is on what made some identities salient over the others. Similarly, this study also contributes to the existing debate of the precedence of religion over culture and vice versa in the consumption research. Finally, this is one of the first studies to explore the topic of multiple identities in the context of financial services, hence contributing to the consumption literature of banking choice.

This study has implications for the banking sector in Pakistan. Islamic banks should design their communication strategies using sound Islamic tangible cues to improve the congruence between their banks and consumers. This will also help to address consumers' identity conflict. Future research can further explore the identities of Islamic banks and its alignment with consumer identities utilising big sample data.

Chapter 1

INTRODUCTION

Every step counts but only if it is in the right direction

(Author's own quotation)

1.1   Title

This study will explore the role of multiple identities in consumers' bank choice in the context of Pakistan. The author will explore the literature around consumer multiple identities and consumption along with the key characteristics of Pakistani society and the banking sector. The objectives will be formed and will be addressed through the course of this study. Theoretical and practitioner contributions will also be made.

1.2   Rationale for the Study

Identity via consumption has gained much attention in academic research through different scholarly lenses; for example, anthropology (Miller 1995), sociology (Featherstone 2007) and marketing - particularly in consumer culture theory (Arnould and Thompson 2005; Ahuvia et al. 2006; Levy 2015; Belk and Sobh 2019). The majority of these marketing studies have focused on the importance of consumer identity in relation to their product consumption. Thus, calls for investigations to explore various dimensions of identity and their impact on consumption have been made, in particular to the service sector (Hogg and Michell 1996; Ahuvia 2005; Bahl and Milne 2010; Bartels and Reinders 2016). Further, in the plethora of literature found on identity, there is limited evidence available on the exploration of various facets of identity within one study when it comes to consumption choices (Owens et al. 2010; Stets and Serpe 2013). Though, some studies on situation identities have covered this area; for example, Ulver and Ostberg (2013) looked into how identity transitions impact consumption alongside the status transition. Similarly, Moris (2013) discussed the role of identity salience within identity theory, Leugn et al. (2018) explored identity based consumption in the automation industry, and Harmon (2007) looked into the role of identity centrality on self-brand connections. Yet, there is still potential to explore the interplay of identities in more detail, especially within the context of an under researched country such as Pakistan.

Due to the complex nature of the topic, there are calls to investigate different levels of identity enacted by consumers via their consumption behaviour (Hogg and Mitchell 1996; Ahuvia 2005; Bahl and Milne 2010; Bartels and Reinders 2016). Bahl and Milne (2010) suggest that instead of focusing on just oneself/identity, researchers must consider consumer experience through the prism of multiple selves, to assist answering the complex questions related to consumption during the interaction of multiple selves/identities.

This study, therefore, aims to contribute to the multiple identity theory by exploring the role of multiple identities in consumption.

The author will explore the impact of these different kinds of identities, i.e. personal, role and group, in consumption to understand which type(s) of identity plays a substantial role in consumers' bank choices following Strizhakova and Coulter's study (2019).

Secondly, despite the fact that scholars are discussing a range of identities, most past studies have failed to identify the components of each of these identities (Bahl and Milne 2010). For example, while reviewing the literature, there were limited studies found explaining the components of personal, role and group identities. Therefore, through the course of this study the author will undertake the investigation to understand what each of these identities within the realm of multiple identities consists of. What makes up these identities and what are their components? Thus, the author will break down each identity to identify the components which make up these multiple identities.

Third, previous studies (Reed et al. 2012; Sirgy 2018) suggest in the presence of multiple identities, one identity becomes salient over the others in a given situation. This can give rise to a conflict among existing identities in relation to consumption choices (Ahuvia 2005). Therefore, the author will explore the role (if any) of identity conflict on consumption.

Fourth, this study will also make a contextual contribution to the marketing literature of financial services, focusing on banking. Thus, so far, a number of studies have been conducted to investigate bank choice criteria around the globe, in general (Becket and Hewer 2000; Devlin and Gerrad 2004; Mokhlis et al. 2008; Blankson et al. 2009; Junior et al. 2013; Kaur and Arora 2019) and between Islamic and non-Islamic banks in particular (Rashid and Hassan 2009; Rehman and Masood 2012; Ashraf et al. 2015; Abdullrahim and Robson 2017; Asad et al. 2018; Shah and Naizi 2019; Zafar and Suleiman 2020). These studies have concluded that the major factors in consumers' bank choice are the demographic and psychographic factors along with service quality. Though, some studies found Religion as motivating factors behind selecting an Islamic bank (this will be explained later in detail).

However, past studies have conflicting findings; for example, Rehman and Masood (2012) and Shah and Niazi (2019) argues that religion plays an integral part in consumption of the Islamic banking services, whereas Rashid and Hassan (2009); Ashraf et al. (2015) and Haron et al. (2020) found that trust in the Sharia compliance of Islamic banks plays a vital role in consumers' decision of using an Islamic bank. Similarly, Abdullrahim and Robson (2017) suggest customer services to be the key factor which motivates consumers to choose non-Islamic banks over the Islamic banks, and Okumus et al. (2016) consider that consumers are

inclined towards the bank which fulfils their business needs regardless of its operations being Islamic or Non-Islamic. Thus, most of these studies have taken into account service quality factors and consumer behaviour models to assess consumers' motivation behind choosing one bank over another (Islamic/non-Islamic) and have concluded their studies with contradictory findings. This makes it crucial to take a step back and understand these consumers and their bank choices from a multiple identities perspective. This is because consumers don't make their consumption choices in isolation, but they attach meanings to the product/service of their choice, and consumer identity holds the central place; while consumers describe their identities, they also open a doorway to their consumption (Belk 1988).

Finally, it is argued that most identity related studies are conducted in the context of Western countries (Tiwsakul and Hackley 2012). Additionally, Pakistan is considered to be an under researched area in its consumption context (Husain et al. 2019). Therefore, Pakistan is selected as the context of this study, as it will add to existing knowledge on the interplay of multiple identities in the presence of strong religious and cultural values.

The following sections have a brief description of the main concepts of this study.

1.3   Identity

It is argued that consumer identity is reflected in consumption decisions (Jenkins 2004), and the choice of products and services provides an opportunity to express self-identity (Arnould 2002). However, consumer identity cannot be developed in a vacuum and various factors contribute towards it, such as an individual's family background, their education, the religion they follow and the culture they belong to. The origin of the concept of self and identity can be traced back to the 18th century where this was studied in various disciplines, such as psychology and sociology (James 1890; Mead 1934). Lately, this concept has gained attention in the marketing field as well, and efforts are made to study consumption through identity (Ahuvia 2005; Chong and Ahmed 2018; Mayer 2020).

Research suggests that instead of focusing on one identity, researchers must consider the consumer experience through the prism of multiple identities and investigate the interplay among them (Bahl and Milne 2010). Hence, the author will focus on exploring the concept of multiple identities in this study. Whilst sections 2.2 and 2.3 cover a detailed discussion of the concept of identity and multiple identities, a definition of multiple identities is also presented here to set the context for the study.

"A multiple identity is about being, how one classifies and perceives oneself in a given situation." (Source: The Author)

On the basis of previous studies, the author has combined the ideas presented by Stets and Burke (2005); Burke and Stets (2009); Owens et al. (2010); Oyserman et al. (2012) and Reed et al. (2012) in the above definition. By reflecting on the ideas found in the literature, this definition implies that identity is a dynamic concept and is fluid in nature, which keeps on changing depending upon the individual's situation. This definition supports the idea of multiple identities, as it has taken into account the personal aspects of identity, where identity is about being and how a person thinks about themselves. In the second part of the above definition, the author has taken into account the situational aspect of identity, which may attach certain category labels to people, and thus it can refer to both their role and group identities (Burke and Stets 2009). For example, acting in the role of a mother or considering oneself as a devoted fan of a football team.

The idea of multiple identities (to have more than one identity) is supported by various researchers, such as Goffman (1959); Hogg and Mitchell (1996); Stryker and Burke (2000); Greenwald et al. (2002); Ringberg and Peracchio (2008); Oyserman (2009); Owens et al. (2010); Burke and Stets (2009); Reed et al. (2012); and Oyserman et al. (2012) to name a few. Stets and Burke (2005) discussed group, role and personal identities under the development of the Identity control theory. Taking on a group identity requires that the individual is similar to other group members; whereas, having a role identity signifies the competence and skilfulness of an individual in their respective role. The definition of a personal identity states that one is in fact what one claims to be and is meeting one's own expectations. This emphasises the fact that individuals possess multiple identities. These three identities (personal, role and group) are discussed in more detail in the next chapter (section 2.4). After reviewing all the relevant literature, the author developed definitions of all these identities, which will be presented in detail in the next chapter.

As explained in section 1.2, this study is aiming to explore the role of multiple identities in consumers' bank choice. Therefore, the next section will discuss the context of this study, i.e., the banking sector.

1.4   Banking

Banks as leading financial service providers play an important role in the economy of any country (Manje et al. 2013). Banks are considered an integral part of financial services, and

their contribution to the economy is increasing with the passage of time (Lamb and Singh 2014). Although the nature of banking activity is changing due to financial globalisation, its primary role remains: collecting deposits, lending and borrowing money. While banking activities vary from country to country, the characteristics remain the same (Hetes and Miru 2010) with the exceptions of the Islamic banking system.

1.4.1 Islamic Banking

The Islamic banking system, also known as the non-interest banking system, is based on the principle of Islamic/Sharia law. Islamic banking provides the same services as non-Islamic banking apart from dealing with interest. Under the Islamic system, the alternative to charging interest for financing business has been provided by the provision of profit and loss sharing (Khan and Mirakhor 1990; Iqbal and Mirakhor 2007; Islahi 2018). This is how Islamic banking is differentiated from non-Islamic banking. Some countries (especially Muslim) provide an option of Islamic banking in order to fulfil Muslims' religious requirements of having interest free banking services. With the increasing demand and growth of Islamic banking, various non-Muslim countries have also started their Islamic banking operations, such as Singapore, the UK, France, USA, Japan, South Korea, India, China, etc. (Wan Ahmed et al. 2019; Islam and Sultana 2019; Alam and Seifzadeh 2020).

Consumption in banking is generally studied with regards to demographic factors, customer services and consumer choice criteria/behaviour, and, in some cases, it is investigating religious factors as well, in order to investigate the choice of Islamic banks over the non-Islamic banks (see for example, Omer (1992); Rashid and Hassan (2009); Dusuki and Abdullah (2007); Rehman and Masood (2012); Ashraf et al. (2015); Belwal and Maqbali (2019)). But, most of these studies findings are conflicting in nature; for instance, Omer (1992) in the UK, Rashid and Hassan (2009) in Bangladesh and Rehman and Masood (2012) in Pakistan concluded in their studies that religion was the most important factor considered in selecting IB services, whereas Dusuki and Abdullah (2007) found customer services (and not religion) to be the most important factor behind the consumption of IB services in Malaysia. However, Ashraf et al. (2015) found a lack of trust and confidence in the Sharia compliance of IB, and, therefore, IB were not the most popular banks in Pakistan. Similarly, in a recent study conducted in Oman (Muslim country), mixed feelings were found about IB due to doubts concerning their ability to adhere to Sharia compliance in IB services (Belwal and Maqbali 2019). This creates a gap, which is to explore this area of consumer's bank choice from a multiple identities perspective,

as limited consumer research has extended beyond consumption and choice behaviour in the domain of banking.

1.4.2 *Pakistani Banking Sector*

The banking sector in Pakistan has witnessed drastic changes over a period of 72 years, since the country's independence in 1947. The central bank of the country - State Bank of Pakistan - was established, on July 1, 1948, to control the financial sector (SBP 2012). The banking system comprises of a variety of banks; however, for the context of this study and on the basis of banking principles, the system can be divided into Islamic and non-Islamic banks (Shah and Niazi 2019), where Islamic banks hold 15.9% of the total market share (client deposit) of the overall banking industry in the country (Gulf times 2019). This raises questions about the popularity of non-Islamic banks in comparison to Islamic banks in a Muslim country that has a majority of Muslims in its population (96.45%), as noted in Worldometers (2019). Hence, the author will apply the theory of multiple identities to explore the role of consumer multiple identities on their bank choice in Pakistan, which is yet to be explored in the context of banking sector (see section 1.2).

1.5 Why Pakistan? A Justification

The Pakistani banking sector is chosen as the context of this study for a number of reasons.

First, Pakistan's banking system consists of Islamic and Non-Islamic banks. Despite the rise of Islamic banking in the country and it being a Muslim country, non-Islamic banks still hold the majority (87%) of the market share of the banking sector in the country (Ullah 2019). This poses a question for the researcher: Why are Islamic banks falling behind non-Islamic banks in terms of their market share? There has been some research conducted on this topic in the past (Jamal and Naseer 2003; Ashraf et al. 2015; Ali and Raza 2017; Zafar and Sulaiman 2020); however, these studies have failed to take into account consumer identities when considering how people are making their bank choice. For example, how (if it does at all) do consumer identities impact consumers' bank choice in a country?

Secondly, it has been noted that most of the identity related research has been conducted in the western context; Asian countries, and in particular Pakistan, have not been given much attention (Tiwsakul and Hackley 2012). Especially when the context of the study is considered to be the most important aspect of identity studies due to the impact of cultural, religious and social values on identity formation (Oyserman et al. 2012). Pakistan is also considered to be

the one of the most under researched countries in the area of consumption of services (Husain et al. 2019), which also helped the author to select Pakistan as the context of this study.

Third, Pakistan is the only country that was built in the name of its religion, Islam, which, as a result, presents a society with strong religious values (Mohiuddin 2007). However, Pakistani culture is referred to as a mixed culture because of the great influence of both Hindu and British culture due to the shared history before independence in 1947 (Ronaq 2014). The strong prevalence of religion and culture poses questions on the importance of these factors over each other and/or alongside each other, especially in the context of consumer identities and consumption choices. Past studies have established the importance of these two factors in identity formation and their impact on consumption choices (Lindridge 2005; Chenoweth 2009; Cleveland et al. 2013; Nguyen et al 2019). Therefore, it will be noteworthy to explore the topic of multiple identities in the context of Pakistan's religious and cultural values where these factors coincide with each other (Mohiuddin 2007; Ronaq 2014). The author will discuss both cultural and religious influence in Pakistani society in chapter 4, while focusing on the role of the family (under culture), and then religious beliefs, commitment and affiliation (under religion), to narrow down the scope of these topics.

1.6   Methodology

Considering the exploratory nature of this study, the author will follow a qualitative approach to fulfill the aim and objectives of this study. Most of the studies, which are conducted on the topic of identity, have investigated the topic quantitatively through developing scales and measuring various variables (Guiry et al. 2006; J and Wang 2015; Fischer et al. 2017; Strizhakova and Coulter 2019). However, the author believes that deep understanding of the topic cannot be gained without interacting with participants and asking for their views and experiences. Therefore, the author will conduct semi-structured interviews with banking consumers in Pakistan. This will be discussed in detail in chapter 5.

1.7   Aim and Objectives

Following the above discussion, the author aims to explore the role of consumer multiple identities on their bank choice in Pakistan. The area of consumer multiple identities will be examined and the author will investigate how (if at all) consumer bank choice differs between Islamic and Non-Islamic banks in relation to their salient identities. This aim is further broken down into four different objectives, which are listed in the next section.

1.7.1   Objectives

1.   To classify the salient consumer multiple identities.
2.   To define the components of each multiple identity.
3.   To explore the role of each salient identity on consumers' bank choice.
4.   To investigate the influence of culture (role of family) and religion (religious beliefs, commitment and affiliation) on consumer's identities and bank choice.

1.8   Research Contribution

This research will contribute to existing knowledge through its theoretical contribution and its practitioner's contribution.

1.8.1   Theoretical contribution

During the course of this study, the author aims to contribute to existing theory found in the multiple identities, consumer behaviour and financial services literature.

First, despite the various studies that have been conducted to discuss the theory of multiple identities (Bahl and Milne 2010; Reed et al. 2012; Sirgy 2018; Mayer 2020), this area still lacks a comprehensive study, which takes into account personal, role and group identities in relation to consumption (Bahl and Milne 2010). Various calls have been made to investigate the different levels of identities enacted by consumers (Hogg and Mitchell 1996; Ahuvia 2005; Bahl and Milne 2010; and Bartels and Reinders 2016). Hence, this study will aim to identify consumer salient identities in the presence of multiple identities when it comes to their consumption decisions. Further, the author also aims to explore the composition of these identities. Currently, there is little evidence of what each of these identities comprise of; and how it impacts (if at all) consumer choices (Bahl and Milne 2010). Additionally, the author will aim to contribute to the literature by understanding the salience of one identity over another while people are consuming banking services (Owens et al 2010). This will be one of the first studies to explore this topic in the context of Pakistan in the presence of strong religious and cultural values (Mohiuddin 2007).

Second, the need to explore the impact of various multiple identities, on consumption choices, has been raised previously (Hogg and Mitchell 1996; Bartels and Reinders 2016). For example, the current consumer decision models/frameworks focus on either the factors that influence consumer decisions (Bray 2008) and/or on the sequential step by step process of consumer decision making (Hergesell et al. 2019). However, these approaches have been critiqued in the

past (Graeber et al. 2011; Milner and Rosenstreich 2013; Hergesell et al. 2019) due to the linear approach of these models and the complexity of human decisions. Within the domain of consumer culture theory (CCT), there have been studies that have taken into account consumer identities in relation to consumption (Belk 1988; Ahuvia 2005; Chong and Ahmed 2018). However, since consumers craft their identities through consumption, calls have been made to move this area forward and study consumption through consumer multiple identities (Oyserman et al. 2012; Escalas et al. 2013; Bardhi and Eckhardt 2017). Further, this study will also aim to contribute to the existing consumption literature by applying it to Pakistan, which is considered an under researched country in this context (Husain et al. 2019). Additionally, this study will contribute to the current debate of religion over culture in the context of consumption (Sood and Nasu 1995; Watzlawik 2012). This will be possible to do because of the context of the study, i.e., Pakistan, which has strong religious and cultural values in its society (Mohiuddin 2007).

Finally, bank choice criteria in the financial services sector is investigated mainly from demographic, psychographic and service quality viewpoints with very little attention given to consumer identity (Anderson et al. 1976; Riggall 1980; Boyd et al. 1994; Devlin 2002; Devlin and Gerrard 2004; Alam and SeifZadeh 2020). While reviewing the literature for this study, there was little published evidence found on the subject of consumer multiple identities in the context of the banking industry. Similar is the case of the literature on the choice between Islamic and Non-Islamic banks. This creates a need to investigate this area from a consumer identity perspective. Henceforth, this study will contribute to the bank choice literature and help to understand how consumer identities make them choose between Islamic/Non-Islamic banks. This study will have practical implications for the banking industry and the author will discuss these in the next section.

1.8.2 Practitioner's Contribution

The knowledge obtained from this research will provide fresh insights for the banking industry, so they can better understand their customers and their bank choices. This study will further provide an insight on the variety of consumers, their salient identities and how consumer identities play a role in making consumers choose their preferred banks, between Islamic and Non-Islamic banks. These findings will help the banks to design their marketing communication strategies (including activities such as designing marketing messages and material), and their on location services, while keeping in view consumer identities, which can

help managers to provide them with better services. Furthermore, banks can work to align their identity with consumer identities to convey a sense of congruence to consumers.

This study will help researchers (and interested parties) understand the reasons behind the current low market share of Islamic banks (discussed in detail in the third chapter) and how these banks can improve their customer base.

1.9 Thesis Structure

This thesis consists of eight chapters including the introduction chapter. This chapter has introduced the thesis, the rationale for the study and justification of its context. Further, this chapter has presented the main literature constructs, which will be discussed in detail in further chapters. Towards the end of this chapter, the author has explained the theoretical, methodological and practical contribution that this study seeks to make.

The literature review is presented in three chapters (chapter 2- chapter 4) due to the breadth of the topics. In this regard, chapter two will cover the main area of this thesis, i.e., identity. The author will start by presenting a historical background of the topic to build a strong foundation for the reader. This will then lead to discussing the latest trends in the field and exploring multiple identities, namely personal, role and group identities, in detail.

The third chapter will explore financial services and the banking sector in particular. Considering the main focus of the study, the author will discuss past studies conducted on the topic and will explain the key differences between Islamic and Non-Islamic banks. This chapter (third) will conclude by presenting a theoretical framework, which will be used to develop the research instrument for this study.

Chapter four will discuss in detail the context of this study, i.e., Pakistan. The author will explain in depth the cultural and religious norms in the country, in order to justify choosing the Pakistani banking sector as the context of this study.

This will lead to a discussion of the methodological considerations taken for this study in chapter five. The author will review the various methodological choices available and justify choosing a qualitative method and semi structured interviews for this study. This chapter will also describe the analysis process, which will be used to analyse the qualitative data. The author will use NVIVO 10 to analyse the data; therefore, this will be explained in detail as well.

The author will present the findings and discussion of this thesis in two chapters: chapter six and seven. Chapter six will reveal consumer multiple identities: how these are formed and their

components. Whereas, chapter seven will discuss the influence of each of these identities on consumers bank choice taking into account religious and cultural influences.

Finally, chapter 8 will bring the whole study together and will explain how the aim and objectives of this study were met. This chapter will present the key findings and conclude by highlighting the theoretical, methodological and practical contributions made by this thesis. This chapter will also discuss research limitations and future research which can be undertaken by extending this research.

The next chapter explores the relevant literature from established sources to develop an understanding of the topic and to develop a theoretical framework to fulfil the aim and objectives for this study.

Chapter 2

IDENTITY: HISTORICAL BACKGROUND

"Yesterday, today and tomorrow, am I the same person or different? This is the big question" (Author's own quotation)

2.1 Introduction

In order to understand multiple identities, it is very important to start the discussion by explaining the concept of identity; therefore, the author will start this chapter by covering the historical background of the concept of self and identity. Later in the chapter, the author will discuss recent developments in the topic. This will lead the discussion with the aim of explaining 'multiple identities (personal, role and group), which are the main focus of this study. On the basis of the literature presented in this chapter, the author will develop definitions of multiple identities.

2.2 Self-Identity: the concept

Self and/or identity are studied through various academic lenses, such as psychology, sociology, anthropology, organisational studies and marketing (Stets and Serpe 2013; Finke and Sökefeld 2018; Wang et al. 2019; Mayer 2020). But this concept is deeply rooted in psychology and sociology, and a plethora of literature on the topic can be found in these domains. In recent times, researchers have witnessed an increase in identity related studies in marketing, especially within the domain of consumer culture theory (Arnold and Thompson 2005; Joy and Li 2012; Mayer 2020). However, due to the complex nature of the topic and its roots in other disciplines, it is considered to be challenging for marketing academics to understand and apply the concept (Cheek and Cheek 2018; Sirgy 2018).

Self and identity are the terms used in the domain of identity (Gleason 1983; Fearon 1999), and, therefore, it can create confusion during the operationalisation of the concept. Past studies have used these terms interchangeably (Goffman 1959; Gleason 1983; Stryker and Burke 2000; Oyserman et al. 2012; Cheek and Cheek 2018) as they are complementary in nature with various similarities (Owens 2006).

Self is explained as a broad concept, which is a combination of various identities, which are objective and subjective (Reed et al. 2012; Leary and Tangney 2012); for instance, a person's conception of himself or herself. In other words, it is also stated that the self 'subsumes' identity (Owens 2006); whereas, identity can be loosely defined as a "category label" that a person associates with themselves (Reed et al. 2012; p. 310). Identity is considered to be a huge part of self, as a change in one's identity will also be a change in one's self as well. Oyserman et al. (2012) also suggest using the term 'identity' over self-concept, as it reserves the term self-concept for broader perspectives. In an earlier study, Burke (1980) suggested that self is composed of an organised set of identities. Therefore, for the purpose of this study, the author

will predominantly use the term 'identity' with some exceptions of using the word self where it has been used in past studies.

2.2.1 Historical Contributions

The identity literature is rich due to the universality of the topic and the connections to other disciplines. Therefore, it is important to understand and acknowledge the early contributions made in the domain of identity in order to highlight the gaps, which still need to be addressed. In the following sub-sections, the author will chronologically present early developments in the field of identity. It has been suggested that it is important to conduct a chronological literature review in the fields of research where the research areas are too broad to conceptualise (Ramdhani et al. 2014). Because it is mainly descriptive in nature, a chronological review will enable the author to build a sound understanding of the concept before making major contributions. Therefore, the following chronological review will help the author to understand the topic in depth.

a) The Preliminary Contributions

William James (1890), an American psychologist, is considered to be one of the first people who discussed the concept of self and identity through his work on the concepts of me, I and myself. James' main work was based on self and this was divided into two categories: 'Me' and 'I'. The concept of 'Me' was referred to as the ideal self that a person refers to while they are describing their personal experiences. Whereas the 'I' part referred to what individuals knew previously about themselves and their life stories. This was the time when the difference between the ideal and the actual self, started to develop. James (1890) further highlighted the material, social, and spiritual self as a part of 'Me' from a psychological perspective. The material self, referred to the tangible possessions such as one's body, family and their property. Adjectives such as 'beautiful' or 'healthy' can be used to explain this. The social self, referred to others' perceptions about one's own self, such as being called 'honest' and 'punctual', and the spiritual self was about the human spirit or soul and can be described through adjectives such as 'religious'.

This important breakthrough was followed by another notable author: Mead (1934). Building on James' (1890) work, Mead (1934), a sociologist, emphasised the importance of language in communication from a social psychology viewpoint and discussed the link between mind, self and society. While discussing the idea of mind, self and society, Mead (1934) was of the view that discussing 'I' and 'Me' (James 1890) is ironical, such that the construction of both these categories is not possible without a social intervention, which takes place through language,

culture, and environment, and these play a significant role in a person's identity formation. The traces of both these major contributions can still be found in today's work (Lindridge 2005; Sandikci 2018; Hundt 2019). This can also be considered as the foundation of the parallels drawn between personal and social identity, such that it is suggested that personal identity can be discussed alongside with social identity (Ellemers et al. 2002), because identity is about being one's own self and at the same time belonging to others (Burke 2007; Burke and Stets 2009). Taking this into account, the author has taken an inclusive view to discuss the various kinds of identities, which will be considered in detail later in this literature review.

Another major sociological contribution was made by Goffman in 1959. Goffman (1959) in his identity theory discussed the importance of face-to-face interaction in identity formation. In his famous work of the 'presentation of self', Goffman (1959) focused on the importance of human interactions in identity development, which was later discussed as an important identity construct of self-verification. Self-verification is considered to be one of the drivers used to reinforce one's identity and that could be achieved through either intrinsic or extrinsic rewards, which leads to the salience of one identity over the other. Extrinsic reward refers to any benefits (e.g. monetary) that are a result of identity reinforcement, whereas one's internal feelings, which are not visible to the outer world (such as pride, confidence, and comfort), are referred to as intrinsic rewards. For example, in the case of a student who is a sports person, if portraying a sportsperson's identity brings rewards (extrinsic or intrinsic) for that individual, then they will be more inclined to carry on with that identity in contrast to their student identity (maybe). Goffman (1959) stated that human behaviour changes depending on the individuals' interaction with others: how the person is perceived by others and what impressions do they create in other's eyes proving the importance of 'self-verification' in the identity formation process (as discussed). The commonality among Goffman (1959), Cooley (1964) and Burke's (1991) work is that all these authors have given immense importance to the role of self-verification in the reinforcement of the verified identity. They agree that in order to bring a salient identity forward, and to maintain that salient identity, one aspires to receive verification from his/her surroundings. Only the identity which receives the desired verification will become salient (Cast et al. 1999).

In line with Goffman's (1959) work, Cooley (1964) also discussed self/identity from a social perspective and proposed his well-known concept of a looking glass but by adding the term of 'self-perception' along with 'self-verification'. Cooley (1964) names this the 'looking glass' in terms of an individual's perception of how others perceive them, what they feel about that

perception and how they are being judged by others; hence, calling it a 'looking glass' in order to refer to it as a reflection of one's surroundings.

b) *The Follow Up*

In the previous discussion, the author has presented the most notable historical contributions in the domain of self/identity to demonstrate the complexity of the topic to the reader. Due to the psychological and sociological interventions presented (Goffman 1959), there have been further attempts to present various views on the topic, which makes it even more difficult to grasp this concept completely.

It is argued that the importance of identity over the course of time changes depending on the various relations that one holds and their family life (Stryker 1968). Stryker (1968) was of the view that while connecting with some roles, an individual is disconnecting from others based on their salient identity, meaning one identity takes the lead among others in the given situation, also referred to as 'multiple identities' and this will be discussed in detail in section 2.4. For example, religious identity could be the most important identity that one holds in one situation over other identities; similarly, for some others it could be their national identity. These identities will have an impact on people's thoughts and behaviour. This is also the basis of this study as the author's focus is to investigate consumer multiple identities, which is discussed later in detail. Another contribution of Stryker (1968) was that his work was hugely focused on the development of 'identity salience'.

Even though there were various studies on the topic of identity formation, its development through the course of human life was not looked at in detail until Erikson (1968) who made a major psychological contribution by filling this gap. Erikson (1968) carried on the discussion in the identity domain from the viewpoint of psychology by considering human life, its various stages and how an individual's identity evolves with time. In the first study of its kind, Erikson (1968) captured this whole process in eight stages and discussed the influence of family, background, parents, society, and education on individuals. All these factors were discussed under eight stages of human development and presented as a reflection of the various changes an individual identity undergoes. Since these factors impact on identity development and identity formation, they can also play their role in making one identity salient over the other in the presence of multiple identities, as discussed in section 2.4.

With the various stages of life, one goes through transitions and holds various roles as a part of their daily lives, such as son/daughter, student, a professional, friend and a parent. Building

on the concept of these roles, McCall and Simmons (1978) emphasise the notion of role identity. This study reflected the fact that people may possess various roles as their identities. They may wear various 'hats' and perform various duties for each role (different from each other) depending on the social structure they belong to.

Mead's (1934) work (discussed earlier) on social intervention was taken forward by Tajfel and Turner (1979), as they contributed to the field of psychology through social identity theory. This theory highlighted an individuals' standing on the basis of their group membership. Tajfel and Turner (1979) further explained the importance of social class, family, etc., in people's identity formation. Here, it is important to add that self is composed of an organised set of identities, and identities motivate peoples' social behaviour, in particular (Burke 1980). Later on, Burke and Reitzes (1981), in their seminal work on the concept, brought back the discussion around salient identity. According to Burke and Reitzes (1981), most similar identities, or the identities which are aligned with each other, are likely to be more salient, and thus may play a more dominant role in people's lives than the ones with a conflicting nature. This is in contradiction with Burke's earlier work in 1980, where it was suggested that identities operate indirectly and in isolation from each other negating the idea of one identity becoming salient among multiple identities. The interplay between all the identities may give rise to the potential of identity conflict. For example, on the one hand, religious identity can be considered as a salient identity but equally it can cause some conflict with other identities if it is not consistent with other identities.

Turner (1988) classified the concept into core, social, group and role on the basis of different identity propositions. This classification can provide the basis to understand the key topic area of this study: a person's multiple identities (Stets and Burke 2005; Oyserman et al. 2012). Section 2.4 will present a detailed discussion on this. However, identities do not remain the same over time and the ever-changing nature of the concept adds to its complexity, which Lifton (1999) refers to as the 'Protean self'. He supports the idea of fluidity in the concept and states that self-identity keeps on changing without people realising it.

Therefore, in recent times, one of the most relevant studies for this research is Reed et al.'s (2012) work on identity-based consumer behaviour. Reed et al. (2012) discussed five identity principles including identity salience, identity verification and identity conflict, which are relevant for this study and will be discussed in depth later.

After reviewing the above literature, it can be observed that due to its roots in two major social science areas, sociology and psychology, this concept is discussed under self, identity or self-identity. This makes it difficult to understand for first time readers as was the case with the author. Thus, the author clarified the differences/similarities between the two terms to make it clear for the reader and will mainly use the term 'identity' for the rest of the thesis. The next section will summarise key themes that the author has identified from the above discussion.

2.2.2   Key themes identified from the Historical Contributions
Continuing from the chronological review, the following are the main themes the author has identified so far from the historical contributions.

First, identity is a complex and ever evolving concept (Oyserman et al. 2012), which has mainly been explored through sociological and psychological lenses, which creates a gap in the research to explore the topic from a marketing perspective. Second, identity is a flexible and a socially constructed phenomenon, which is developed over a period of time with life stage, family, culture, and environment each playing a substantial role in shaping one's identity. Therefore, identity keeps on changing with the passage of time; however, the early formative years (especially childhood) play a substantial role in peoples' 'identity formation' (Erikson 1968; McQueeney 2006). Therefore, it is important to consider these factors, such as family, parents, educational background, social class and culture, while conceptualising one's identity (Erikson 1968; Lindridge 2005; Sandikci 2018). Third, peoples' self-perception and other's perception of themselves (discussed under self-verification section 2.2.1) enable them to keep/reject that particular identity under observation and display it when needed; proving the importance of approval from their surroundings (Burke and Stets 2009). This self-verification leads them towards an identity salience. In the presence of the various identities that are at play, the identity which is the most important in a given situation for the person becomes the salient identity, and thus influences a person's behaviours and actions (Stryker 1968; Hogg et al. 1995; Chong and Ahmed 2018). Finally, one's self perception, and how one sees themselves in a given situation, gives rise to their personal identity, and, similarly, the various role identities on the basis of the various roles they play in their daily lives (Callero 1985; Harmon-Kizer et al. 2013; Cheek and Cheek 2018). Having roles, such as the role of mother, son/daughter, spouse, professional, etc., leads them to have a role identity, and their affiliation to a certain group, or the group which matters to them in terms of their belongingness and which they like to represent, becomes their group identity. All these various identities when combined together are referred to as 'multiple identities' (Stets and Burke 2005; Burke and Stets 2009; Reed et al.

2012). Therefore, in the presence of all these various identities, identity conflict may appear which needs to be dealt with.

With the above understanding of the historical contributions, the next section will discuss recent developments made in the field of identity.

2.3   Latest Developments

The earlier discussions have revealed a number of important themes. Most important among them is the presence of multiple identities in peoples' lives along with the factors which play an important role in the formation of these multiple identities (Erikson 1968; Berzonsky 1990; Adams and Marshall 1996; Kroger 2004; Lindridge 2005; Kroger 2015; Sandikci 2018). Factors such as moving away for education, childhood, the friends one makes, the culture one belongs to and social status are some of the key factors in this context (Arnett 2002; Strizhakova and Coulter 2013), and have been derived from past studies on social identity theory (Tajfel and Turner 1979) and identity theory (Stets and Burke 2000). These two theories have helped previous researchers to conceptualise theory of multiple identities theory in consumer behaviour (Harmon 2007). Reviewing these studies has helped the author to identify the research gap of exploring a range of consumer identities (multiple identities) and breaking them down individually into one study instead of looking at only one particular identity. This will assist the author to provide the depth of the topic and to contribute to the identity theory amidst the interplay of multiple identities.

With constant changes in people's lives, their identities keep on evolving, and this is where they reflect on their multiple identities through their lifestyle, appearance, and their consumption choices and decisions (Oyeserman et al. 2012; Cheek and Cheek 2018). This topic has been explored in a variety of areas, such as social psychology (Stryke and Burke 2000), and in marketing through investigating the link between identity based motivation and consumer behaviour (Oysermen 2009), as well as identity based behaviour (Reed et al. 2012). However, there is still a need to explore the influence of multiple identities on consumption. Hence, this study will not only contribute to the multiple identities literature (see section 1.8), but also add to the consumption literature, since consumers craft their identities through consumption.

Multiple identities are also treated as a subjective phenomenon which assigns multiple social categories to which people claim membership (Deaux 1992; Reed et al.2012). These social categories define people in terms of their group/classification (e.g. American/female), their role

(e.g. stockbroker/truck driver) or their personal attributes (e.g. being friendly/ honest) (Stets and Burke 2005), where role and social identities are defined by cultural meanings and expectations associated with role positions and expectations associated with groups and socially defined categories, respectively (Burke 2006). This can have a significant impact on multiple identities and by considering the cultural meanings where one identity could be considered salient over the others (see section 2.4). In a relevant development, Oyserman et al. (2012; p. 69) defined the term as the following:

"Identities are the traits and characteristics, social relations, roles and social group memberships that define who one is." (Oyserman et al. 2012, p.69)

This definition provides a broad range of characteristics for an identity which is inclusive of the themes discussed earlier, such as personal and social identity. Thus, identity provides a focus on certain aspects in peoples' lives in a given context. This also goes on to show the importance of context. Similar to the above definition, Reed II et al. (2012, p. 310) states that identity is:

"Any category label to which a consumer self-associates either by choice or endowment." (Reed II et al. 2012, p.310)

A category label, in this regard, is explained as a mental representation of what that 'kind' of person looks like, thinks, feels, and does (Oyserman 2009). Thus, from these definitions it is derived that individuals possess several identities at one time (Deaux 1992; Stryker and Burke 2000; Oyserman 2009; Tiwsakul and Hackley 2012; Oyserman et al. 2012; Reed II et al. 2012; Cheek and Cheek 2018) and their multiple identities are constructs which define who or what they are, which shapes their uniqueness, personal relationships, labels (roles) relating to their social roles, and their group memberships (Cheek and Cheek 2018).

2.4   Multiple Identities: The Main Focus

The previous section has introduced multiple identities; this section will present a detailed discussion on multiple identities considering them as the focus of this study. Identity consists of the various meanings that people attach to their multiple roles when played within a society (James 1890; Bem and Allen 1974; McQueeney 2006; Oysermen et al. 2012; Serpe et al. 2019). As Joy and Li (2012) states, the idea of multiple identities asserts that individuals possess different identities at different times. An individual may, for example, define him/herself as a Muslim in the family/community, as a manager at work and as being friendly in a peer group

depending on the different social situations (Cheek and Cheek 2018). A similar concept is discussed under situational identity theory (Owens et al. 2010) where identities are formed as a result of human interactions with each other. However, some differences can be drawn between multiple and situational identity. All identities which make up multiple identities do not necessarily rely on peoples' interactions with each other, unlike situational identity. For example, personal identity is based on peoples' self-perceptions (Oysermen et al. 2012).

Stryker (1968; 2008) has repeatedly presented his view on identity in his 'identity theory'. This theory fully supports the notion of 'multiple identities' and asserts that various identities are arranged hierarchically in an identity salient structure. Thus, the higher an identity in that hierarchy, the more salient it becomes and increases the probability of it being evoked in an interactional situation (Owens et al. 2010). Similarly, one identity becomes salient over the others on the basis of the importance attached to that identity and an individual's commitment to perform the identity. This commitment is developed on the basis of interactional and affective dimensions. Stryker (2008) explains interactional commitment as the extent to which one prefers to interact with their social network through a particular identity. For example, for someone with a salient career identity, this identity will supersede among all of their identities in their interactions with their friends, family and other social networks. On the other hand, affective commitment refers to emotional investment in relationships based on that identity, which means how emotionally close is the individual to others on the basis of that identity/role identity. For example, if a mother puts her maternal identity at the forefront in dealing or interacting with people around her and in all the given situations, her 'mother' identity will supersede all her other identities and will become salient in her behaviour and decisions (Owens et al. 2010). This is also in agreement with Stryker and Burke's (2000) identification of multilevel societal structures which facilitates or constrains one's tendency to commit or perform one particular role identity related to family/ work (or others) in a more salient manner.

Each of these identities, with their unique images and level of centrality that assist in the organisation of the identity hierarchy, potentially affects behavioural, affective and cognitive outcomes (Stets and Burke 2000). This process takes time and does not happen overnight, where one identity takes the lead over the other existing identities on the basis of one's consciousness and the importance attached to that identity by them. This also happens due to the expectations attached to each of the identities, and thus individuals negotiate among their multiple identities, by safeguarding their salient identities and discarding less important identities; (Morris 2013; Harmon-Kizer et al. 2013). Therefore, the more salient an identity

becomes, the more it impacts the behavioural outcomes for an individual, and on the basis of interactional and affective dimensions, an individual tries to protect and enhance that identity.

Another important factor to consider here is that various identities are socially constructed and people start to develop them from their childhood (largely during their early childhood years, from their parents and family). These identities are then learnt/relearnt throughout their lives (Eriskon 1968; McQueeney 2006). This supports the notion that identity is not merely idiosyncratic, but it is shaped by the social and cultural conditions that people face (Stets and Burke 2005).

2.4.1 Developing Definitions: Multiple Identities

One's actions change on the basis of their given situations and the surroundings that they are acting in. For example, a student will behave differently (as required from that role) in the classroom than when the student is with his/her friends or family. This change in behaviour on the basis of roles/identity is referred to as 'symbolic interactions' in the sociology literature (McQueeney 2006). This is significant to marketing as well, as Solomon (1983) states that this theory may explain consumer behaviour, in that consumers associate symbolic meanings with the products that they consume, since symbolism is an expression of the consumers' identity. Past studies have concluded that consumers often structure and portray their identity and behaviour via the subjective experience that they derive from consuming products (Solomon 1983; Harmon-Kizer et al. 2013; Strizhakova and Coulter 2019).

On the premise of identity control theory (Stets and Burke 2005), multiple identities can be explained as the set of meanings that define who one is in terms of a group or classification (group identity), in terms of a role (role identity) and in terms of their personal attributes (personal identity) (Terry et al. 1999). A clear distinction can be drawn among these identities. For instance, role identities are considered as individual-level identities or `ME's' as they focus on a particular role performed by an individual, and it signifies their competence and skilfulness in their respective role. Whereas group identities are conceptualised as `WE's', since they identify an individual within a social group or category and require that the individual is similar to other group members. These are then compared with personal identities on the basis of unique and idiosyncratic characteristics, and that one is in fact who one claims to be and is meeting one's own expectations, and so is emphasising that individuals possess multiple identities (Oysermen et al. 2012). This further predicts one's intentions and affects the

behaviour required to validate that part of self that emanates from these various identities (Harmon 2007; Bartels and Reinders 2016).

Drawing from the above discussion, in particular from the work of Stets and Burke (2005), Burke and Stets (2009), Oyserman et al. (2012) and Reed et al. (2012), the author developed the following definition for multiple identity:

A multiple identity is about being, how one classifies and perceives oneself in a given situation
Source: (The Author)

This definition not only supports the fact of multiple identities that an individual possesses but also covers the notion of role identities through category labels. Out of these identities, some are more 'stable' and 'objective' (e.g., mother, daughter, friend, African-American, etc.), while others may be more transitory, fluid, and 'subjective' (e.g., Republican, athlete, lawyer) (Oyserman 2009).

Finally, all these various identities do not act in isolation; instead, they interact with each other, nurture each other and intersect at various points. For example, the role of 'mother' could be a salient identity for an individual but she will still, most likely, fulfil the expectations of being a 'wife' for her husband and being 'daughter' for her parents. In doing so, all these various identities will inform each other and play an important role, thus impacting behavioural outcomes. The interplay among these multiple identities may give rise to an identity conflict, which has not been discussed in detail within the marketing literature, and, therefore, provides an opportunity for the author to explore it as a part of this study (Burke and Stets 2009). Though, it is important to add here that conflict theory, which has been presented in the past (Reed et al. 2012; Carmichael 2017; Gaither 2018), takes into account group dynamics (Seul 1999); whereas, the author has discussed the potential of an identity conflict within an individual and in relation to their multiple identities.

The notion of multiple identities has been discussed in the past literature as a more holistic concept (Kroger 2004; Lindridge 2005; Sandikci 2018). However, it has not been broken down to examine every component of the concept in relation to consumption. Since identities represent diverse facets of the self, Bahl and Milne (2010) assert that researchers must study consumer experiences through multiple selves. The following sections, therefore, will elaborate on each category of multiple identities starting with personal identity.

2.4.2 Personal Identity

Presenting a simple definition, Hardy et al. (2017) state that personal identity is a person's theory of who they are and who they want to become. Having said that, maturity can bring some stability and clarity in people's personal identities of who they are, their place in the world, and their aspirations to see themselves in a certain way in the future (Moshman 2011; Hardy et al 2017). Whereas, Goffman (1959) treats personal identity as an assumption that a person has one personal identity which others can apply to them on a continual basis; however, this does not hold true in all of the cases (except people's names), especially when considering the changing nature of identity (Lifton 1999). Personal identities reflect traits or characteristics that may feel separate from one's social and role identities or be linked to some or all of these identities (Owens et a1 2010; Oyserman et al 2012). As discussed in the previous section 2.2, an individual's personal identity may have various influences while growing up, such as their family, the way they have been brought up, their social settings, network and their family heritage/background (Erikson 1968; Cast et al. 1999; Hardy et al. 2017) and these become the differentiating factors among people's personal identities (Srisaracam 2015).

Similarly, individual traits and characteristics, which may feel separate or partially linked to their other identities, are also used to indicate personal identities at various times (Owens et al. 2010; Oysermen et al. 2012). Although, it is reported that these personal characteristics or attributes cannot naturally be expressed in any other category, it is appropriate to put them under 'personal identity' (Fearon 1999). For example, one can have a religious identity which is considered important to one's existence. This religious identity may contain a person's relevant goals and content, such as what to do, how to conduct oneself, how to behave and what to value (Leary and Tangney 2012). Similarly, 'being honest' could be central to someone's personal identity or 'being professional/career driven' in their job. However, being professional/career driven can equally be discussed under role identity, but as Owens et al. (2010) and Oysermen et al. (2012) suggest, in the presence of multiple identities, it is near impossible to restrict people to only one identity, and box them under only one label or discuss them under a single heading. Elements of each identity are bound to be partially linked with other identities. Here, it is also important to remember that personal identities only become salient with positive self-perception and self-verification as elaborated on in section 2.2 (Cooley 1964; Stryker 1968; Burke and Stets 2009). These factors play an important role in the maintenance of one's personal identity. For instance, if an individual's certain traits are verified by the people around them and are in line with their own perception about themselves, then

that trait is likely to continue and play a salient role in their behaviour, since people often try to fulfil their own expectations about their selves (Stets and Burke 2005).

On the basis of the above discussion, and breaking down further the author's own definition for multiple identities and the works (in particular) of Cooley (1964), Stryker (1968) and Stets and Burke (2005), the author has developed the following definition for personal identity:

"Personal identity refers to an individual's perception of their selves and their ideal self". *(Source: The Author)*

Apart from the similarities of the above definition with a previous work (as mentioned above), this definition is different, such that the author has not limited personal identity to the physical attributes, instead she has taken into account self and others' perceptions as well in shaping peoples' personal identities.

2.4.3 Role Identity

Role identities depend on the personal meanings that people assign to the multiple social categories that they belong to (Harmon 2007). Or, building on McCall & Simmons' role identity theory (1978), role identity can be seen as the various characters that people create for themselves when occupying specific social positions (Owens et al. 2010). There is an agreement within the literature about the relationship between individuals' social categories and the number of roles individuals play in their daily interactions (Goffman 1968; McCall and Simmons 1978; Stryker and Burke 2000; Owens et al. 2010; Oysermen et al. 2012; Reed et al. 2012; Harmon-Kizer et al. 2013). However, each role has a different impact depending on the social structure and human interaction (McCall and Simmons 1978; Owens et al. 2010). For example, social (expected) gender roles within a family vary from east to west (Anwar et al. 2013; Bano and Ferra 2018). Men are considered to be the head of the household in many eastern countries, which is not the case in the west (Grunow et al. 2018). These roles also emerge from the reciprocity in the interactions depending on the situation and the context (Owens et al. 2010). Whereas, role identity refers to an individual's membership to any particular role (e.g. student, professional, parent), which requires another person to complete the act. One cannot be a student without a teacher, or a parent without children and vice versa (Oyserman et al. 2012). On that basis, role-identities have the tendency to influence people's everyday lives by serving as their primary source of personal action plans. As people have multiple and often a competing set of role-identities on a recurring basis over their lifetime (Owens et al. 2010), it is difficult to find an alignment between these roles. Stets and Burke

(2005) not only discuss the meanings attached to a role, but also the expectations tied to the social position of that role as role identity. Hence, role identities define people, who they are and their behaviour, which becomes a guiding principle in their life and provides them with a sense of purpose and meaning in life (Harmon 2007). Further, these identities also allow others to anticipate the behaviours attached to these roles (Bartels and Reinders 2016) and their salience. But the question of how and why these identities become salient is yet to be addressed (Owens et al. 2010). Some role identities are relatively stable and objective while others are more fluid and subjective, such as mother, daughter and lawyer, client, respectively (Reed et al. 2012). In this regard, McCall and Simmons (1978) refer to role-identities as the kind of identities stemming from peoples' perceptions about themselves in their various social positions.

Similar to the personal identity definition, the author has taken into account the above discussion, the author's own definition for multiple identities, and the work (in particular) of McCall and Simmons (1978), Stets and Burke (2005) and Reed et al. (2012), to develop the following definition for role identity to be used in this study:

"A category label an individual attaches to one's self considering their responsibilities/situation". (Source: The Author)

This definition has taken into account the importance of the various labels that people attach to themselves in their social settings and context.

2.4.4   Group Identity

Group identity signifies that the person is like the others in their group, belongs with others, is perceived to be the same, and has attained self-verification from group members (Stets and Burke 2005). In other words, it can be referred to as the shared sense of belonging to other group members (Ashford and Mael 1989 cited in Wang 2017). Group identity is widely discussed through Social Identity Theory (Tajful and Turner 1979). Tajfel (1982) states that people define themselves on the basis of their personal and social aspects. The need to be associated with a group on the basis of the similarities that one shares is often considered as a human need (Maslow 1954; Erikson 1968; Craib 1998). Identity verification from group members plays a vital role in order to continue a similar identity. This verification is executed through intrinsic or extrinsic rewards, which lead to identity reinforcement resulting in an individual's identity aligned with the group identity. With reference to Tajfel's (1982) explanation of group identity, a few important components of group identity are recognised: a

person's knowledge of his/her membership of the social group, how much that membership is valued, and what is the emotional significance attached to that membership. These three components, which are integral for an individual to develop identification with the group, are named as (a) cognitive, (b) evaluative, and (c) affective dimensions (Wang et al. 2017). On the basis of these components, social groups are formed based on people's work affiliation, nationality, gender or other similarities. On the basis of this discussion, the author's own definition for multiple identity (see section 2.4.1) and the works of Tajfel and Turner (1979) and Stets and Burke (2005), the author has developed the following definition for the group identity:

"An association developed by an individual with a group or an affiliation on the basis of similarities or through self-verification processes" (Source: The Author).

In the presence of multiple identities, as reflected in the above discussion, i.e., personal, role and group identities, the question of one's identity being salient over the others in a given situation may cause conflict among them, which is equally important to address.

2.5 Identity Conflict

Multiple identities are surrounded by the cultural values and beliefs through which people perceive them. These cultural constraints and beliefs become part of an individual's idealised self/identity, and ultimately it influences the way people behave in different situations. Since people employ a variety of identities in their daily interactions (Owens et al. 2010), it is critical to explore which identity becomes the most salient in interactions, especially those rooted in people's consumption.

Thus, an additional feature of having multiple identities is that, on occasions, multiple identities may differ from each other and so give rise to potential identity conflict (Reed et al. 2012; Carmichael 2017; Gaither 2018). Thus, if an extreme level of identity conflict is reached, this can make people behave and act like two different people and can cause psychological disorders (Fomebelle et al. 2012); for example, if someone wants to maintain their religious identity but at the same time they do not follow religious rituals/practices.

Identity conflict is very unlikely to occur in stable identities (Oyserman 2009). This means that people with a stable identity have a clear idea about who they are and have made their peace with how others perceive them (Reed et al. 2012). This enables them to set out a hierarchy in their identity salience on the basis of their beliefs and values, making some components more

central to their identities than the others (Hardy et al. 2017). Therefore, it is less likely to find a dissonance/conflict between people's mature identities (Gaither 2018).

2.6   Summary

This chapter has reviewed a wide range of literature across different disciplines, e.g., psychology, sociology, and marketing, and over time. It has differentiated and defined the key important terms of 'self' and 'identity', and other terms, which will be used throughout this thesis to establish a clear understanding for this research. These terms are stated in table 2.1:

Table 2.1: Key Terms and their Definitions

(Source: Author)

Key Terms	Definitions (Author)
Self	Composed of an organised set of identities
Identity	Who a person is.
Self-Verification	Personal acceptance.
Self-Perception	The ability to see/observe one's own self.
Salient Identity	In the presence of multiple identities, this is the identity which stands out in a given situation.
Multiple Identities	Various types/categories of identities that one carries. A multiple identity is about being, how one classifies and perceives oneself in a given situation.
Personal Identity	Personal identity refers to an individual's perception of their selves and their ideal self.
Role Identity	A category label an individual attaches to himself considering his responsibilities/situation.
Group Identity	An association developed by an individual with a group or an affiliation on the basis of similarities or through self-verification processes.

Identity Conflict	Inconsistences/disagreement among various identities.

Further, the author has developed definitions (see table 2.1) for 'multiple identities'; namely, personal, role and group identities on the basis of the relevant literature for this study. It is important to mention here that the author has taken into account previous studies, such as Cooley (1964); Stryker and Burke (2000); Stets and Burke (2005); Oyserman et al. (2009) and Reed et al. (2012) in order to develop these definitions. In the presence of multiple identities, it is important to understand identity salience which also provides an opportunity for the author to explore why one identity becomes salient over another. But it is also important to recognise that the interplay between these multiple identities may give rise to identity conflict in the situations where the identities are not mature. This review will be further utilised in the next chapter through linking the concept of multiple identities to consumption and to evaluate its importance in the context of the Pakistani banking sector. This will assist the author in developing a theoretical framework (see chapter 3), which will serve as the basis for developing the research instrument for this study.

Chapter 3

FINANCIAL SERVICES AND CONSUMER IDENTITY

I don't act to show but I act as I want (Author's own quotation)

3.1   Introduction

In the previous chapter, the author built the foundation of the key topic of this study: multiple identities. In this chapter, the author will present the context of this study, financial services, and also the banking sector, in particular, to bring the main constructs of this study together. This chapter will start by introducing the concept of financial services leading to a discussion of the banking sector. Being the focal point of the study, the author will then describe Islamic banking in detail along with the key differences between Islamic and non-Islamic banking. In the presence of various studies on consumers' bank choice, the rationale for investigating consumers' bank choice through the lens of multiple identities will be presented, and the gaps in the current literature that this study will fill will be revealed. Due to the changing nature of identities, the author will discuss the major factors that can potentially influence consumption. Finally, the author will bring all these constructs together to present a theoretical framework.

3.2   Financial Services: An Introduction

Ennew and Waite (2013) define financial services as services for people, organisations, and their finances. These services have also been explained in terms of creating value for customers through gathering, managing and transforming information. The difference between products and services is important to understand, in order to provide a clear context for the study of the banking sector, which sits under the broader umbrella of financial services (Jayawardhena and Foley 2000).

Services (including financial services) are differentiated from products on the basis of inseparability, heterogeneity, intangibility, perishability and lack of ownership (Gilmore 2003). The unique nature of services makes it more challenging for marketers to understand consumers' needs in order to provide better services. Due to the intangible nature of financial services, consumers perceive greater risk while consuming these services, which increases an organisation's need to understand consumers and their needs. It can be argued that intangibility (at various levels) is a common factor among all services. However, in financial services (banking in particular), it is even more critical due to various factors.

First, consumers' perceptions of financial services are highly intangible (Bielen and Sempels 2003; Leong et al. 2018), and since financial service providers (banks in particular) are the custodians of consumers' assets/money, this intangibility becomes a point of concern for customers and raises trust issues (Shah 2017). Second, banking customers' value reputation of

the bank the most, over other factors, considering in mind the consequences of losing their assets (Illuminas 2009). Third, these factors, along with the perishable nature of services, increase customer concerns, and this makes it crucial for the financial services providers to work on building a trustworthy relationship with their customers (Hatzakis and Pinedo 2010) just like any other industry (Little and Marandi 2003). Thus, in order to engage customers in repeated service encounters, maintain long term contractual relationships, and fulfil the needs of a variety of customers, it is essential for the financial service providers (banks for this study) to understand the consumers, which feed into the objectives of this study (see chapter 1).

3.3   Banking

Banks are considered to be the oldest financial service providers (Ladhari and Leclerc 2013). A bank can be defined on the basis of the economic function it serves, the services it offers to its customers, and/or the legal basis for its existence (Beckett and Hewer 2000).

Due to the importance of the banking sector, it is considered to be an integral part of the financial services sector, and its contribution towards the overall economy is increasing with the passage of time (Mishkin 2013; Goswami and Sinha 2019). Banks provide a number of services from current accounts to saving plans, carrying out currency exchanges, saving deposits, demand deposits, managing cash and providing loans. The nature of banking activities is changing due to financial globalisation and the need to fulfil the financial requirements of banking consumers, but the primary function of the banks remains the same i.e., collecting deposit, lending and borrowing money (Hetes and Miru 2010). For example, in order to cater for the religious needs of Muslims, various countries that are either Muslim (such as Pakistan, Qatar, UAE, Tunisia, Iran, Indonesia, Malaysia, etc.) or Non-Muslim (such as Singapore, the UK, France, USA, Japan, South Korea, India, China, etc.) have ventured into providing Islamic banking services (Wan Ahmed et al. 2019; Islam and Sultana 2019).

Islamic banking operates on the principles of Islamic laws (Sharia), which makes it the preferred banking system for most of the devotees of the Islam religion. The fundamental difference though, between Islamic banking (IB) and Non-Islamic banking (NIB), is the 'prohibition of interest', which is also referred to as 'riba/sood/usury' in Muslim countries (see section 3.5 for details).

3.4   Emergence of Islamic Banking

In recent times, the Islamic banking phenomenon has become of immense importance due to the growing Muslim population, which is expected to explode from less than two billion in

2015 to almost three billion by 2060 (Diamant 2019). Further, Islamic financial assets, which were estimated to be worth US$2 trillion in 2015, are projected to grow to $3.5 trillion by 2021 (Islamic Finance 2019). Due to the global rise and the growing popularity of Islamic Banks even Non-Islamic banks are venturing into Islamic Banks (Dusuki and Abdullah 2007; Khattak and Rehman 2010; Wan Ahmed et al. 2019). However, it is not only about population growth, but Islamic finance is said to be based on ethical and socially responsible standards, ensuring fair distribution between all the stakeholders, making it an attractive option for investors in the aftermath of the global financial crisis (Islamic Finance 2019). Therefore, it is very important to understand what differentiates IB from NIB and what motivates people to prefer one bank over the other.

Islamic banking (IB) is not a new concept; its roots can be found in the (fourteen-hundred-year-old) Muslims' Holy book, 'The Quran', and Islamic Sharia. However, in modern literature, the roots of Islamic banking can be traced back to the 1940s, where the need for a banking system, which complies with Islamic Sharia, was discussed (Warde 2000). It is an amended system of non-Islamic banking with the difference that it has Islamic Sharia practices. Islamic banking (ideally) consists of all of its activities being in line with Islamic principles, most specifically 'interest' free services (Khan and Mirakhor 1990; Iqbal and Molyneux 2006). In 1963, to check the feasibility of the profit and loss sharing concept, the first Islamic bank in Egypt was established, and it was called the Mit Ghamr Saving House. Since it was surrounded by rural areas, it mainly served the rural population (Islahi 2018). This was a successful experiment, which encouraged many other countries to introduce an Islamic financial system, such as Sub-Saharan Africa, America, the Middle East, Pakistan, Indonesia and Malaysia (Imam and Kpodar 2010; Wan Ahmad et al. 2019). The Islamic banking system of these countries follows the rules as prescribed by Islamic Sharia.

Similar to these countries, Pakistan (a Muslim country) is also striving to expand its IB operations (Shah and Niazi 2019), which run parallel to NIB in the country. However, despite the majority of the population being Muslim, the consumer base of NIB is higher than IB, which raises questions on the motivations behind peoples' choice of NIB over IB (Ashraf et al. 2015; Belwal and Maqbali 2019). This was a key reason behind making Pakistan the context of this study (discussed further in chapter 4).

The rapid expansion of IB (Islamic Finance 2019) has attracted a great level of attention from academia, and a range of studies have been conducted in Muslim and Non-Muslim countries

in order to understand IB, and the consumer motivation behind using IB services. For example, Omer (1992) concluded in his studies that religion was the most important factor when selecting IB services in the UK. Similarly, Rashid and Hssan (2009) found religious factors to be the most important behind IB consumption in Bangladesh (Muslim country). Dusuki and Abdullah (2007) in their study in Malaysia, another Muslim country, found it was not the religious factor that made people prefer IB over NIB, instead it was the friendliness of the banking staff. In Pakistan also, religion was considered as the most important factor behind IB consumption by some people/consumers (Rehman and Masood 2012), but this was not the case for all of the studies conducted in the country. For example, Ashraf et al. (2015) found a lack of trust and confidence in the Sharia compliance of IB, and, therefore, these were not the most popular banks in the country. Similarly, in a recent study conducted in Oman (Muslim country), mixed feelings were found about IB due to the doubts about Sharia compliance in the IB services (Belwal and Maqbali 2019).

In order to understand the basic principles of IB, the following section will focus on the basic principles of the Islamic mode of banking as provided in the Holy Quran and Sunna, and as supported by the literature.

3.5   Activities of Islamic Banks

Similar to non-Islamic banks, Islamic banks provide a wide range of products/services to cater for a variety of customers' needs. For example, it is said to protect the customers' interest in every respect by following the phenomenon of profit rather than interest (Shah and Niazi 2019). It consists of a variety of customers, such as individual, official, business people and organisations. To facilitate these customers, it offers retail banking services including several deposit accounts, financing services for individuals and firms, and services in commercial and investment areas (Zineldin 1990). However, some non-Islamic banking activities, which involve earning or paying Riba/interest and any other functions that are against Islamic Sharia, are not conducted in Islamic banks due to the religious nature of these services. This includes term deposit certificates, bonds, bank deposits, and commercial paper discounting (Khan 2010). Islamic banks make sure that they only invest their money in companies which do not deal with Riba/interest (Ullah 2019). Furthermore, exploitative contracts based on Riba/interest, or the contracts which may involve risk or speculation, are also forbidden in Islamic Sharia (Khan and Mirakhor 1990).

3.5.1 Islamic banking Principles

The basic principles of Islam are laid down by The Holy book Quran and the Hadith (sayings of Prophet Muhammad P.B.U.H.). Apart from the basic difference of the 'prohibition of interest/riba/usury/sood' between IB and NIB, as stated earlier, there are some further differentiating factors which are explained below.

3.5.2 Riba (Prohibition of interest) Basic differentiation factor

Riba is an Arabic word, which can be translated as 'increase, addition, growth or expansion', and is also referred to as *usury, sood* (in Urdu, the national language of Pakistan) or interest in English. The author will mainly use the word 'interest' for the course of this study.

Metwally (2006) defines Riba as excess or addition above the principle amount of money lent. Thus, any monetary benefit is considered to be wrongful in Islamic Sharia, where it cannot justify its source or service. It is considered a wrongful earning, since this is not earned (Khan 2010, Ongena and Yuncu 2011). To gain interest is found as the significant source of unfair advantage. However, the compliance of interest related activities in line with Sharia principles is debateable (Khan 2010; Ashraf et al. 2015). As mentioned previously, Islamic principles focus on safeguarding customer rights, such as the right to know the transparency of the IB system, such as Sharia compliance, etc. (Ullah 2019). Prohibition of interest is mentioned on various occasions in the Holy Quran; for example,

"O ye who believe! Fear God, and give up what remains of your demand for Riba, if you are indeed believers." (The Holy Quran. Chapter 2: Verse: 278-79).

The negative effects of interest on society are also reported in the literature. For instance, Lantos (2001) stated that an interest driven economic system encourages the divide between the rich and poor segments of society, which creates discrimination. On the other hand, Presley (1994) emphasised that since an interest payment is over and above the principle amount, and it is mandatory to pay it, this starts a never ending cycle of accrued debts, which are challenging to pay off. It is also worth adding here that Islam is not the only religion that prohibits the earning/paying of interest, with the same being condemned in the history of Christianity and Judaism (Glaeser and Scheinkman 1998). Apart from interest, there are other differences that also need to be explained, as detailed in the sections below: share profits and risks in the business, and payment and collection of Zakat.

3.5.3 Share Profits and Risks in the Business

Islamic banking proposes two options: Profit Sharing Principal (PSP) or Profit/loss sharing principal (PLSP). Kahf and Khan (1992) and Zaher and Hassan (2002) propose in PSP that, as bank is playing the role of capital provider and the customer is the entrepreneur, they both share the profits in the bank's business, which is referred to as Mudaraba by Islamic finance scholars. Hence, this term could be referred to as a mode of investment where a customer invests his time, knowledge and energy on the capital provided by the bank in order to run the business successfully to generate and ultimately share profits. However, in the case of loss, the bank bears all the loss and the customer only loses his time and energy. Whereas PLSP is a full partnership, also referred to as Musharaka, between the bank and the customer where both parties share the profit/loss on the basis of their investment percentage. (Kahf and Khan 1992).

3.5.4 Payment and Collection of Zakat

Another important factor is the payment of Zakat (mandatory to follow for Muslims subject to the appropriate number of assets), which is also one of the five basic beliefs of the Islamic religion. Ahmed (2004) explained Zakat as the payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes (Ahmed 2004).

Thus, it implies that the basic theme of Zakat is a step towards a welfare society, which directs wealthy people to help the poor in order to maintain equality. In this way money does not remain within a specific segment of society. The Holy Quran says,

 "*And those in whose wealth there is a recognised right, for the beggar who asks and for the unlucky who has lost his wealth.*" (*The Holy Quran. Chapter 29. Versus: 24-25).*

In summary, it can be stated that IB essentially offers the same range of products and services as NIB with some differences based on Sharia principles. Islamic Banks are different from Non-Islamic Banks as they comply with Sharia principles, particularly the absence of interest (Khan 2010, Ongena and Yuncu 2011). Muslims should bank with Islamic banks to comply, and be consistent, with their religious beliefs. However, this is not the case with all Muslims (Ashraf et al. 2015; Belwal and Maqbali 2019), which raises the question as to *why* Muslims are not willing to be consistent with their Islamic beliefs. Therefore, it is important to investigate previous studies on this matter to identify the gaps, which can help to understand the reasons behind consumers IB consumption.

3.6   Consumers' Bank Choice

Generally, it has been suggested that there is a gap in understanding the motivations behind certain service consumption (Milner and Rosenstreich 2013), but this gap is particularly wide when it comes to banking services (Mckechnie 1992; Byrne 2005). This is surprising, especially when there are various studies that have already been conducted that explore the consumers' bank choice criteria in both IB and NIB (see for example, Omer (1992), Rashid and Hassan (2009), Dusuki and Abdullah (2007), Rehman and Masood (2012), Ashraf et al (2015), Belwal and Maqbali (2019).   However, most of these studies are conducted in developed countries, such as the USA or the UK (Anderson et al. 1976; Riggall 1980; Devlin and Gerrard 2004; Kaur and Arora 2019), with little attention being paid to the subject matter in developing countries (Kaur and Arora 2019). When it comes to bank choice, many authors have undertaken empirical research that covers consumers' motivations and their reasons behind preferring one bank over the other. These studies are conducted from demographic, psychographic and service quality perspectives without taking into account consumer multiple identities.

For example, Mohd Suki (2018) explored the non-Islamic bank (NIB) choice criteria from a demographic perspective. This study focused on the bank choice of the student segment in Malaysia. It found that female students attached more importance to people influences, electronic services, and banking security when selecting their bank, more than the male students do. Further, Rehman and Ahmed (2008) found service quality issues as the core reason behind consumers banking choice. These factors included online banking facilities and the bank environment, to name a few. Additionally, Ta and Har (2000) in their study in Singapore identified a high interest rate on saving accounts along with service quality issues to be the key reasons for people's bank choice.

A range of empirical studies can be found that have investigated consumer motivation behind IB services consumption in Muslim countries globally. For example, Belwal and Maqbali (2019) found mixed feelings about Islamic Banks in Oman. The findings of this study suggested that either there was a lack of awareness of IB services or that there was distrust among people on the authenticity of IB services and their compliance with Sharia principles. In keeping with Belwal and Maqabil's recent study, Ashraf et al. (2015) found trust and confidence as a hurdle for consumers to use IB. There were questions raised on the compliance of Islamic Sharia principles in the IB services in the country. However, in contrast, Rahman

and Masood (2012) describe religion as the key factor along with convenience behind the consumption of IB services in Pakistan.

From reviewing further studies, the author identified a contrasting pattern. Some studies did consider religion as the key factor behind the consumption of IB services, e.g. Rashid and Hassan (2009); Gait and Worthington (2008), Okumus (2005); Omer (1992). Whereas, other studies, such as Khattak and Rehman (2010), Rashid and Hassan (2009), Dusuki and Abdullah (2007), to name a few, did not consider religion as a key factor behind the consumption of IB services in Muslim countries. These contrasting results, of whether or not religion plays an integral part in consumers' bank selection of Islamic banks, raises an area of interest for researchers, and that is to explore the reasons behind the consumption of IB, especially in Muslim countries.

Since IB and NIB provide the same services then why do some Muslims prefer to choose IB over NIB and vice versa? Thus far, almost all the studies in this domain are conducted from a consumer decision making perspective via the lenses of attitude and behaviour, or through the measures of service quality (Dusuki and Abdullah 2007; Ali and Raza 2017; Haron et al. 2020). However, in the past few decades, identity theory has been leveraged to explore consumer motivations behind their consumption choices (Hogg and Mitchell 1996; Sirgy 2018). It is suggested that using certain goods/services provide tools for the construction of individual identities and it also helps to express one's status (Ahuvia 2005). However, having said that, the notion of multiple identities is yet to be explored in its totality in relation to consumer choice (Bartels and Reinders 2016; Hogg and Michell 1996). Therefore, in order to fill this research gap, and to address this study's aim and objectives, the author will explore the area of multiple identities with regards to consumers' bank choice between IB and NIB in the context of Pakistan, and the motivation behind their decisions.

3.7   Multiple Identities and Consumption

In marketing studies, consumer behaviour experts have acknowledged the importance of consumer identity in consumption decisions where consumers are said to create their identities through consumption (Levy 1959; Sirgy 1982; Belk 1988; McCracken 1988; Hogg and Mitchell 1996; Terry et al. 1999; Tobin and Groeneman 2004; Nuttavuthisit 2005, Oyserman et al. 2009; Reed et al. 2012; Sirgy 2018; Mayer 2020). However, the role of multiple identities in services marketing is still relatively new (Rowan and Cooper 1999; Jamal 2004; Bartels and Reinders 2016). Therefore, the author will gain great benefit by exploring consumers multiple

identities in relation to their bank choice because this will enable the author to understand consumers' thinking, feelings, and their perception of certain banking services in order to satisfy their needs (Kotler and Keller, 2006). Further, it will also assist the author to define the components of each of these identities.

Consumption decisions bring their own challenges, as these are not single, simple or independent decisions. These decisions involve complex thinking (in some cases), which makes the consumption decision process a series of actions (serial), which are intricate and interdependent (Hofacker et al. 2016; Evans 2019). Thus, this area is explored through linear models, such as consumer decision making models (Bray 2008) and non-linear approaches, and, most notably, consumer culture theory (Arnould and Thompson 2005). Despite the significant differences between these two approaches on the basis of their linear and non-linear processes (Bray 2008), both approaches agree on the possession and disposal of the products as a means to reflect one's identity (Sirgy 1982; Belk 1988; Hogg and Mitchel 1996; Jenkins 2004; Nuttavuthisit 2005, Reed et al. 2012). This possession is referred to as the physical possession of the products, which is challenging in the case of banking services due to their intangible nature (Berry 2000, Ding and Keh 2017). For example, keeping a bank account or using one bank's services over another is not evident (physically), and thus cannot be shown off in a tangible way (unless an effort is made to pay in front of someone through your bank card), as is the case of products that are used sometimes to portray certain identities, such as sports gear, luxury products, etc. (Jacob et al. 2020), which cannot be replicated in the case of banking services. Therefore, exploring the topic from an identity perspective will enable the author to recognise the way consumers make their consumption choices on the basis of the meanings they attach to various services, regardless of their functionality (Jamal 2004).

Having said that, in the presence of multiple identities, it is equally important to understand and know one's own beliefs, to attain clarity of one's own identity, and what components make up these identities, because without knowing who you are and what you stand for is aversive to the identity one carries (McGregor and Marigold 2003).This also helps individuals to establish a consistent self-view through the consumption of identity relevant products/services, which motivates them to re-establish and demonstrate a clear identity (Schultz et al. 1995; Gao et al. 2009). This clarity can also help to prevent identity conflict in the consumption process (see section 2.5 for a detailed discussion of identity conflict).

Hence, it can be said that a desired product/service is the reflection of a person's consumption choice, which complements their identities. Consumption choices help to define, reinforce, and communicate the identities that consumers hold (Belk 1988; Berger and Heath 2007; Sirgy 2018). In particular, when an identity is made salient (see section 2.2) or activated, it is likely to guide consumer behaviour (Reed 2004; Jacob et al. 2020).

In some cases, consumption of a certain product identifies with one identity but not necessarily with all of a person's existing multiple identities (Bahl and Milne 2007). Congruence between one's salient identity and their consumption choice (Sirgy 1982; Ahn et al. 2013; Sirgy 2018) is the ideal state where the consumer will not have any discrepancy. Therefore, the closer people feel to the symbolic meaning of products/services on the basis of an alignment with their identities, the more likely they will consume those products/services (Bartels and Reinders 2016; Mayer 2020). Thus, Hogg and Mitchell (1996) and Bartels and Reinders (2016) have emphasised the need to investigate the different level of identities enacted by consumers via their consumption behaviour.

Bringing the products/services functions closer to consumer identities is another way of building a connection with consumers to reflect on their core values (Berry 2000), since the products/service is "embedded inextricably within some portions of the consumer's psyche as well as their lifestyle" (Oliver 1999, p.40). But here the question is, what makes up these identities and how these will be defined in order to understand their role in consumers' bank choice? Therefore, it is important to state that consumer multiple identities are not developed in isolation, but consumers' values, lifestyle and psyche play a huge role in their identity development, which is impacted by the role of culture (in general) and religion (in some religious countries), in relation to their consumption choices (Lindridge 2005). Therefore, the role of culture and religion needs to be discussed when studying consumer identities. The author will review how these factors have been studied to date and the role they play in the development of people identities (see section 3.8).

The above review has raised further questions, which will assist the author in addressing the research aim and objectives of this study. For instance, what will be the components of each of the multiple identities? Would one identity be salient over the other while making a bank choice? Why would that be the case? How might these salient identities impact a consumer's mind set during their bank selection between IB and NIB? What will be the interplay between these multiple identities and how this will impact a consumer's bank choice? Further, the

potential rise of 'identity conflict' (see section 2.5) in the presence of multiple identities and how it impacts (if at all) consumers choice also needs to be addressed (Ahuvia 2005).

3.8   Multiple Identity Factors Influencing Consumption:

Previous studies (see chapter 2) have outlined a number of key factors that play a substantial role in peoples' identity formation and development (Erikson 1968). The most important in this regard are considered to be culture and religion (Delener 1994; Lindridge 2005; Cleveland et al. 2013; Mathras et al 2016). Culture is considered to be the major factor in the development of identity (Baldwin 1973; Delener 1994; Lindridge 2005), and religion is one of the most important cultural forces, which influences consumer behaviour (Delener 1994). Therefore, various products/services are consumed on the basis of the religious and cultural meanings attached to them, such as Halal food, Islamic banking, etc. (Delener 1994; Abd Rehman and Masood 2012; Shah and Niazi 2019), which goes beyond the utilitarian use of these products/services. This role becomes even more important when the context of the study is a country that was founded in the name of religion, i.e., Pakistan (Ahmed and Zaman 2019). Therefore, it is important to discuss the role that culture and religion play in peoples' identities formation.

3.8.1   Culture and identity

A link between culture, religion and consumption has been found in previous studies (Lindridge 2005; Cleveland et al 2013; Nguyen et al 2019). These studies have discussed in depth the influence of religion on guiding peoples' social behaviour including their consumption choices. This influence is even described to the extent of referring to religion as a cultural force (Delener 1994). However, this does not hold true, especially for the countries that are considered to be more religious than others, such as Pakistan, Iran, etc. (Watzlawik 2012). In countries with a strong religious presence, culture derives from the religion, and, therefore, strong religious traces are found in a country's culture and society, such as the case in Pakistan (Ahmed and Zaman 2019).

Culture is considered as the major factor in the development of identity, and various aspects of identity are said to be a social and cultural product (Baldwin 1973; Matuzkova 2014). Therefore, individuals through their human interactions develop their multiple identities with a fundamental influence from the social system or structures within which they live (Burke and Stets 2009). These associations demand a certain set of actions and require people to develop specific characteristics/behaviours, which define them as groups and individuals (Hogg and

Michell 1996; Strizhakova and Coulter 2019). For example, children are born with some associations, i.e., cultural, social, religious, etc. On the basis of these associations, they will be expected to perform certain roles. For example, for children born in Pakistan, the role of the family will become very important, and it teaches children to follow set gender roles: the male being the household head and female being the house keeper (Ibtasam et al. 2018; Ahmed and Zaman 2019). Similarly, being a religious country, the responsibilities of a good Muslim are expected to be fulfilled, and if these are not followed, one can get questioned or judged due to the collectivist nature of Pakistani society (Qamber 2008). Thus, all these associations and expectations give rise to a variety of identities in people, which keeps on developing and forming from an early age (Erikson 1968), and heavily depends on the context in which people are living.

However, there is a clear divide found in the perception of identity in western and eastern cultures. For example, Belk (1984) states that "*within contemporary Western cultures we are most accustomed to assessing the identity of self and others based on individual characteristics such as age, occupation, behaviour, and various material symbols of individual status. To a substantially lesser degree we also base inferences about identity on group characteristic such as family background, national historical achievement and public symbols of cultural status (e.g., museums). Just the opposite is true in certain cultures and time periods which shared bases for identity dominate individual bases. Individuals in such cultures are aware of themselves as individual experiencing persons, but their theories of self are shaped more by the view that they are part of a cohesive whole, whether it be a family, clan, or nation*" (p754). This is important considering the context of this study, which is to explore the concept of multiple identities in the banking sector of Pakistan, which is considered to be a collectivist country (Hofstede 2005) and an under researched country in relation to consumption choices (Tiwsakul and Hackley 2012; Husain et al. 2019). The importance of culture in identity processes is highlighted not because of what is learned about another's way of doing things, but from what it reveals about people. Many definitions can be found on the concept, while considering its complex nature (Hall 1959). Culture is often referred to as behaviour patterns, which are expressions of collective values, beliefs and people's way of living, as expressed in symbolic forms (Kroeber and Kluckhohn 1952; Wallendorf and Reilly 1983; Harris 2001; Arbuckle 2013; Mooij 2019). On the other hand, Hofstede (2005) explains culture in terms of the collective programming of the mind that distinguishes people from other groups.

Further, the term is explained as a product of history, ideas, patterns and values learned on the basis of symbols, which are abstracted from behaviours. All cultures are largely made up of overt, patterned ways of behaving, feeling and reacting. But cultures, likewise, include a characteristic set of unstated promises and categories, which vary greatly between societies (Kroeber and Kluckhohn 1952). These variations can be witnessed in societies on the basis of their cultural dimensions; for example, individualistic vs. collectivist among other dimensions (Belk 1984; Hofstede 2005). Therefore, people's identities are strongly intertwined within their cultural norms (Szabo and Ward 2015). However, culture is a broad term and can be discussed under various elements (Cleveland et al. 2013), such as Hofstede's cultural dimensions (Hofstede 2005), Hall and Hall's cultural framework (1989) and a cultural web (Johnson 2015). Thus, considering the broad nature of the concept of culture, individualistic vs. collectivist is considered as one prominent path for operationalising the concept (Hofstede 2001; Kashima et al. 2001; Oyserman et al. 2002; Triandis 2007). Hence, this study will focus on this aspect while exploring consumer identities. This path is further used in the notion of individual and collective cultural identity as the phenomenon of individual and collective consciousness (Matuzkova 2014). But cultural psychologists have focussed their attention on between-society differences in the likelihood of focusing on the 'me' versus the 'us' aspect of identity (Triandis 1989; Oyserman 1993). This 'me' vs. 'us' debate is, however, challenged by social identity researchers in terms of the precedence of an individual's context over their culture (Brewer 2000; Hogg 2020).

All these various arguments suggest that culture is a shared concept, which is linked with behaviour along with the major influence of society on culture. Subsequently, it is important to note that cultures evolve constantly, because of their own internal dynamics and/or external (global) influences (Gürhan-Canli et al 2017). This discussion further depicts culture as a sum of its language and symbols, and it is considered as a way of life, where religion stands as an important factor (Oyserman et al. 2012). However, there is a debate in the literature on the precedence of culture over religion or vice versa (Sood and Nasu 1995; Watzlawik 2012). For instance, some cultures have dominant religions, i.e., it is Buddhism that dominates in Thai culture, and, therefore, the ethical beliefs, and, thus, the attitudes of Thai people are more likely to be based on Buddhist doctrine (Winzer et al. 2018), and the same applies to Pakistani society too (Mohiuddin 2007). Therefore, even when it comes to identity development, religious and cultural identities are treated differently, especially in the case of countries with a state proclaimed religion (such as Pakistan, Tunisia, Morocco, etc.) (Skandrani et al. 2011). As

stated earlier, individualistic vs. collectivist is considered as one prominent path for operationalising the concept of culture (Triandis 2007; Oyserman et al. 2002). Considering the collective nature of the Pakistani society and the substantial role that the family plays (Qidwai et al. 2017; Waheed et al .2017), the author, therefore, will focus on the role of the family in relation to, and formation of, peoples' multiple identities. Therefore, before moving on to a detailed discussion of the context of this study, which is Pakistan (will be discussed in the next chapter), the following section will outline the role of religion in identity.

3.8.2 Religion and Identity

Similar to a national and political identity (on the basis of country and political affiliation, respectively), the devotees of a certain religion will group under their religious identity. For instance, believers of Islam would consider Islam as their religious identity, and likewise for Christianity, Hinduism and Judaism. In contrast to the author's earlier concerns about the limited amount of research conducted on religion and consumption, where only 35 relevant articles could be found in the sample of 7000 articles written between 1959-1989 (Cutler 1991 cited in Lindridge 2005; Mathras et al. 2016), the past few decades have witnessed an increase in the number of studies conducted on religion and consumption (Agarwala et al. 2019). However, the need to focus on religion in the context of eastern cultures remains high (Lindridge 2005), as is the case of the studies conducted that explore the issue of religion and spirituality as a medium for identity recognition and formation (Oppong 2013).

Religion, like culture, is acquired (in most cases), and plays a dominant role in the formation of knowledge, beliefs and value systems (Oppong 2013; Nguyen et al. 2019). However, this role depends on one's upbringing, and their early and formative years, (Erikson 1968; Lindridge 2005; Sandikci 2018) and family structure. Despite the strong role of religion, on one the hand, it may or may not directly impose specific obligations on its followers (Worthington et al. 2003). On the other hand, religion counsels its followers to reflect on their beliefs through their consumption, production and exchange behaviours (Cosgel and Minkler 2004). However, Delener (1994, p.36) notes that ''*although religion has been a significant force in the lives of many individuals, its role in consumer choice can be characterised as unclear or fuzzy.*'' But the influence of religion on consumer behaviour is well documented (Delener 1994; Swimberghe et al. 2011; Mathras et al. 2016; Sandikci 2018; Mokhlis 2020). In this regard, some parallels can be drawn between the role of culture and religion in religious identity (McCullough and Carter 2013; Haider et al. 2016). McCullough and Carter (2013. p.126) highlight the overlap of religion with culture, and define religious identity as a type of

identity formation that is derived from *"a broad cultural complex, one characterized by deeply held beliefs as well as the emotions and behaviours that accompany such beliefs"*. This has a huge implication for peoples' consumption choices, as consumers align with products that are "symbolically and ritualistically associated" with their religion (Lindridge 2005). Therefore, one can have a religious identity that contains, within it, relevant content and goals, such as what to do, what to value and how to behave (Oyserman et al. 2012). This can be further explained by describing two components of religious identity, namely religious affiliation and religious commitment (Wilkes et al. 1986; Worthington et al. 2003).

Worthington et al. (2003. p85) defined religious commitment as *''the degree to which a person adheres to his or her religious values, beliefs, and practices, and uses them in daily living''*. The first part of the definition reflects on one's own self (in terms of his or her religious values, beliefs, and practices), and can be referred to as a cognitive (intra-personal) component. Whereas, the second part can be considered as a behavioural (inter-personal) component, which depicts the extent to which an individual practices the principles disseminated by his/her religious affiliation (McDaniel and Burnett 1990).

Religious commitment is noted as being largely a cognitive dimension, reflecting an individual's internalisation of their religious morals and creeds, and is spiritual in nature (McDaniel and Burnett 1990). This is in line with O'Cass et al's (2013) study that concluded that the degree to which religiosity influences a consumer's decision is subject to the level of religious commitment. The influence of religious identity on consumption is also affected by significant differences between, as well as within, different religious groups, i.e., between less religious and more religious individuals, or between secular and more pious Muslims (Kaynak and Kara 2002; Abuznaid 2020). The degree of practicing religious identity varies from country to country, and religious experiences are also related to the standards of the family and their social environment (Bano and Ferra 2018). Since religion and religious beliefs are usually acquired from a person's ancestors, children follow the religious beliefs of their parents (Hardy et al. 2017). For example, in most Muslim countries, religious practices are highly influenced by their country's cultures and through its closeness with families, and likewise for other religions (Gregg 2007). However, Tobin and Groeneman (2004) assert that with high levels of education, people lose their religious identity, but people with a salient religious identity rather reflect it through their actions and choices. This religious practice is also attributed to one's surroundings, and in some cases, as LaMothe (2003) asserts, it can be shown that when a person is among a crowd, then he/she acts in a way to match the crowd's beliefs, and not their own individual beliefs.

Therefore, with a focus on religion, the author will explore religious beliefs, religious commitment and affiliation in relation to people's identities and their consumption of IB vs NIB services.

3.9   Theoretical Framework

Throughout the literature review, the author has discussed the concept of identity in its entirety by explaining the process of identity formation and how peoples' identities are formed over a period of time. This discussion reveals the flexible nature of identity, how it is developed, and how it changes over time and context (see section 2.2 and 2.4). Context is very important in this regard, as it gives rise to a variety of identities referred to as 'multiple identities', namely personal, role and group identities (see section 2.4).

Thus, depending on the nature of the consumption decision, one identity may overtake other identities, and it becomes the salient identity for the consumer. With the presence of multiple identities, and one identity being salient over the other, there is a potential for an 'identity conflict'. However, the author noted that despite the discussion on multiple identities, and the rise of identity conflict (section 2.5), its influence on consumption choices has not been reported in previous studies; hence, the author has not included this in the theoretical framework (figure 3.1).

Within the scope of this study and building on the past literature, the author developed the following definition of multiple identities in chapter 2.

"A multiple identity is about being, how one classifies and perceives oneself in a given situation (Source: The Author)

This definition supports the notion of multiple identities, since it covers people's perception about themselves, i.e., personal identity (characteristics and attributes attached to their selves), their classification in a given situation, i.e., role identity (the category labels attached to them in certain situations), and their belonging to certain groups (group identity). The author will explore these three components, as represented in figure 3.1 in detail, in order to study the consumer experience of using banking services (IB/NIB) through multiple identities (Bahl and Milne 2010).

While discussing consumer multiple identities, the role of culture (section 3.8.1) and religion (section 3.8.2) in shaping consumer identities became evident. However, due to the broad nature of culture, the author has operationalised the concept on the basis of its collectivistic

characteristics, and, hence, will focus on the role of the family in the formation of consumer multiple identities. Similarly, the author found religious beliefs, and the commitment and affiliation to them, to be the most important factors under religion, which may have an impact on consumer multiple identities. Furthermore, bank choice, as the context of this study, is explored (section 3.4-3.6). Bank choice in this study refers to the selection of Islamic banks over Non-Islamic banks or both in the dual banking system of Pakistan. This whole discussion is summarised in the theoretical framework that the author has developed for this study (figure 3.1), which will help to address the aim and objectives developed in the first chapter.

*IB= Islamic Bank
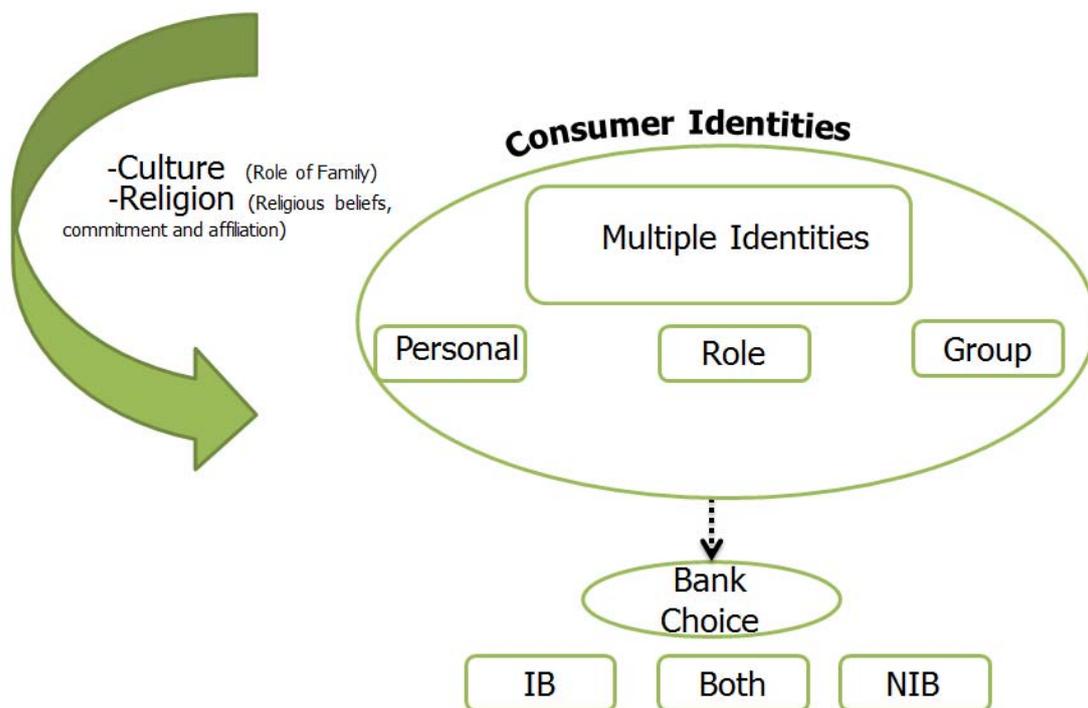
*NIB= Non- Islamic Bank

Figure 3-1 : Theoretical Framework

It is important to add here that the above theoretical framework (Figure 3-1) is developed solely to assist the author with the design of the research instrument, in this case the semi-structured interview guide. Due to the qualitative nature of the study, this framework will act as a guiding light for the author to pose the appropriate questions to respondents and depending on their responses to gain deeper insights into the topic. This means that the author will not be bound by this framework nor will test the framework.

3.10   Summary

This chapter has explored financial services, and the banking sector, in particular, and has identified a gap in the current literature around the lack of research that is investigating the congruence of banking services with consumers multiple identities. The author discussed the emergence of Islamic banking and has covered the key differences between IB and NIB. This led to recognition of the relationship between multiple identities and consumption choices, and the author discovered what the most important factors were in shaping consumer multiple identities, namely culture and religion. The author narrowed down culture and religion to the role of the family, and religious beliefs, and the affiliation and commitment to them, respectively, while considering the context of this study. Finally, the author presented the theoretical framework, which will help to design the research instrument for this study. Pakistan has been chosen as the context of this study, and the next chapter will discuss the rationale for this choice, as well as to present a clear picture of Pakistan, through its culture, religious influence and banking sector.

Chapter 4

THE RESEARCH CONTEXT

Engrained in the question of God and society (Author's own quotation)

4.1   Introduction

The main purpose of this chapter is to explore and justify the context of this study by addressing the questions of why choose Pakistan, the Pakistani banking sector, and Islamic and Non-Islamic banks, in particular. The chapter will start by providing an overview of Pakistan, including a brief history, and its geographical location and demographic information, in order to set the scene, and this will be followed by a description of the country's religion, culture and social class. Thereafter, the chapter will describe the banking sector in the country, and, finally, the Islamic and non-Islamic banks as the two main banking systems in the country will be discussed**.** The chapter ends with a summary that prepares the reader to move on to the methodological choices made for this study.

4.2   Pakistan: an overview

Pakistan is a unique country in that it is the only country in the world which gained its independence in the name of Islamic ideology in 1947 after being one of the British colonies for more than 100 years. As the name suggests, the Islamic republic of Pakistan is governed legally, socially and culturally by a combination of Sharia (Islamic) laws and customs (Khawaja 2011).

The country is divided into 7 administrative units, namely Punjab (the Pakistani side), Sindh, Khyber Pakhtunkhwa, Balochistan, Federal capital territory, Gilgit Baltistan and Azad Jammu and Kashmir. Out of these administrative units, the first four are termed as provinces, where Punjab is the most populous province, comprising 55% of the total population of the country. All these regions are not only different in their climate and topography, but also in their regional languages and traditions (Hakim and Aziz 1998). Although, major differences can be found in the urban and rural areas, especially in terms of lifestyle, and in the basic cultural values that keep everyone connected (discussed later in the chapter). Apart from the regional languages used in each of the provinces, Urdu is the national language and English is the official language of the country. Both these languages are used in Pakistan's education system.

Pakistan is one of the biggest and most populous countries in South Asia and in the world with its current population of 204.8 (M), based on the latest United Nations estimate, which is equivalent to 2.65% of the world's population (Worldometers, 2019). It is situated on the Arabian Sea, with India, Afghanistan and Iran as its neighbours. The majority of the population live in rural areas with 39.8% of people living in the cities (Worldometers, 2019). Gender wise, the country consists of almost equal numbers with males at 50.8% and females at 49.2%, of the total population (Countrymeters 2019). Literacy rates for the adult male population are

higher than females, with 71.5% male literacy in comparison to 45.29%   female literacy (Ibtasam et al. 2018), which reflects the patriarchal Pakistani society where men are considered to be more important than women (Tarar 2012; Ibtasam et al. 2018) (discussed later in section 4.5). The higher literacy rate and the social setup, in turn, impacts on the value and social importance given to the Pakistani man over the Pakistani women (Mohiuddin 2007). However, this is changing now due to the increased global awareness that Pakistani society has been exposed to (Nadeem and Khalid 2018). Female youth (15-24 year old) literacy rates have risen to 69.33%, but the male youth (15-24 year old) literacy rate is still higher at 81.46% (UNESCO 2019). The unemployment rate stands at 5.9% in Pakistan (Countrymeters 2019).

4.3   Why Pakistan?

Pakistan is selected as the context for this research for several reasons. First, it has been noted that most of the identity related research has been conducted in the western context and Asian countries, in particular, have not been given much attention (Tiwsakul and Hackley 2012). Second, it has been identified that there are limited studies conducted on the importance of religion and culture in the context of eastern cultures, as compared to western cultures, when it comes to consumption choices (Lindridge 2005). Third, Pakistan is considered to be one of the under researched countries in the area of services consumption (Husain et al. 2019). Fourth, identity research mainly focuses on the importance of people's context in terms of their early life, education, social class, religion and family to find clear answers to identity related questions (Oyserman et al. 2012). Finally, Pakistan operates a dual banking system where both Islamic and Non-Islamic banks operate (Zafar and Sulaiman 2020). These research gaps make Pakistan the appropriate choice to select as the context for this study.

This is relevant in the sense that consumer identity is considered to be the product of cultural values, social class and religious beliefs, as discussed in the previous chapter (Strizhakova and Coulter 2019), and the notion of consumer identity differs dependent on the basis of the country of origin (Schectman et al. 2013). Identity facets, which are important in one context, might not have the same importance in another context; the same logic applies to a variety of identities, which can be interwoven in one cultural context but can be less linked in another (Watzlawik 2012). In order to understand consumer identity, it is vital to recognise the environment in which consumers live, the cultural values they share, the social class they belong to, and the religion they believe and follow. These factors, when combined together, make Pakistan a suitable country to study the phenomenon of multiple identities.

4.4   Religion in Pakistan: Islam

Islam is the second largest religion in the world with more than one billion followers around the globe (Koenig and Al Shohaib 2019), and Pakistan is one of the biggest Muslim countries in the world. Islamic faith has five basic principles, which are considered to be the pillars for Muslims along with some basic beliefs. It is mandatory for every follower to believe and follow these five principles, as they qualify as the fundamental religious beliefs for Muslims. As discussed in the previous chapter (section 3.8.2), these religious beliefs, along with religious commitment and religious affiliation, play a substantial role in forming peoples' religious identities. Thus, the relevance of these beliefs is not only limited to religion but often it impacts people's lives in various ways. Therefore, the author will explain these five basic beliefs in the next subsections, which are mandatory to have in order to qualify as a Muslim.

a.   Faith (Tauheed and last Prophet P.B.U.H)

The first and foremost principle of Islam is strong faith in God - God is generally termed as Allah in the Muslim faith. Muslims believe that Allah is always watching them throughout their lives, even if nobody else is; this often prevents them from wrong doings. The second part of the principle covers belief in the Prophet Muhammad (P.B.U.H), as the last prophet who was ever sent to this world and is a significant part of the belief. Prophet Muhammad's (P.B.U.H) life is considered to be an exemplary life for all Muslims, and thus they try to follow his teachings and way of living. This is often referred to as Sunnah (a portion of Muslim law based on Prophet Muhammad's acts) and his words are referred to as 'Hadith' (McCloud et al. 2013, p. 31).

The holy book of Islam is the Quran. These are the words from God revealed through the Prophet Muhammad (P.B.U.H) to the world. The Quran has 30 chapters and it covers all facets of life, and thus Muslims believe it to be a philosophy and a code of conduct for their lives (McCloud et al. 2013). They refer to the Quran for guidance on any issue in life from marriage to food to financial matters, to name a few. The Quran along with Sunnah are the guiding principles for Muslims on how to spend their lives (Iqbal and Mirakhor 2011). In this holy book, the prohibition of interest, which is the foundation of Islamic banking, is mentioned on various occasions, and severe punishment is suggested for those who do not obey this guidance (Chong and Ahmad 2018).

b.   Prayer (Namaz)

The second principle is about praying five times a day, which is mandatory for all Muslims regardless of their gender, and becomes mandatory once a child reaches ten years of age

(Chaney and Church 2017). This is given extreme importance in the religion through the Quran and Sunnah. The prayer is a token of thanks to God for bestowing his blessings on people. These prayers are offered facing the direction of the holy city of Mecca in Saudi Arabia known as 'Qibla'. Prayers, as advised, are to be offered in the mosque to create a sense of community among Muslims. Praying five times a day is considered to be a sign of being a good Muslim and is also seen as reinforcing Muslim identity (Salnikova and D'Arcus 2019). Muslims believe that this frequency of prayer keeps them away from any bad deeds.

c. Fasting (Roza)

Muslims are required to fast for the whole month of Ramadan: the 9th month of the Islamic calendar. Fasting time starts from sunrise and ends with sunset. Ramadan takes place at a different time every year, since the Islamic calendar is a lunar calendar (Chaney and Church 2017). There are exceptions for children, the sick, travellers, breast feeding mothers, the injured and very old people who do not have to fast. The end of the fasting month of Ramadan is celebrated and is known as Eid-ul-fitar, which is considered to be a huge celebration for Muslims throughout the globe. Muslims believe that this month teaches them to be emphatic towards the underprivileged section of society.

d. Almsgiving (Zakat)

In the holy of month of Ramadan, Muslims are required to give to charity to help the poorer members of society but only the ones who can afford it and have a certain amount of money need to give. (These limits are defined in chapter 1, 2 and 5 in the Holy Quran.) This is termed as Zakat in Arabic (Chaney and Church 2017). In Pakistani banks (Islamic and Non-Islamic) customers are asked if they would like the bank to deduct their zakat on their behalf or would they like to give it themselves. This money is used to help the deprived in society generally. All the banks in the country are required by the State Bank of Pakistan to deduct certain amounts of money from peoples' saving accounts in order to share this with the poor section of society (Ashraf 2017). However, this practice is also looked down upon by the banking consumers in the country due to doubts about the transparency of the process, and the fair distribution of funds among deserving needy people (Asad et al. 2018).

e. Pilgrimage (Hajj)

The fifth and final pillar for Muslims is performing a pilgrimage, which is termed as Hajj in the holy city of Mecca in Saudi Arabia. The Quran suggests that Muslims must go on a pilgrimage at least once in their life to follow the footsteps of Prophet Muhammad (P.B.U.H), subject to their financial affordability and their health - meaning if they are fit enough and can

financially afford to perform a pilgrimage. Pilgrims revolve around a site named Kaaba in Mecca seven times, while reciting holy versus to remember the sacrifice of the Prophet Ibrahim. Hajj is performed in the final (12th) month of the Islamic calendar called the Zilhaj. Millions of Muslims from all around the world gather every year to perform Hajj and this event is celebrated as 'Eid-ul-adha'. As stated earlier, apart from these religious beliefs (the five basic principles), Muslims are obligated to have the following beliefs in order to remain a follower. It is, therefore, relevant to discuss these beliefs here (see below), in order to understand participants' views during the interviews.

f. Belief in God

The first and foremost belief is a belief in God. This belief implies that there is only one God who is unique and does not have any partner, son or daughter, and is the one, and only one, who should be prayed to (The Quran, Chapter 30). He alone is the almighty and the creator of this universe, human beings and everything else which exists (McCloud et al 2013). Muslims believe that God manages everything, and he is always there for them in their hour of need. He is the 'All-hearing', the all-seeing and the all-knowing God. Nothing in this world can happen without his will and he does everything in people's best interests. He is the most beneficent, gracious and merciful God (The Quran, chapter 30). Thus, these beliefs are reflected in Muslims lives, where they try to avoid any wrong doings, while considering the belief that they are being watched continuously. This belief is reinforced in the holy Quran several times and is also central to the formation of Muslim identity (Qamber 2008). This belief in God also creates the fear of God in peoples' minds, and, therefore, sometimes they follow the religious practices to avoid possible punishment. Past studies have suggested that the fear of God plays an integral part in peoples' decisions, especially religion driven decisions (Chong and Ahmed 2018). With belief in God, people also develop a sense of spirituality in them where they focus on their personal relationship with God with or without following religious principles/rituals (as discussed previously) (Iqbal and Farid 2017).

g. Belief in the Angels

The second belief is the belief in angels. Among the angels, it is Gabriel who is believed to have been sent to convey the Quran to Muslims through the Prophet Muhammad (P.B.U.H). Muslims believe that these angels keep a record of their every act, which builds an element of accountability in their subconscious (Chaney and Church 2017).

h. *Belief in all the Holy Books*

The third belief is the belief in all the holy books as revealed by God. Muslims believe that God has sent other holy books along with the Quran; whereas, the Quran is believed to be the last holy book sent through the messenger the Prophet Muhammad (P.B.U.H). Apart from the Quran, Muslims also believe in the Torah, Bible and Zabur, as revealed by the Prophet Moses, Jesus and David, respectively (Rippin 2014).

i. *Belief in all Prophets*

The fourth belief is in the Prophets and Messengers of God, which refers to a belief in all the prophets starting with Adam, including Ibrahim, Ishmael, Noah, Moses, Jesus, David, Jacob and finally Prophet Muhammad (P.B.U.H). An essential part of the Islamic faith is to believe that Prophet Muhammad (P.B.U.H) was the last prophet sent on this earth as God's messenger (Küng and Bowden 2007). Therefore, Prophet Muhammad's (P.B.U.H) life is considered to be an exemplary way to spend one's life and Muslims attempt to follow his footsteps.

j. *Belief in Day of Judgment*

The fifth belief is in the Day of Judgment (day of resurrection), which implies that there is life after death, which will be the permanent life, whereas the life in this world is referred to as a temporary life. It is believed that all people will be called back on this day, and will be revived from their graves to send them either to heaven or hell based on their good/bad deeds (respectively), which they did in this world (Chaney and Church 2017). This creates a sense of accountability among Muslims and it makes them think before indulging in any act, which is not permitted in the religion.

k. *Belief in Destiny*

The final belief is the belief in destiny, but this does not mean that people do not have freewill. It only implies that whatever people will opt to do is already known to God (Rippin 2014).

4.4.1 Religious implications in Pakistan

Religion is considered to be a major part of Pakistani culture and religious identity plays a substantial role in people's lives (Alwin et al. 2006; Oppong 2013). However, the precedence of religion over culture or culture over religion has been debated in the literature (Sood and Nasu 1995; Watzlawik 2012), especially in countries with state proclaimed religion, such as Pakistan, Tunisia and Morocco (Marie Skandrani et al. 2012). It has been observed that religion has a strong impact on every aspect of Pakistani society and Pakistani culture has strong

influences from religion. The following is a description of the implications that religion has for Pakistan, followed by a cultural description of the country.

Religion holds a special and prominent place in the context of Pakistani society and it is considered to be a philosophy of life for Pakistanis (Pintak 2014). The basic premise of the Pakistan movement (which resulted in the creation of Pakistan as a country) was the religious beliefs and Islamic ideology. Muslims are expected to follow Islamic teachings in their daily lives. As explained previously, these teachings are the combination of the Quran and Prophet Muhammad's P.B.U.H life (Sunnah). In the light of these teachings, Islamic law has been developed, which is known as Islamic Sharia (Rippin 2014). Some actions, such as earning/paying interest, adultery, eating pork and drinking alcohol, are not allowed in Islamic Sharia. Certain actions and deeds are considered as halal (permissible) or as Haram (non-permissible) in the reflection of Islamic teachings. Muslims are advised to eat only halal food and indulge in only halal activities. Earning interest, as discussed in section 3.4 and 3.5, is considered as Haram; similarly, gambling and any way of earning money that is without putting any effort in is considered as Haram (Iqbal and Mirakhor 2011).

Muslims (men and women) are advised to dress modestly (Ronaq 2014). Generally, the religion Islam teaches people to be kind to each other, respect them, help the poor, be honest and put in hard work, and show respect for parents, especially mothers. In order to show the importance of respecting mothers, heaven is referred to as being under the feet of a mother, which implies that if one is pursuing heaven, they should respect and take care of their parents, and mothers, in particular (Hakim and Aziz 1998). Similarly, Muslims are expected to perform religious rituals, which are following their religious teachings, in order to be able to portray themselves as having a 'good Muslim identity' (Qamber 2008; Ali and Syed 2018). But, if for some reasons an individual is unable to follow these religious rituals, they worry about other people's judgment of their 'good' Muslim status (Janson 2016).

4.5   Pakistan's Religion and Culture

As a country with a Muslim majority, Pakistani culture is heavily influenced by religion and Islam directs most people's lives from their birth to their death. Being the official religion in the country, it guides the cultural values, lifestyles, education system, government, and Pakistani laws. Sharia law has been developed to guide all aspects of society and culture, including family, business and politics in the light of interpretations from the holy Quran and teachings of Prophet Muhammad (P.B.U.H) (Khawaja 2011). However, in order to maintain a

balance between religious and modern aspects, all the administrative and cultural activities in the country are handled with a combination of Sharia law and a more westernised business and legal system (Mohiuddin 2007). These religious influences, which are part of the culture, are evident in the conversations of the daily life of the people of Pakistan, as well as, for example, the frequent usage of words, such as Inshallah (God willing), Mashallah (expression of joy or praise to avoid the evil eye), Barkat (God's blessing), and Alhamdullilah (thanks to God), to name a few.

Regardless of this religious influence, the long standing impact of its Indian heritage, and its customs and traditions is also evident in Pakistani society, which comes from the close ties built during the pre-partition of the subcontinent (before Pakistan was formed) among its various religious followers. Before becoming an independent country, Pakistani people from various different religious backgrounds, mainly Muslims, Hindus, Christians and Sikhs, were living together in the subcontinent (also known as the pre-partition stage) under the government of British empire (Rabbani 2005; Ronaq 2014). The effects of this shared history, with the different religions, can still be traced in Pakistani culture and its society. For example, gender (expected) roles, which label women as the house maker and the man as the earner for his family, the way that a child should be raised, the caste system, and nepotism etc. can all be traced back to Indian origins (Anwar et al. 2013; Farooq and Kayani 2013; Bano and Ferra 2018). However, Islam has caused significant changes in people's perception, and their attitudes, by giving women a more important role in family matters; therefore, supporting equality in society and getting rid of the caste system (Chaney and Church 2017). Despite these positive changes, strong Indian influences can still be observed in Pakistani society. It is, therefore, difficult to draw a line between the religious and cultural values in the country, where the boundaries of these factors are blurred. Hence, these two influences (Pakistani culture and religion) explain current Pakistani society, which puts great emphasis on the family and that is reflected in the current social setup in the country where the family plays a central role (Avan et al. 2007). Family obligations are, thus, followed religiously in society and are considered a mandatory practice.

Finally, another important part of the Pakistani culture is following the various religious rituals, which are explained in detail under the section 4.4. Thus, the author will proceed to the next section to discuss some important aspects of Pakistani culture.

4.5.1 Family as a Cultural Factor

Pakistani culture is characterised as a collectivist culture (Hofstede 2001). This is not surprising considering the Asian origin of the country, and its emphasis on the importance of the family within religious teachings. This collectivist culture brings attention to the family, and its importance in every daily life matters: from marriages to career choices, having children and bank choices (Zaman et al. 2006). Extended families are common in Pakistan and are the most typical family unit (Avan et al 2007). An average extended family consists of three or more generations, including grandparents, a father, mother, unmarried daughters, and married sons along with their own families. In urban areas, however, nuclear families consisting of a husband, wife, and their unmarried children are on the increase (Stewart et al. 2000).

In Pakistani culture, family like ties are created with the people who are socially integrated into a group, regardless of any biological relationship between these people. In some cases, these ties are inherited from the parents or ancestors, and are carried forward from one generation to another. These family and social relationships are prioritised and take precedence over everything else. Life is often seen and built as groups (Anwar et al. 2013), which brings an element of increased dependence on each other within these groups. This over dependence is evident in the social setup of the country, which discourages any independent and original decisions, and thus these types of decisions are not generally approved of (Ibtasam et al. 2018). However, Pakistani society, as with any other society, is not in its most pure form and is open to various foreign influences, especially with the advent of technology and the phenomenon of the global village.

4.5.2 Urban and rural

The upbringing of children is highly dependent on the urban or rural setting of the family and makes huge differences in their upbringing. For example, in rural areas, the extended family is the most common family setup, and large and joint families are common, and thus a child's upbringing is shared and heavily influenced by the grandparents and other close relatives, apart from the actual parents (World trade press 2010). Grandparents usually take the responsibility to teach their grandchildren about Islamic beliefs and practices, whereas the extended family and relatives are considered to be an integral part in building their values and etiquettes (Stewart et al. 2000).

On the other hand, urban families are considered to be nuclear families, generally, where women take care of the home and men go to work. A difference is often observed between

urban and rural children's upbringing as well, where urban children are only expected to earn an income after completing their studies, normally between 18-25 years of age; whereas, rural children start helping their family in the fields from an early age (Waheed et al. 2017).

Like many other societies, in Pakistan a male child is considered more important than a female child, and couples face extreme family and social pressure to continue bearing children until the arrival of a boy. This preference is due to the fact that boys carry forward their family names; whereas, after getting married, a girl becomes part of her husband's family (Mohiuddin 2007). Boys are also given more importance than girls, as they are required to take care of their parents when they reach old age; whereas, the girl takes care of her in-laws. This preference is also given when considering the higher heredity rights of male over female children, which is more prevalent in rural than urban areas (Stewart et al. 2000). Parents support their children's education and encourage them to gain a high education, which reflects positively on the parents, and this helps their standing in society (World trade press 2010).

4.5.3 Marriage

In Pakistan, girls are expected to marry earlier than boys; whereas, boys have the freedom to continue their education, build their careers and then enter into married life. However, a marriage decision is a family decision, and the majority of Pakistani families still encourage arranged over love marriages, although this practice varies depending on geographical area (urban/rural), social class/status and level of education (World trade press 2010). In order to retain family and parents' involvement, Pakistani society prefers arranged over love marriages. For example, in rural areas, love marriages are strongly discouraged; whereas, in urban areas, this trend is slowly changing due to various factors, such as western influence, modernisation, global influences and increased literacy rates (Husain et al 2019). One reason behind this is the little importance that is given to individual choices, and when it comes to marriage, it is about family vs individual union (Mohiuddin 2007). In Pakistan, marriage is seen as the union of two entire families or clans, instead of it only being between two individual people, and this brings huge responsibility to the parents to identify the perfect match not only for their children but also for themselves (Qamber 2008). Additionally, divorce is considered to be a negative action in the context of Pakistani society and people are very judgmental about divorce decisions (which contradict religious teachings). Therefore, this decision is made with the utmost care, considering many factors on both sides (Waheed et al 2017). The average marriage age for Pakistani women is 21 years and for a man it is 24 years (World trade press 2010). The order of children also matters; for example, the elder child is supposed to be married earlier

then the younger ones (Akhlaq et al. 2013). Elder siblings are considered to be the most important family members after the parents, and they are expected to treat younger siblings with the utmost care in order to fill their parents' shoes (Waheed et al. 2017).

4.5.4 Education

Religious education is considered to be the vital part of a child's upbringing; therefore, parents like to teach the holy Quran to their children when they are as young as 4-5 years old. Education is one aspect which is highly emphasised in Islam. The attainment of knowledge is stated as the first and foremost religious duty. It has been quoted several times in the Holy Quran that *"God endows a higher status on those who are knowledgeable"* (Sultana 1998). Likewise, Prophet Muhammad (P.B.U.H) also put a heavy emphasis on seeking knowledge and declared it mandatory for every Muslim (regardless of their gender). Therefore, in one of his most famous quotes (hadith) he stated, *"Seek knowledge even if you have to go as far as China"* (Sahih Al-Bukhari. 507).

Mothers, in particular, are held responsible for the education of their children depending on the family structure (Tarar 2012). In nuclear families, where there is not much assistance from grandparents or relatives, as mothers teach their children themselves. As explained earlier, religious education is compulsory, and regardless of whether there is any means available for academic education, parents make sure that they teach their children, or send them to the mosque for religious education including reading the Holy Quran. Educating children is considered a religious duty and a social obligation (Sultana 1998); therefore, all the family members, including older siblings, treat it as their responsibility to educate younger family members, and thus the child ends up having many teachers, including his/her parents, siblings, relatives and grandparents (in the case of an extended family), and, in addition, there are the academic teachers who teach them at school. This variety of education shapes children's' minds and it has multiple influences on their personalities/identities (Avan et al. 2007).

Higher education is a sign of high achievement in Pakistani society, and parents generally put immense pressure on their children to do well and secure good grades in their academic life, in order for them to be proud among their relatives and friends (Halai 2011; Shahbaz 2018). This puts children under high tacit pressure, both economically and culturally, and becomes the most important aspect of their lives.

The difference in education quality leads to less opportunities for the graduates of a public school, which is to excel at college, in university and later in the job market. This compels

parents to send their children to high quality schools, regardless of them having enough resources (Shahbaz 2018). After seeing that their parents have been saving money for their education, while they have been growing up, these children try their best to fulfil their parents' dreams, and work hard to achieve those dreams, by becoming economically and financially independent in order to support their families.

4.5.5   Social Class

Social status can be referred to as any superiority in power, privilege and prestige. Prestige has been defined as the extent to which an individual, or a group, is respected among the masses (Hafeez 1985, Burki 2010). Privilege is described as the special right that only a few people enjoy in society over others; whereas, power is the ability of one person to have control over another person or persons (Hafeez 1985).

Pakistan is a developing country with a current human development index score of 0.538, which puts the country in the low human development category, positioning it 147th out of 188 countries and territories (UNDP 2014). The social stratification of Pakistani society was once divided into upper, middle and lower classes by taking into account occupation (source of income - businessman, industrialists, landlords, doctors, and engineers), power, economic resources (level of income), prestige, education, and, especially, in the case of Pakistan, caste. (These are tribes or clans where some castes are considered to be higher than others.) (Hafeez 1985). Burki (2010) divided Pakistani society into rich, upper middle, lower middle and desperately poor classes on the basis of uneven wealth distribution. However, this division is based on income distribution, where the rich owns most of the income in society and the poor are the underprivileged class; whereas, upper middle refers to the class who have succeeded in keeping their life standards from falling despite the bad economic condition of the country (Nazar and Heijden 2012), and lower middle is the class who is just above the poverty line and they have little or no means to enjoy the luxuries of life.

Before progressing to the next section to discuss the Pakistani Banking sector, under this section (4.5), the author has reviewed in detail the most prominent factors of Pakistan's culture and religion. The key point that the author wants to carry further is the interwoven nature of culture and religion in the context of Pakistani society. Furthermore, there is the strong role that the family plays in people's lives and the parents' expectations about how their children are to make their life decisions (from education to marriage decisions), and the social class they belong to. These factors also have the tendency to shape people's multiple identities, which will be revealed under chapters six and seven.

4.6   Pakistani Banking Sector

As in any other country, a growing and dynamic banking sector is essential for revenue generation (Asad et al 2018). The banking sector in Pakistan has witnessed drastic changes over a period of 72 years, since the country's independence in 1947 (Shah and Niazi 2019). The central bank of the country, the State Bank of Pakistan, was established on July 1, 1948, to control the financial sector (SBP booklet 2012). In accordance with the State Bank of Pakistan Act, the banking system of Pakistan is a two-tier system, including the State Bank of Pakistan (SBP), commercial banks, specialised banks, Development Finance Institutions (DFIs), Microfinance banks and Islamic banks (Hussain 2010; Asad et al. 2018).

The banking sector constitutes the core of the financial sector in Pakistan (Asad et al.2018). Since its independence (1947), Pakistan has followed the Non-Islamic banking system of the British administration. But in 1970's, in establishing the constitution of the country, serious efforts were made to incorporate interest free banking (Shah and Niazi 2019). However, major initiatives were not noticeable until the 1980s. A number of laws were reviewed to bring them in line with Islamic norms, such as Companies ordinance 1984, State Bank Act and Recovery of loans, etc. Various financing and investment instruments were introduced. As a result, Islamic banking started progressing in the country (Zafar and Sulaiman 2020). Islamic banking aims to cater for the needs of every segment of society and is a step towards a welfare society (Chapra 1985). Therefore, to facilitate trade and industry, *Musharka* Partnerships were introduced in 1982 and 1985, respectively. In order for IB to flourish in the country, the State Bank of Pakistan established an Islamic department to assist Islamic banking and to play a role in the economic, financial and social activities in the country (Shah and Niazi 2019). As per the latest reports, Islamic banking holds 15.9% of the total market share (client deposit) of the overall banking industry in the country (Gulf times 2019).

Despite all the efforts and initiatives taken years ago, IB has failed to mature (Asad et al. 2018). While studies have been conducted to investigate the reasons behind the consumption/non-consumption of Islamic banks, a contrasting view is presented. Some studies argue that religion does play a major role in the consumption of Islamic banking services (Rehman and Masood 2012; Asdullah and Yazdifar 2016); whereas, other studies negate this due to various reasons, such as a lack of trust and confidence in the Sharia compliance of Islamic banks (Ashraf et al. 2015; Basheer et al. 2018) along with limited awareness of IB services (Zafar and Sulaiman 2020). Although all these studies have followed a consumer behaviour or service quality approach to investigate these motivations, exploring the topic through the multiple identities

theory will add to the knowledge of not only multiple identities, but also of banking service consumption in an under researched country, which is Pakistan (Husain et al. 2019).

4.7   Summary

This chapter has discussed in detail the context of this study. It has presented the reasons why Pakistan has been chosen by the author in order to investigate the phenomenon of consumer multiple identities in relation to the consumer's choice between Islamic and Non-Islamic banking. In order to study humans, it is crucial to study their settings and the environment in which they live (Oyserman et al. 2012). Therefore, the author has explored in depth the cultural and religious settings in Pakistan by focusing on the role of the family, urban vs rural factors and the importance of social class. Due to the religious importance in the country and the precedence of religion over culture, the author has discussed in detail the various religious beliefs of the people of Pakistan. Towards the end of the chapter, the author has described the Pakistani banking sector and the emergence of Islamic banking in the country.

To summarise the past three chapters of literature, the author reported on the complexity of the topic of identity from a multi-disciplinary perspective. This led the author to explore the phenomenon of multiple identities and its categories, i.e., personal, role and group. Firstly, and despite the various studies available on identity and consumption, past studies have revealed that multiple identities have not been explored in their totality in relation to consumption. Secondly, the phenomenon is also not explored with regard to services- the banking context in particular. Finally, Pakistan was considered to be an under researched country in relation to consumption. The author then discussed the factors which influence identity formation.

Therefore, on the basis of this discussion, the author will address the research aim of exploring the role of consumers multiple identities on their bank choice. The discussion so far will help the author to design the methodology and the research instrument to collect the empirical evidence as the next step towards fulfilling the research objectives.

Chapter 5

METHODOLOGY

Fun does not lie in knowing the unknown, but making sense of it (Author's own quotation)!

5.1   Introduction

This chapter outlines the research design, data collection and analysis method, which will be used to explore consumers' multiple identities in relation to their bank choice. The author will discuss the philosophical assumptions most suitable for this study and present the justification for using qualitative data analysis techniques and NVIVO 10 (computer assisted qualitative data analysis system). In the final sections of the chapter, the author will discuss all the steps taken to ensure the quality of the research through trustworthiness criteria along with the measures taken to fulfil the ethical consideration for this study.

5.2   Research Design

Research design is defined as the '*plans and procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis*' (Creswell 2017, p. 3). It includes basic ideas about the execution of the whole research project, including the modes of data collection, the methods to be used, the framework, and the types of data, while considering the research aim and objectives. This is also described as a logical structure of an inquiry, which the researcher should plan before diving into the exploration (Creswell 2017). Despite the continuous changes made during the research process, the research design helps the researcher to think ahead of the research process, and, therefore, it acts as a strategic framework connecting the research objectives and the execution of the research. Despite the method being an integral part of research, this is not the sole component of research design (De Vaus 2001).

5.2.1   Design for this study

Authors have multiple views on the nature of research design. For example, some academics treat research as a sequential process (e.g. Mouton and Marais 1988; Bickman and Rog 2009), which moves from one step to another following a set structure. This view considers research as a fixed and planned process, which consists of pre-defined activities that are keeping in view all of the technical aspects of the research, and so it is treating research as a merely scientific process (Blanche et al. 2006). This view often leads to a positivist paradigm utilising a quantitative enquiry. On the other hand, some researchers (Braun and Clarke 2006; Eriksson and Kovalainen 2008) explain research (qualitative in particular) as the opposite of opting for a fixed structure. Qualitative research is an iterative process (Creswell 2017), which allows for deviations and surprises throughout the research process at each stage from the data collection to its analysis and then changes in the research setting during the research process without considering any technicalities (Blanche et al. 2006).

It is important to note that the absence of a fixed structure does not mean that qualitative research does not require research objectives and a research design. For instance, this study started with developing a research aim and objectives (section 1.7); however, a qualitative mode of enquiry provided the author with the flexibility to bring changes during the research process, which would not be the case otherwise (Braun and Clarke 2006). Depending on the progress of the research process, and to handle any unexpected situation, the author can amend the research instrument, data collection and analysis technique (Blanche et al 2006; Eriksson and Kovalainen 2008; Bryman and Bell 2011); thus, reinforcing the importance of the research design instead of dismissing it, which Maxwell (2013) refers to as an 'interactive research design'. Following this research design, the author has a structure to conduct this research; however, this is an interconnected and flexible structure allowing the author to go back and forth between the various components of the research design. A detailed account of this will be presented in sections 5.5-5.7.

5.2.2 Research Philosophy

The whole research process is believed to be influenced by the philosophical stance that the researcher undertakes. The nature and development of knowledge along with the choice of research strategy and method used by the researcher are driven by the research philosophy (Saunders et al. 2012). Research philosophy refers to the researcher's understanding of the world and how it is investigated (Eriksson and Kovalainen 2008). This is a comprehensive field, which can be studied on its own considering the complexities it contains. However, the components of a research paradigm, which guides researchers' thinking about the research philosophy, are the epistemological, ontological and methodological approaches (Guba and Lincoln 1994). Depending on the research objectives and the researcher's understanding, each of these elements can bring key differences to the remaining elements of the research process, research strategy, approach, data collection and analysis techniques (Saunders et al. 2012). Thus, the understanding of these enables the researcher to explain and justify the research process decisions. Therefore, the following section will discuss the philosophical assumptions in terms of the ontological, epistemological and methodological approaches and justification for their use in this research.

5.2.2.1 Ontology

The first philosophical assumption is ontology, which is concerned with the nature of reality and its characteristics, researchers' beliefs about the world and its existence (Saunders et al. 2012), and is also famously known as the study of being (Blaikie 1993; Crotty 2003; Berg

2004). It is based on *"the idea about the existence of and relationship between people, society and the world in general"* (Eriskon and Kovalainen 2008, p.11). Therefore, some authors consider ontology as the foundation of research philosophy (Creswell 2017), which helps the researcher to understand their beliefs about reality. For example, objectivism assumes that the social world exists independently of people, their actions and activities (Eriksson and Kovalainen 2008; Bryman and Bell 2011; Creswell 2017), constructivism/subjectivism refers to the study of conceptions of reality (Eriskon and Kovalainen 2008), whereas relativist ontology (a further branch of constructivism) means that reality is a finite subjective experience and nothing exists outside of our thoughts. In this way of thinking, reality is human experience and human experience is reality (Denzin and Lincoln 2005). This concludes that reality does not exist outside of the individual, but reality is about the individual and their interpretations. This explanation supports the notion of multiple realities.

In line with the relativist ontology, the author also believes that the world consists of multiple realities and that knowledge can be obtained through investigating, understanding and explaining these multiple realities from the viewpoint of the participant, which is possible through the broader umbrella of constructivism, and relativist ontology, in particular (Crotty 2003). This perspective offers the author an opportunity to interact closely with participants during the period of the research, in order to understand their experiences and choices and to construct meaning, accordingly. Furthermore, the research topic under investigation also requires the need to understand the phenomenon of multiple identities from the participants' perspective. It is important to note here that the research objectives of this study required the author to explore the unique experiences of participants in selecting Non-Islamic banks over an Islamic bank, vice versa or both, instead of identifying or testing the 'correct' answer.

Each research participant (interviewee) originated from a diverse background (including different upbringing, family and urban/rural background) resulting in a range of experiences. For example, participant 9 was a housewife, and participant 23 was a working mother who was managing her house, family and work at the same time. Thus, the experiences of these participants were different from each other. Similarly, participant 13 had gone abroad to study and on return to his home country his views were different from others because of his exposure to another culture. These experiences are in a constant state of change, which makes the constructive/subjective paradigm the prefect choice for this study. Finally, investigating a phenomenon, such as consumers multiple identities, calls for an ontological assumption, which supports the notion of multiple realities (Given 2008). Therefore, in order to fulfil the research objectives, the ontological assumption of this study fits closely with the 'relativist' paradigm

(Denzin and Lincoln 2005), as the author believes that each of the research participants experienced multiple realities depending on their situations, contexts and experiences. Furthermore, giving meaning to their views, by linking the research findings with the relevant literature, will provide the author with some insights on the links between consumer identities and bank choices, which is discussed in the findings and discussion chapters, consequently.

5.2.2.2 Epistemology

After deciding on the ontological stance for this study, it is equally important to understand the epistemological choice made for this study (Clarke and Braun 2013). These choices are important for a number of reasons. For example, this is to clarify the issues of the research design, not only as a research tool but also to provide an overarching structure of the research, including the kind of evidence that is being gathered, the sources from which it is gathered, and the way it is going to be analysed given the research objectives. These choices help the researcher to follow a rigorous research process to produce the desired outcome (Easterby-Smith et al. 2002).

Epistemology constitutes the sources from which the knowledge is obtained, the nature of the knowledge (Clarke and Braun 2013), or how *"we know what we know" (*Crotty 2003 p. 8)*, which more precisely deals with the nature, methods or sources of producing knowledge (Denzin and Lincoln 1998; Crotty 2003; Eriksson and Kovalainen 2008). Therefore, the research findings are discovered when the research and the object of the research connect interactively (Denzin and Lincoln 2011). Hence, the epistemological stance of this research is close to the subjectivist belief, in that the researcher interacts with the participants in order to deepen knowledge. One of the goals of this research is to understand the reality of the role of multiple identities in bank choice from the perspective of the participants who will share their experiences. This cannot be achieved without interacting with the people who are consuming these banking services, as asserted by Denzin and Lincoln (2005, p.24):

"The constructivist paradigm assumes a relativist ontology (there are multiple realities), a subjectivist epistemology (knower and participant co-create understandings" (Denzin and Lincoln 2005, p.24).

Therefore, by following the above philosophical stance, the author had the opportunity to be in a close proximity with the research participants (interviewees) to acquire the knowledge for which the research was designed; specifically, to gain a deeper understanding of the beliefs that the participants had regarding their multiple identities. This epistemic standpoint led to the use of a qualitative research design to investigate reality from the view of the participants. In

order to fulfil the aim of this study, the focus was on the meaning of what the key participants said, as opposed to establishing the number of participants who discussed the same situation(s) (Clarke and Braun 2013).

In other words, the epistemological position for this research aimed to learn what this study could ascertain about the impact of consumer multiple identities on their bank choice by exploring, analysing and explaining in detail the data collected.

5.2.2.3 Research methodology:

Research methodology and epistemology are closely related in the way that epistemology deals with investigating/knowing the realities from a philosophical view. Whereas, methodology refers to the practical ways of investigating the world's realities; therefore, sometimes methodology is called the philosophy of methods (Eriksson and Kovalainen 2008).

The researcher adopts a methodological stance for this study on the basis of philosophical and historical assumptions (Guba and Lincoln 1994). Thus, research methodology can be defined broadly as qualitative and quantitative methodologies, or narrowly and precisely as grounded theory, case study or ethnography, to name a few (Silverman 2009). As discussed earlier, broadly, the main debate under ontology and epistemology is around choosing between the positivist research philosophy and the constructivism/ interpretivism research philosophy (Saunders et al 2012), which leads to the qualitative/quantitative methodology.

Interpretivism is considered as the second major strand that involves the ways/methods used to reach reality/knowledge (Creswell 2017), and is considered to be the most appropriate approach in studies focusing on human behaviour (Bryman and Bell 2011), where the researchers are interested in investigating meanings and experiences instead of measuring the social phenomenon (Spiggle 1994; Collis and Hussey 2014). These experiences are not created in isolation, but culture, society, individual context and upbringing all play a role in shaping a person's experience, and their interpretation is not possible without taking into account these factors (Hennink et al. 2011). Hence, reality is constructed/interpreted as a composition of meanings, beliefs and perceptions (Guba and Lincoln 1994; Creswell 2017).

This interpretivist belief has led the author to choose a qualitative method over a quantitative method. Therefore, the data for this research was collected firsthand by the author herself, which gave her the opportunity to understand the participants' experiences and views through interacting with them using a semi-structure interview method (Creswell 2017). The author found qualitative research, and semi-structured interviews (in particular), to be the best fit,

since it provided her with the opportunity to explore participants' own realities, meaning and perspectives, which helped her to understand the research topic and address the research objectives.

Therefore, following the philosophical assumptions of the research, the subsequent section discusses the qualitative research approach that is adopted to pursue the research aim and objectives.

5.3   Research Approach

Generally, the research approach is referred to as two broad methods of reasoning: inductive and deductive (Eriksson and Kovalainen 2008), where the term 'top down' is used to explain 'inductive' and 'bottom up' is used to explain deductive approaches (Creswell and Plano Clark 2007). The deductive approach assists the researcher to form the hypothesis derived from theory, and the inductive approach builds broader themes using participant views. The inductive approach assists researchers to explore the area with an open mind and without any preconceived notion to either build a new theory or contribute to existing knowledge (Creswell and Plano Clark 2007; Bryman and Bell 2011; Bryman 2015). These two approaches often lead researchers to choose their data collection and analysis methods, where, most often, quantitative studies follow deductive logic (Morris 2010); whereas, qualitative studies adhere to the inductive approach.

The aim and objectives of this research (chapter 1) require an in-depth study of consumer identities; the author, therefore, selected the inductive approach. This allows the author to start the research process with an open mind and review all the relevant literature with the following purpose. First, this is to explore the selected research topic to identify any gaps and to make sure that the area under investigation has the potential to contribute to existing knowledge. Second, the closeness of the researcher with the research participants enables the participants to understand the topic and context of the study better. It also helps in identifying any potential problems/issues within the topic, to assist the author in interpreting the findings in relation to the literature and to identify any new findings. Following the literature review, the research context was selected from the relevant data that can be collected to fill the research gap(s). This data is then analysed and interpreted in an iterative manner (see section 5.7) to reach the final results. It is important to note here that the inductive approach does not directly falsify an existing theory, but it attempts to develop patterns, consistency and meaning with the help of gathered data (Gray 2013).

5.4 Research Method

Qualitative study is considered to be the most appropriate when the topic under study requires the researcher *"to describe and display phenomena as experienced by the study population, in fine-tuned detail and in the study participants' own terms"* (Ritchie et al 2008, p.27). The earlier discussion on research objectives, philosophy and approach led the author to use a qualitative research method over a quantitative method for a number of reasons.

First of all, the greatest strength of a qualitative study is the flexibility it provides to conduct a data collection, which is not possible in a quantitative method (Creswell 2017). For example, the flexibility to probe the participants to gain insights into the specifics of one topic, more than another, and then follow this up with a discussion enables the researcher to understand the topic in depth. This flexibility was required to reach out to the research participants in this study, and to listen to their thoughts and stories regarding their bank choices and multiple identities. This also allowed the author to explore participants' understanding, meanings, and experiences in relation to their bank choice. Quantitative research would not have enabled the author to probe and explore new ideas, which were not in the pre-set interview guide, and thus the chance for any surprises or any surprising finding(s) would be minimal.

Second, with regard to consumer research, in particular, (Bryman and Bell 2011), a qualitative method is preferred because it takes the researcher to the mental world of the research participant, in order for the researcher to see how that individual sees and feels about the world in the residing culture. Third, a qualitative method enables the researcher to answer questions about experience, meaning and perspective: most often from the standpoint of the participant. This is not possible in quantitative methods that can only provide limited information/insights (McCracken 1988; Hammarberg et al. 2016). The topic of multiple identities and consumer banking choice required that the author consult participants, so she could hear about their human experiences and know their views, in order to understand their stories and their motivations behind choosing one bank over the other, or choose both banks (IB/NIB), and thus the author selected a qualitative method.

Finally, building on the philosophical assumption of this study (section 5.2.2), the researcher plays a vital role in the data collection and analysis process (McCracken 1986; Moisander and Valtonen 2006). Despite the criticism of the research being an insider, this brings the researcher closer to the participant, and it builds trust and a level of comfort between the researcher and the participants in order to gain the deeper insights that are necessary for the research. Even

though the author is an insider, from the same culture and having worked in one of the leading banks in Pakistan, the author still faced the challenge of participants not being open about their views, especially about their religious views and their bank choice. The author overcame this hurdle (discussed in section 5.8) and was able to develop a positive rapport with the participants, to the level where the participants trusted the author, and, therefore, they felt confident to express their opinions.

5.5 Data Collection

This section outlines the data collection method for the study and the development of the data collection instrument. The author will also reflect on the usefulness of the pilot study conducted before the final data collection.

5.5.1 Conducting semi-structured interview (rationale)

Since the research objectives strongly point towards the use of a qualitative method, the next question that arises is about the selection of the data collection instrument under a qualitative method. Interviews remain the most common method of data collection in qualitative research methods (Bryman and Bell 2011). Emphasising the importance of the interview in qualitative methods, Ritchie et al. (2014, p.179) states that *'interviews are the only way to collect data where it is important to set the perspectives heard within the context of personal history or experience; where delicate or complex issues need to be explored at a detailed level.'* This statement identifies some of the main characteristics of the qualitative interview, which are a low degree of structure accompanied by open questions, and a specific situation, and action sequences in relation to the research topic, in order to avoid abstract or general opinions (King 2004). Based on these characteristics, qualitative interviews are considered to yield rich, emergent and spontaneous data (Bryman and Bell 2011).

After establishing that qualitative interviewing is the main method to access in-depth data from the participants, the next question, in deploying an interview method, was about which type of interview to adopt. Broadly, academics suggest three types of interviews: unstructured, structured and semi-structured (Denzin and Lincoln 2008; Bryman and Bell 2011; Creswell 2017). These interviews differ in their arrangement.

Unstructured interviews are conducted with only a few prompts in the absence of any set of pre-designed questions to drive the interview contents through participant responses (Creswell 2017); it, therefore, refers to a conversation as well (Burgess 2002). Whereas, structured interviews, which are the opposite of unstructured interviews, are mostly used in quantitative

research, and these are employed in survey research and are rigid in nature (Bryman and Bell 2011). Finally, semi-structured interviews follow a (loose) interview guide consisting of a set of questions covering the desired topics with a fair opportunity given to the participant to respond in their own capacity. Although semi structured interviews do not provide as much flexibility as unstructured interviews, they are flexible enough to allow an opportunity of probing interviewees during the interview (Bryman and Bell 2011). This flexibility has been referred to as departing considerably from any interview guide in response to the direction in which the participants want to take the interview (Silverman 2009).

Considering the aim and objectives of this study, the author decided to carry out face to face semi structured interviews, as opposed to unstructured and structured interviews, and this was for a few reasons. First, semi-structured interviews are hybrid in nature and they sit between structured and unstructured interviews, and, therefore, the author was able to utilise the advantages of both types of interview method (Creswell 2017). Secondly, semi structured interviews provide a personalised approach for the author, in each interview, while keeping the aim of the study in check (Bryman and Bell 2011). Third, a semi- structured interview guide was developed on the basis of the theoretical framework developed in chapter 3 (figure 3.1), after reviewing the relevant literature, which provided some structure (see section 5.5.2). This would not have been the case if the author had been conducting unstructured interviews, and thus the results would have been varied considerably for each participant (Patton 2002). This also helped the author to achieve the results of the interviews, according to the research needs, rather than engaging in an open conversation on the topic (as would have been the case if unstructured interviews had been opted for).

This flexibility and probing were useful due to the fact that some topics can be complex and sensitive (Burgiel 2013), especially when they involve consumer identity and peoples banking decisions. This requires extreme care on the interviewer's behalf during the interview process, and thus it calls for a more accommodating discussion. It was important to understand the participants' views about their identities, and how they see themselves in their daily experiences in relation to the study (McCracken 1988). This is best explained by Richardson (1990) who asserts that when people are asked why they do what they do, they provide narrative explanations, and not logical-scientific categorical ones. It is the way individuals understand their own lives and how they best understand the lives of others. Therefore, with regard to consumer identity, this method helped the researcher to examine participants' wider experiences. This included the reasoning behind their assumptions concerning their identities

in relation to their socio-cultural experiences and how these identities impact (if they did at all) their bank choice.

Further, the use of semi-structured interviews substantiated the underlying philosophical and methodological assumptions of this study by providing the scope to bring out the subjective interpretations related to consumer identity.

In summary, semi-structured interviews assisted the author in understanding participants' views, perceptions, opinions and experiences about the topic. It enabled the participants to tell their stories and share their experiences, which enriched the author's views on the topic.

5.5.2 Developing the interview guide

After deciding the data collection method for the semi-structured interviews, the next step was to develop an interview guide. Interview guides for semi-structured interviews are not a formal schedule of questions with a defined structure, which has to be followed word by word. Instead, this includes listing topics that the interviewer seeks to cover during the course of an interview (Bryman and Bell 2011). In this regard, King (2004) has identified that the research literature, and the interviewer's own personal knowledge and experience of the research area, should all be used to assist the researcher to design the interview guide. On the other hand, Lofland and Lofland (1995) emphasise that in order to have a clear understanding about crafting an interview guide, the interviewer should know the research topic in detail and should have a clear cultural understanding of the participants in order to fulfil all the research objectives. Some authors have also suggested developing an interview protocol for asking questions, which includes a heading (date, place, interviewer, and interviewee), instructions for the interviewer in order to maintain consistency, questions, probes for 4-5 of the questions, and a final thank you statement (Creswell 2017).

Following these suggestions, the relevant literature was reviewed on multiple identities and consumer's bank choice, which was followed by developing a theoretical framework taking into account all the important constructs that emerged from the literature (chapter 2). Secondly, the author's personal experience of working in a Pakistani bank was useful to develop appropriate questions; for example, the author had the basic understanding of the banking sector and consumers, which helped to avoid questions around participants' finances. Similarly, an understanding of banking sector was useful as this assisted the author to probe the interviewees with questions about some local banks (IB and NIB). Third, the author herself hails from Pakistan, thus she has first-hand cultural experience of the country, which puts her

in a good position to develop the interview guide through knowing the possible implications of each question (see appendix 1 for the interview guide). For example, the author was very careful about how she asked questions regarding the topic of religion, and the pilot study also helped the author to refine the interview guide. The interview guide began with the participants' demographic information in order to set the context. It was then divided into four sections.

The first section covered identity, which was followed by culture (section two), and then religion (section three), and the last section discussed consumers' bank choices. As suggested in previous studies, when individuals reflect on who they are, i.e., by answering the question 'who am I?' they then have access to the multiple identities. All of these identities, which may be defined by their relationships with others, or even in the different roles that they have, their group memberships and their personal perceptions, each represent the person they are in relation to a given context (Turner et al. 1994).

Thus, all four sections were identified during the literature review of this study. For example, the broader factors shaping consumer identity were culture (family influences in particular) and religion (religious beliefs), especially in countries with a state proclaimed religion like Pakistan (Marie Skandrani et al. 2012). The literature reviewed earlier, in chapter 2, also presented some evidence of the influence of these factors on consumers' bank choice; therefore, the author used these in the interview guide. Questions around the importance of these factors and their influence on consumers' banking choice were asked. It is important to note here that necessary probing was also done by the author during the interview process. The full interview guide can be found in the appendix 1.

Although the interview guide was prepared in English, it was translated for some of the participants in Urdu (national language of the country), considering the fact that English is not the first language of Pakistan (this is further explained in section 5.7). Further, the author had also taken into account a list of practical issues while conducting the interviews; for example, phrasing the questions in a clear manner, dealing with under or over communicative interviewees and ending the interviews in a smooth manner (King 2004).

Despite several advantages, some academics have raised concerns in those cases where the researcher is an insider (e.g. Dwyer and Buckle 2009), as is the case in this study. As mentioned earlier, the author hails from Pakistan and has experience of working in the banking sector in the country. Therefore, the author's own perception or preconceived notions could affect the

research outcome and participants' views (Easterby-Smith et al. 2012). Careful consideration was given to overcome these concerns. First of all, this was achieved by recruiting the majority of the research participants without them having a prior relationship to the researcher (see section 5.5.3). Second, open ended questions within semi-structured interviews provided the participants with the full autonomy to express their views and the freedom not to answer any questions, depending on their comfort level. Finally, a range of spontaneous probing was used during the course of the interview; for example, questions beginning with 'how', 'why' and 'what' were all used in order to expand participants' answers but the researcher avoided using any leading questions. This will be discussed in detail in section 5.8.

5.5.3 Sampling technique

Purposive sampling is often used to create first time contact with respondents, which is often followed by the snowball technique (Bryman 2015). For the purpose of this study, non-probability sampling, namely purposive (Mason 2017) and snowball sampling techniques were used for a number of reasons.

The first aim was to ensure that all the key constituencies of relevance to the subject matter were covered, such as banking consumers and an adequate level of education. Since participants were required to understand and answer questions related to multiple identities, which can be a difficult concept to grasp (Gaither 2018), participants were required to have a degree level of education.

Second, it is observed that people are not always at ease when discussing their financial information and matters related to their identity, considering the sensitive nature of these topics (Burgiel 2013). The author, therefore, needed to gain the participants' trust in order for them to take part in the interviews. Gaining participants trust is one of the most important elements in effective social interaction (King 2004), and it becomes even more important in a research interview situation where the interviewer expects the interviewee to open up about their life experiences in relation to the research topic. The author, therefore, used her personal contacts (initially) to gain access to participants (from her past working experience), and then she followed on from this by using a snowball technique. Overall, the author used ten personal contacts, which resulted in gaining access to the remaining participants for this study.

In a research interview setting, people are more concerned about knowing the interviewer rather the interview topic (Atkinson and Hammersley 2007), which emphasises the role of the interviewer and their trustworthy nature and persona. This can be crucial when using the

snowball technique, where participants help the researcher to get in touch with potential participants. Therefore, the author was extremely conscious of treating the participants with the utmost care. Thus, the interviewees could share their experience with their friends, and they could reassure them about the interviewer (the author in this case), and also about the research quality issues, such as confidentiality, anonymity, trust and interview style, along with the basic information about the author (see section 5.9 for detailed discussion on research ethics).

Despite the criticism that the snowball sampling technique receives because of gaining access through personal contacts, it is also supported by academics; for example, Silverman (2009, p.204) states that *"if you are contemplating fieldwork, it simplifies access if you draw upon your existing circle of contacts. Trying to enter new fields is likely to involve time-consuming negotiations and may end in failure, particularly if you want to research an ethically sensitive area".* This is the case of this particular study.

There are, however, some limitations to these sampling techniques, mainly on the issue of the representativeness of the sample and the generalisability of the data (Brown 2005). The author would like to make it clear that, in line with other qualitative researchers, this research is not aiming to make generalisations from the findings, and neither does the author have any plans to claim that the sample of this study is representing Pakistan as a whole. Therefore, given these limitations, the author decided to recruit participants from a diverse range and sources (Ritchie et al. 2014) along with the personal contacts, which were aligned with the research objectives of the study.

5.5.4   Pilot study

An emphasis is placed on the importance of conducting a pilot study, so it is suggested that the researcher runs a pilot study before taking the risk of the final data collection to increase the likelihood of success for the main study and to improve the reliability of the process (De Vaus 2001). Therefore, after developing the interview guide, the author started the data collection process with a pilot study (Eriksson and Kovalainen 2008; Silverman 2009; Bryman 2015). This was then followed by the final data collection. A pilot study is defined as a 'small scale version' or 'trial run' (Polit et al. 2001, p. 467) conducted before the major study. This is treated as a pre-testing or 'trying out' of a particular research instrument (Mason 2017). Generally, it is planned at the beginning of the research project and carried out before the main fieldwork to enable the researcher to make any necessary amendments to improve the research instrument

in order to achieve better results in the data collection process. This enables the researcher to have a clear vision of the study, the topics and the questions along with all the methodological issues including the research instrument's feasibility and the analysis techniques.

A pilot study has the potential to identify any problems (Bryman 2015); however, this should not be treated as an exercise that is only used to test the research instrument (Kim 2010), because it has many other benefits to offer (Kim 2010; Bryman 2015), such as the fact that the pilot study helped the author to improve her questioning technique in order to develop a conversational style, and to improve her interview conducting skills.

With this understanding in mind, the author conducted a pilot study in April 2015. During this period five semi structured interviews were conducted with participants using purposive sampling (section 5.5.3). Initially, the author reached the participants by phone in order to explain the research aim and objectives. This was then followed by providing them with a participant information sheet and consent form. Once the participants agreed to participate, an interview schedule (including date, time and location) was planned. This planning helped the author to organise her interviews, and thus the same process was replicated for the final data collection. These interviews were audio recorded (translated where needed) and then transcribed by the author herself. Since English is not the first language in Pakistan, the option was given to the participants to speak in the language of their own choice (Urdu/English or mixed). Each pilot interview lasted an average of 70 minutes. While investigating consumer identity, multiple identities came up as an important aspect in the pilot interviews, where participants explained their various roles along with their personal identities. The collected pilot data was then analysed (see section 5.5 for a detailed discussion on the analysis strategy used for this study).

5.5.4.1 Benefits of a Pilot study

In practice, the pilot study assisted the author in many ways. First, the author had no experience of conducting interviews and only had limited understanding of probing during the interviews; therefore, the pilot study became useful on the account of learning interviewing skills from these pilot interviews (Silverman 2009; Bryman 2015).

Second, the pilot study provided the author with the experience of how to run the interviews smoothly and gave her the confidence to redirect interviewees' responses if going off at a tangent. This was useful to anticipate all of these things during the interview process in order to help with the final data collection. This, ultimately, improved the flow of the interview and made it more conversational in style.

Third, the pilot study also made the author aware of the importance of scheduling the interview, and doing some contingency planning for the convenience of participants, as some of the participants could not make the first appointment and the author had to rearrange the interview. Fourth, the knowledge gained from the pilot study also helped the author to amend the interview guide. For example, questions based on religion made participants uncomfortable and hesitant; therefore, the author took a note of those questions to avoid asking them directly and to alter the tone of those questions. For example, initially, the author asked the participants if 'they offer prayers regularly' but this was altered to 'do you consider yourself religious' or 'how do you consider yourself religious' (after establishing from their responses that they considered themselves religious). This is why interview guides are said to be developed iteratively, which involves going backwards and forwards in order to refine the questions on the basis of the knowledge gained from the participants. However, despite several changes in the tone and language of the questions, the basic elements were kept aligned with the research objectives.

Finally, this exercise also enabled the author to anticipate participant's reactions to the interview process. The pilot study supported the author, in the sense that participants were able to understand the research topic and the questions. However, this should not be mistaken for knowing the results after conducting the pilot study (Kim 2010).

Overall, the pilot study helped the author to make sure all the questions were well understood and that the choice of the research instrument was well suited to explore the research objectives (Bryman and Bell 2011).

5.6   Final data collection

The first step towards gathering the required data is to gain access to the individuals or organisations depending upon the scope of the study in any research process (Bryman and Bell 2011). Therefore, the following section will present a detailed account of selecting the study population.

5.6.1   Rationale for number of participants

It is common to hear the question asked about how many interviews did the researcher do and whether this was enough   in the world of qualitative research, and this number is difficult to assess in advance, especially where data saturation is used to determine the adequacy of the sample (Bryman 2015). Data saturation refers to the saturation of *"characteristics within categories",* instead of any new examples from the data (Morse 2015, p. 587). These characteristics are built from each interview in relation to the research objectives and the

context of the study. As the researcher reaches a stronger, more evident, consistent and coherent category, the research becomes saturated. However, various authors have agreed on a relatively small sample size within a qualitative research paradigm (Ritchie et al 2008; Morse 2015) and no rule of thumb exists (Patton 2002). It depends on the purpose of the research, the interests of the participants, the researcher, and finally on the resources and time available for the data collection. Overall, the nature of qualitative research does not focus on the prevalence of numbers or even on the number of times an event occurred (Ritchie et al. 2014). Unlike quantitative methods, qualitative methods do not require the researcher to ensure a sufficient sample size to be statistically significant.

Having said that, Warren (2002) suggests that in order to get a qualitative study published, it should consist of between twenty to thirty interviews. If the sample is larger than 50 it starts to become difficult for the researcher to manage the data, and the quality of the data suffers and it impacts the depth of the analysis (Ritchie et al. 2008).

With this understanding in mind, the author started the data collection process and conducted 39 semi-structured interviews (when data saturation was achieved) with Pakistan banking consumers for this study. The author aimed to interview a range of consumers (see section 5.6.2 for the participants' profiles), and not only the users of a specific bank, in order to compare their views on what leads them to use their existing bank. However, after the 35th interview, the author started to notice repetition in the ideas and absence of any new insights. Therefore, after 39 interviews, and when the answers became repetitive, the author stopped conducting further interviews and felt that theoretical saturation had been reached (Glaser and Strauss 2009).

5.6.2 Participants profile

Participants were selected purposefully considering their ability to contribute towards the understanding of the research topic, rather than by random convenience in order to help the author. The personal characteristics of participants play a substantial role, especially in complex topics like consumer identity (Gaither 2018); therefore, the author selected the potential participants on the basis of their education level (to be able to understand the interview questions), age (to be able to have their own bank accounts), and gender (to cover both segments i.e. male/female). This was done by contacting some of the author's contacts initially. These contacts later put the author in touch with further potential interview participants. Participants' profiles will be presented in the first empirical chapter (section 6.2).

5.7 Analysing the data

While using the qualitative mode of enquiry (section 5.4), researchers are presented with various methods to analyse qualitative data. However, an academic consensus has developed on the complexity of the qualitative data analysis process (Boyatzis 1998; Bazeley 2009; Bryman and Bell 2011). It is believed that there is no best single way to perform a qualitative analysis (Bryman and Bell 2011). Qualitative analysis is often mistaken for only identifying the main themes from the data without providing any insights on potential connections among categories (Bazeley 2009). In contrast to established quantitative analysis techniques, it is difficult to find a recognised and clear qualitative data analysis process to guide the researcher through the research journey (Wolcott 2005). However, in order to overcome this criticism of an ambiguous qualitative data analysis, Braun and Clarke (2006) attempted to provide a six-step guide to assist researchers in performing a thematic analysis for their projects by following a systematic (but not rigid) process. Their thematic analysis is used to analyse the data in this project in order to fulfil the research objectives and to present clear findings and a discussion.

Figure 5.1 presents the data analysis process in its entirety. The author has emphasised the importance of note taking throughout the data collection stage and during the analysis process. This led to the six steps of thematic analysis used in this research and this is explained in detail in section 5.7.4.

Figure 5-1 : Data Analysis Process for this study

Source: The Author

Conducting the interviews (recording)

Translation (where needed)

Transcribing

Notes Taking

Familiarising with the Data

Generating Initial Codes

Searching for Themes

Braun and Clarke 2006

Reviewing Themes

Defining and Naming Themes

Producing the Report
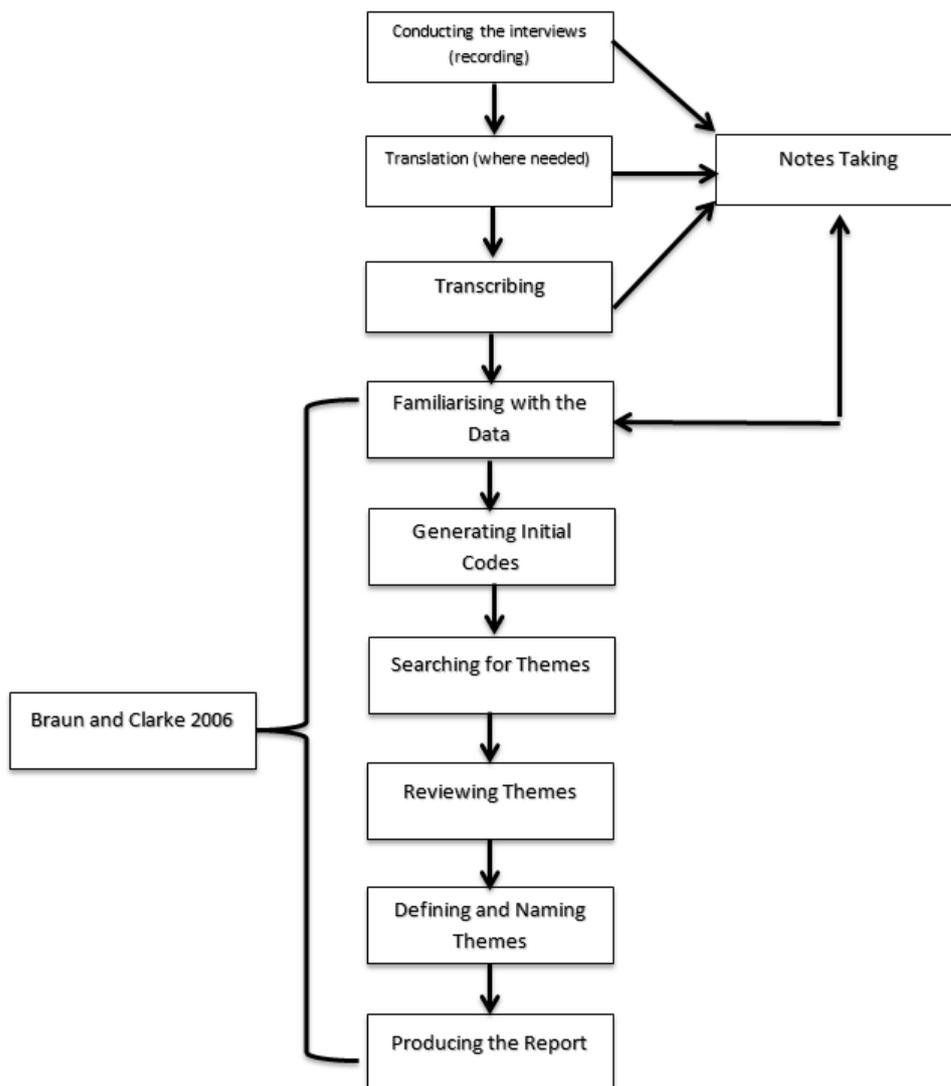
5.7.1 Conducting the interviews, recording and transcribing

The author audio recorded (Eriksson and Kovalainen 2008) all the interviews with interviewees' approval, as well as taking notes throughout, and after all the interviews these were used to gather initial thoughts on each interview. The note taking exercise was very useful, since the author was able to reflect on each interview as it progressed (Creswell 2017). For example, see appendix 2 for the hand-written notes on one of the interviews. After conducting

each interview, the author penned down her thoughts about the whole interview process, how it went and wrote a summary of each interview (see appendix 3 for an example of an interview summary). Further, the author also kept a record of emerging thoughts and ideas while going along the data collection process. These ideas helped her while analysing the data.

Once the data collection was finished, the next step was to transcribe the data. Data transcription is defined as *"the process of reproducing spoken words";* for example, writing down the verbal words from an audiotaped interview (Halcomb and Davidson 2006, p.38). This process is often taken for granted (Davidson 2009) but in reality, if used well, it can provide meaningful insights to the researcher. While transcribing these interviews on MS Word, the author continued to make hand-written notes (appendix 2) and later used the 'memos' function in NVIVO 10 to store all the relevant information.

Transcribing all (39) interviews herself became useful for the author, as it helped her to familiarise and immerse herself in the data, which enabled her to write a better narrative and provided the opportunity to understand the interviews in detail. These interviews were 75 minutes long on average and took 6-8 hours to transcribe.

5.7.2 Translating the recording

For the convenience of the participants, they were given the choice to express their views in their preferred language (English/Urdu or both) to avoid any language barriers. While some participants selected English others preferred to speak in Urdu (national language of Pakistan). Once these interviews were recorded, the next task was to translate these interviews to be consistent overall during the data analysis. Some academics support the notion of analysing the interviews in their original language (Zimmerman 2000) but in order to avoid researcher bias and to make the process transparent, the author decided to translate the interviews from Urdu to English before starting the data analysis process to maintain uniformity among English and Urdu interviews (Santos et al. 2015).

When it comes to translation, discourse (of the language/culture you are going to translate from) and sociolinguistic competence are considered to be key elements in the process (Squires 2008). These qualities are referred to as fluency in both languages (Urdu and English in this case). This fluency is demonstrated through an individual's ability to engage in everyday dialogs along with the cultural understanding of the interviewees (Filep 2009). The author originates from Pakistan, which makes her fluent in Urdu and being a native Pakistani, she has the cultural understanding to interpret interview responses. Secondly, studying in the UK for

the past six years and working for three years after her English education in Pakistan, she is fluent in the English language, and thus was able to translate the interview responses from a different language (Urdu).

The translation was done keeping in close proximity to the meaning of the original text instead of doing a word by word translation due to the problem of the different syntax of both of the languages (Urdu and English) (Rafi 2013). Therefore, the author made some changes in the sentence structure but due to the absence of equivalent phrases/words in the English language (Filep 2009), the author kept some original words from the interview excerpts (Urdu) to emphasis the points raised by the participants. These phrases/words were formatted in *italic* to make the reader aware about the originality of these phrases/words. However, it was ensured that the core meaning of all the text was not lost in the translation.

Further, the author used back translation (Santos et al. 2015) to avoid researcher bias and any misinterpretation during the translation process. This involved translating the Urdu text to English and then back translating from the English text to Urdu to avoid any inconsistencies in the meaning. This was done with the help of a colleague who was also fluent in both languages in order to maintain rigour throughout the process. Further, these translations were verified by a native Urdu speaker who was equally fluent in English. Translating (where needed) and transcribing the interviews helped the author to gain insights of participants' views, in order to present the findings and discussion more coherently (Temple and Young 2004). It is important to note here that this difference in language did not have any impact on the interview questions as the same message was conveyed regardless of the language used.

5.7.3 Thematic analysis

Thematic Analysis is a widely used qualitative analysis method when compared to other methods, such as content analysis, narrative and discourse analysis (Boyatzis 1998; Roulston, 2001). Despite the wide usage of the method, there are no clear guidelines for applying this method (Boyatzia 1998; Braun and Clarke 2006; Bazely 2009), and, hence, this becomes the biggest critique of the method. One aspect is that it is poorly branded in contrast to narrative or discourse analysis and is considered to be the simplest method that can be utilised easily without any specialised skills (Braun and Clarke 2006). However, '*thematising meaning*' is at the core of all the qualitative analysis techniques (Holloway and Todres 2003, p.347), which reflects the importance of this technique.

The author decided to use thematic analysis due to the flexibility it provided (Braun and Clarke 2006). It provided flexibility, not only in terms of its analysis process but also in terms of a particular epistemological position, since it is not "linked to any pre-existing theoretical framework" (Braun and Clarke 2006, p. 81). However, it does not reduce the importance of stating clearly the researcher's epistemological position (Holloway and Todres 2003) (see section 5.2.2 for philosophical discussion). Likewise, thematic analysis is designed to produce themes as a way of capturing what one learns from one's data explicitly (Clarke and Braun 2013; Creswell 2017).

Various authors (e.g. Boyatzis 1998; Braun and Clarke 2006; Ritchie et al. 2014; Creswell 2017) have presented their views on conducting thematic analysis. These authors have agreed on the process of refining the data to the most precise form and to explore the research topic in depth by comparing/contrasting the themes. The author mainly draws on the work of Braun and Clarke (2006) with help from some other studies on the characteristics of thematic analysis, summarised in the below table 5.1:

Table 5.1: Characteristics of Thematic analysis

(Adapted from Boyatzis 1998; Braun and Clarke 2006; Creswell 2009; Ritchie et al 2014)

Characteristics of thematic analysis
• The researcher should immerse in the data through reading and re-reading the transcripts/field notes.
• This should be followed by the organisation of the data and preparation for the data analysis.
• This leads to the coding process.
• Further, the author refines and re-refines the codes until meaningful themes are developed.
• The process ends with writing these findings.

Considering the different terminologies that various authors use for performing each step in the qualitative analysis (King 2004), Braun and Clarke (2006) have provided definitions for the various elements in the research. The author will define these terms in table 5.2 to maintain consistency throughout the analysis process:

Table 5.2: Thematic Analysis terminologies

(Source: Braun and Clarke 2006 p.5-7)

Braun and Clarke (2006)	
Terms	**Definition**
Data Corpus	Refers to *all* data collected for a particular research project (p.5)
Data Set	All the data from the corpus that is being used for a particular analysis (p.6)
Data item	*Data item* is used to refer to each individual piece of data collected, which together make up the data set or corpus (p.7, would be an individual interview in this study)
Data extract	data *extract* refers to an individual coded chunk of data, which has been identified within, and extracted from, a data item (p.7)
Theme	A theme captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within the data set (p.11)

These definitions (table 5.2) helped the author to understand the terminologies in the context of this study and they will be used to refer to the elements in this study. Braun and Clarke (2006) suggest identifying the potential themes through two ways. The first method is referred to as inductive or bottom up and the second is called the theoretical or deductive approach. Theoretical thematic analysis is explained as a method which *"would tend to be driven by the researcher's theoretical or analytic interest in the area, and is thus more explicitly analyst-driven"* (Braun and Clarke 2006, p. 13). This study has set out to achieve specific objectives that were developed following the review of the literature, and, hence, it has followed a theoretical thematic analysis.

The author coded the entire data corpus (*interview responses*) keeping in view the research objectives. The focus on the research objectives does not mean that the data analysis process will not lead to any new insights, but this helped the author to work within the scope of this study. Considering the nature of semi-structured interviews (section 5.5.1), these interviews were not limited to only planned questions as they took various different directions, and,

therefore, the author was able to find new insights from the data, which will be presented in the next chapter.

Latent (interpretative) and semantic (explicit) coding schemes were followed during the course of analysis (Boyatzis 1998). These coding schemes are explained in relation to obvious (semantic) and underlying (latent) meaning of the data. For example, the semantic approach leads to codes based on the *explicator surface* meaning of the data, whereas the latent level goes *beyond the surface level* meaning and attempts to identify the underlying ideas, assumptions and conceptualisations (Boyatzis 1998). These coding schemes helped the author in the initial coding process on each data item (*data extract*), and were useful at the later stage to find out the underlying meaning of the data, especially while finding the potential links among the emerging themes.

Thematic analysis also assisted the author to interpret the various aspects of the research in greater depth (Boyatzis 1998). This was useful especially in the case of this research where the author has attempted to explore an under researched area within the domain of financial services marketing.

Following from section 5.5, data collected through semi structured interviews were the main source of evidence in this study along with all the notes taken during the interviews. These interviews were 75 minutes long on average and took the author 6-8 hours to transcribe. While conducting the interviews, the author took plenty of notes to assist her at the later data analysis stage along with audio recordings. Thus, data interpretation was started at an early stage, especially during the pilot study, which helped the author to refine the research objectives. Once all the 39 interviews were transcribed, these transcriptions were actively read more than three times to grasp the ideas in each interview and to familiarise the author with the interview content. As explained previously (section 5.7.2), these interview transcriptions were reviewed to limit any researcher bias and to maintain consistency.

5.7.4 Analytical Strategy (Thematic)

The author presented the thematic analysis strategy in the previous section, and this section will explain how the author employed thematic analysis in NVIVO 10, a computer assisted qualitative data analysis system (CAQDAS), which was used to organise and present the data in this study.

5.7.4.1 Using NVIVO (10)

Organising and presenting qualitative data can be crucial for researchers. Besides the data collection, advanced technology has also introduced new ways to organise and present qualitative data. These programmes are most often referred to as CAQDAS, which stands for computer assisted qualitative data analysis (Eriksson and Kovalainen 2008). It is important to note that these programmes do not replace the researcher's time, effort and analytical skills but are there to assist the researcher to organise and present the data well to produce rigorous results (Bazeley and Jackson 2013). Despite the claims of the distance that any software package can bring between the researcher and the data (Pope et al. 2000), the author found the use of NVIVO 10 software very helpful and it encouraged proximity of the author with the data.

After translating and transcribing all the interviews (sections 5.7.1 and 5.7.2), the author started the analysis process with manual coding using different colour highlighters to identify the codes (see appendix 4 for an example of initial manual coding) with an apprehension of using a CAQDAS tool due to the many misconceptions about the tool. However, soon after, the author realised the challenges of manual coding; for example, it was difficult to retrieve a code reflecting a certain quote as the author could not remember the coding protocol assigned for each code in the absence of a written record. Here, the author has defined the coding protocol as the *parameters or description used to define a code.* Thus, whenever the author had to code a data extract (quote) into an existing code, it was challenging to remember the description of the existing codes and to make sure that these data extracts were coded consistently and in line with previous coding. These manual coding exercises have led to some inconsistent coding. For example, when coding responses for participants' love for their families, it was difficult to remember if the code was set as family, parents, mother/father, siblings or their spouses.

In order to avoid these challenges, the author decided to use one of the CAQDAS tools, NVIVO (10), after receiving the necessary training on the usage of the software, to organise, manage and present the data well (Eriksson and Kovalainen 2008). The author found the description assigned to each code to be very useful, which brought consistency for every code, and the memo writing and being able to attach memos to relevant codes (see appendix 5(i) and 5(ii) for an example of code descriptions) was another useful feature. This enabled the author to understand the context of each quote, so allowing her to identify the latent meanings while writing the findings chapter. In order to maintain internal validity (Eriksson and Kovalainen 2008), the author made sure she performed cross coding with her supervisory team (see detailed discussion in section 5.8.1).

5.7.4.2 *Presenting data in empirical discussion*

Braun and Clarke (2006) proposed distinctive phases to analyse the data. The author presents these phases in relation to this study in table 5.3.

Table 5.3: Phases of Thematic Analysis

(Adapted from Braun and Clarke 2006: Source Killingback 2016)

Phase in Analytical Process (Braun and Clarke 2006)	Practical Application in NVivo 10	Strategic Objective	Iterative Process Throughout Analysis
1. Familiarising Yourself with the Data	Transcribing data, reading and re-reading the data, noting down initial ideas.	Immersion in data to become familiar with depth and breadth of content (transcribing) ↓	Assigning data to refined concepts to portray meaning ↕
2. Generating Initial Codes	Coding interesting features of the data in a systematic fashion across the text, collating data relevant to each code.	Initial open and hierarchal coding through NVivo 10 ↓	
3. Searching for Themes	Collating codes into potential themes, gathering all data relevant to each potential theme.	Consider how different codes may combine and be reordered to form overarching themes. Annotating through NVivo 10 ↓	Refining and distilling more abstract concepts ↕
4. Reviewing Themes	Checking if the themes work in relation to the coded extracts and the entire text, generating a thematic map of the analysis.		
5. Defining and Naming Themes	Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme.	Refinement of themes and collapsing codes. Draft summary statements and analytical memos through NVivo 10 ↓	Assigning data to themes/concepts to portray meaning ↕
6. Producing the Report	The final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.	Writing more detailed analysis of each individual theme. Use analytical memos in NVivo 10 to clearly define themes ↓ Final analysis and write up of the report	Assigning meaning ↕ Generating themes and concepts

Table 5.3 has applied the data analysis strategy presented by Braun and Clarke (2006) and customised it to be used within NVIVO 10 for this research.

The following is the brief summary of each phase involved in the data analysis process.

- **Phase One**

The first step was getting familiarised with the data corpus. Since the author transcribed all the interviews herself a level of familiarisation was already developed during the course of transcription. Further translating and transcribing the interviews brought the author closer to the data corpus and enabled her to get immersed in the data. Taking notes while reading and re-reading each data item was also helpful to know the depth and breadth of the data, which fulfils the aim of providing the foundation for the researcher for the subsequent stages of analysis (Braun and Clarke 2006).

Later the author uploaded all the transcripts into NVIVO 10. At this stage, separate folders were created for each data item to organise and access the data easily at later stages. (Please see appendix 6 (i, ii, iii) for a screen shot of the initial working in NVIVO 10).

- **Phase Two**

This stage is also referred to as 'open coding', where each data item in the data corpus is coded (systematically), which enables the researcher to present the data in the form of concepts, segments (Flick 2009) and meaningful clusters (Tuckett 2005; Bryman & Bell, 2007), which are often broader than the actual themes (Boyatzis 1998).

 Here, a code is defined as a feature of the data (semantic content or latent) that appears to be relevant to the research objectives and refers to *"the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon"* (Boyatzis, 1998 p.63).

As explained in section 5.7, the author started with manual coding by highlighting the text and assigning the codes line by line (appendix 4) but after facing the challenges of manual coding the author moved to NVIVO (10). In NVIVO 10, the author stated what the description was for every code, in order to maintain consistency throughout the coding process and to present an audit trail for the reader. Some illustrations can be found in Appendix 6 (i, ii, iii). During this phase, the author created a total of 321 codes, which in itself was a huge number, but it helped her to keenly observe the data and to refine it at a later stage.

In order to be consistent and avoid any researcher's bias and refine interpretations, multiple blind coding was used (Barbour 2001). Thus, the supervisory team for this project independently coded the same data items; these were later cross checked and compared with the author's codes. This led to a valuable discussion among the author and her research supervisors, which resulted in generating new insights and a better understanding of the data.

Some codes were taken from the interviewee's expression (in vivo code), and some were constructed depending on their explanation (Flick 2009). This was done to honour participant's views as some of the interviews were in a different language (Urdu in this case) which has a different syntax than that of English (see section 5.8 for detailed discussion). However, these codes were put together based on their similarities into subthemes and then finally into themes in later stages (see phase three, four and five below). Initially, the theoretical codes were generated for the broader questions around multiple identities, impact of the culture, and elements within the culture, such as family, importance of religion and bank choice.

Using NVIVO 10 became very useful at this stage and each line was coded and named appropriately. These codes were listed and added during the course of the coding process. While considering the overlap of the meaning of the text and visible connection among the text, individual extracts of data were coded to several different codes where needed. At this point, CAQDAS became handy, as it reduced the distance between the author and the data where any of the text was *"only over a mouse click or two away",* which would not have been the case in manual coding (Kidd and Parshall 2000, p. 299). This also enabled the author to conduct and present a rigorous data analysis process (Saunders et al. 2012) through an audit trail (Sinkovics and Alfoldi 2012).

- **Phase Three**

In order to refine the data, the author sorted the codes into potential themes while organising relevant coded extracts within each theme (Braun and Clarke 2006), where "*a theme represents some level of patterned response or meaning within the data set"* (p.11). This pattern at "*minimum describes and organises the possible observation and at maximum interprets aspects of the phenomenon*" (Boyatzis 1998, p. 4).

Themes are broader than codes and consist of several similar codes, which reflect the same meaning developed in the interpretive phases of analysis (Braun and Clarke 2006). During the coding process, the author grouped all the similar codes together relevant to their respective themes on the basis of their foundation (see Appendix 6 i, ii, iii).

- **Phase Four**

Phase four involved refining the themes developed during phase three. During data refinement, some themes were discarded due to the absence of enough data, some were merged to present one major theme and others were further broken down to expand them into separate themes

(Braun and Clarke 2006). In order to bring clarity, the author re-read the entire text that was coded to ensure that each theme was coded correctly, and so that it presented the meaning that it was intended to. At this stage, help from a supervisory team was also taken up by discussing these steps with them and taking into account their views to reduce any research bias. This process provided clarity to the author by presenting a clear differentiation among the themes, and a meaningful coherence within the data corpus.

- **Phase Five**

Once the data was refined, the author started defining and naming the themes ensuring that a clear definition of each theme was written. This also helped the author to make a start on writing the findings chapter and then record a detailed written analysis for each theme. Despite only paraphrasing the data extracts in each theme, the author focused on the importance and relevance of each theme with regard to the overall research objectives.

Thus, the process of refining and reviewing themes in phases three, four and five took place continually in an iterative manner. It required the author to immerse in the data completely and think critically to ensure that each theme was suitable for the data corpus it contained and was meaningful, when considering the whole text. This process was throughout discussed with the supervisory team to limit the researchers' bias.

- **Phase Six**

As Braun and Clarke (2006, p.93) state, phase six is meant to tell "*the complicated story of your data in a way which convinces the reader of the merit and validity of your analysis*".
It took a long time for the author to reach this stage. But after reaching the final stage of the analysis, the author had developed an understanding of the data along with the nuances. Field notes (appendix 2), writing memos during the open coding and taking notes during transcribing the interviews helped the author to a great extent to reach this stage. These additional sources helped her to identify the potential links among the various themes in order to present the robust findings.
Finally, on the basis of this 6-phase process, a final story was written covering all the major themes and can be seen in the empirical chapters (6, 7). Despite being presented as a linear process, the 6-phase data analysis process involved frequent and continuous reviews of transcripts, codes and data extract, and the author revisited all her notes, time and time again, so as not to miss any important observation and to be able to present an authentic story. The results are presented in a concise, coherent way where the author has attempted not to repeat

any components within and across the themes (Braun and Clarke 2006). An illustration can be seen in table 5.4:

Table 5.4: Data Analysis: An Illustration of Religious Identity

Data Analysis: An illustration: Religious Identity					
Stage 1	**Stage 2**	**Stage 3**	**Stage 4**	**Stage 5**	**Stage 6**
Familiarising with Data	**Generating Initial codes**	**Searching for Themes**	**Reviewing Themes**	**Defining and Naming Themes**	**Writing Report**
When I look back I realise that I didn't make many mistakes in life, Alhamdulillah and I thank God for that. It is his special blessing on me that made me avoid all the bad things (P14)	• Thinking about Past • Thanks God • Special blessings • Avoiding Bad things	• Gratitude • God's Blessings			
Wherever I go, people notice me. MashAllah I do have a prominent place in there. I have seen various people who are better than me, smarter than me or richer than me but they do not receive that level of attention, so what is it if not Allah's blessings (P9)	• People notice • Level of Attention • Allah's blessings	• Thankful • God's blessings	Religious Beliefs		
I am thinking to go to perform Umrah (pilgrimage) and that is of course solely based on religion as I want to fulfil one of the rituals (P31)	• Umrah • Religious Rituals • Fulfilling Rituals	• Fundamentals • Basic rituals			
I feel very comfortable in my own skin. The way I dress up and conduct myself at work is enough for me to feel satisfied that I am within the parameters I have set for myself based on my family values (P5)	• Dressing up • Family Values • Self-parameters	• Family Values			Writing Report
It is just the way it is. I have seen my Mum and Dad and others around us dressing in a certain way and thus we all have followed the same. This is I guess comes from the religion as religion	• Modest dressing • Mum and Dad	• Modest dressing			

teaches us to dress modestly without exposing our bodies. This has become a part of us which we do without even realising (P4).	• Religious teaching • Unintentional • Family values	• Religious teachings	Role of Religion	Religious Identity
When I was in NAB we were given an option of taking some bribes but I refused it quite strictly. You can consider may be religion in it or may be it is down to my personal traits or family, I can't tell what it is actually. Coz I think I am unable to separate these things from each other. These all things are embedded in me, but having said that fear of God is definitely in me in some form or the other and it does show in some way or the other (P11).	• Working life • Fear of God • Family or Religious values • Hard to separate	• Religious values • Family or religious values • Work life		
I feel that the connection I have with Allah, where he listens to my smallest of things and resolve my issues and gives me courage does not come with performing all religious rituals but you just build with time and it's just lovely (P18).	• Connection with Allah • Allah listens • Non-performing Religious rituals	• Connection with Allah		
I always try to help people or donate because I know it will come back to me in even better form and it is the same reason why I try not to hurt anyone around me because I or my loved ones might get hurt in future as well (P19).	• Donation • Will come back • Karma	• Karma		
For me my religion is my personal matter with Allah, and it should not be anybody else's business and nobody should have any concern with it. My relationship with him is very dear to me and I do not want to disclose it to anybody (P25).	• Religion, personal matter • Connection with God • Blessed relationship	• Religion, personal matter	Spirituality	

5.8   Evaluations /quality issues in Qualitative research

The biggest critique of qualitative interpretivist inductive research that remains is its 'quality', and it is argued that this type of research lacks scientific rigour, and thus the quality of this type of research becomes a "*complex and an emerging area*" (Creswell 1998, p193). Despite the criterion used for positivist /quantitative research, many qualitative researchers find it unfair to use the same evaluation criteria for qualitative studies, i.e., validity, reliability and generalisability (Lincoln and Guba 1985; Eriksson and Kovalainen 2008). Therefore, Lincoln and Guba (1985) proposed alternative ways of assessing qualitative interpretivist research through the notion of 'trustworthiness', which includes credibility, transferability, dependability and conformability.

Whilst the author has acknowledged the views of other researchers in order to address the quality issues, primarily it is the viewpoint of Lincoln and Guba (1985) that has been used to address the quality issues in this research by considering the relativist ontology (suggesting that there are multiple realities) and interpretivist epistemological (emphasising that the researcher develops an understanding of participants' views) positions of the study as discussed in section 5.2.2.

5.8.1   Credibility (internal validity)

This refers to the extent to which the research findings are believable (Eriksson and Kovalainen 2008), the data collected is appropriate and accurate for the research objectives (Denscombe 2010) and the research outcomes correspond with the perspectives of the participants (Shenton 2004; Bitsch 2005).

In this regard, Eriksson and Kovalainen (2008) pose two questions that can be used to evaluate the credibility of any qualitative research. First, is the researcher familiar with the topic and do they have enough data to merit their claims? Second, will any other researchers, on the basis of the data that you have provided, come relatively close to your interpretations or agree with your claim? The author has taken the following steps to address the issue of credibility.

The first question was addressed by prolonged engagement of the author in the research process, which started from reviewing the literature where the author gained detailed knowledge of the phenomena under investigation and identified the most relevant aspects (Guba and Lincoln 1994). This was followed by developing objectives for the data collection and analysis process. The author immersed herself in the research process: first to understand

the topic and later to have sufficient data to present credible finings. Following on from section 5.5, the author conducted, transcribed, and analysed all the interviews herself to develop a familiarity with the data. Further, being a native Pakistani helped the author to understand the context of the interview responses. Finally, the author only stopped her data collection after reaching theoretical saturation (Glaser and Straus 2009) to make sure that she had gathered sufficient data to present credible findings.

In order to address the second question, the author performed cross coding with her supervisory team. In this regard, the same interview transcript was handed over to her supervisory team to blind code the interview transcript (Barbour 2001). This was followed by a meeting with the supervisory team to discuss their codes in comparison to the author's codes. It was found that the author's supervisory team had coded on the same lines as the author, and where this was not the case it triggered a discussion, which helped the author to understand her data well. This process also made the coding process transparent and reduced the potential for any researcher bias. Secondly, throughout the analysis process, the author kept in touch with her supervisory team in order to have a neutral view on the data and to make the process more credible. These sessions with the supervisory team assisted the author in being able to compare her thoughts, regarding the data, with an external observer (her supervisors) in order to reduce any potential research bias; thereby, making the research process more credible. Furthermore, these discussions also gave new insights to the researcher on how to proceed in terms of the data analysis process (see section 5.7).

In order to investigate the accuracy of the data collected, the author went back to the participants to assess if the findings were accurate and in line with the participants' responses. This also helped the author to refine the interview guide and to add clarification where needed before the final data collection.

Finally, in bilingual interviews the translation process may also impact the credibility of the study (Squires 2008; Santos et al. 2015). Therefore, the author used the back-translation method and undertook a consultation with a fluent bilingual (Urdu and English) colleague to reduce the risk of any potential bias (see section 5.8).

5.8.2 Transferability

Some authors suggest transferability is the equivalent of generalisability in positivist /quantitative research; for example, Morse (1999) stated that "*if qualitative research is considered not generalizable then it is of little use, insignificant and hardly worth doing*" (p.5).

However, it is important to understand that qualitative studies do not consider themselves to be generalisable in the traditional sense like quantitative study. Thus, transferability refers to the degree to which results can be transferred to similar contexts (Lincoln and Guba 1985; Eriksson and Kovalainen 2008).

In order to find that similarity, it is imperative to focus on presenting a *thick description* (Lincoln and Guba 1985; Boyatzis 1998) of the original process, which can be followed by other researchers to produce similar (if not the same) results. Throughout this thesis, the author has ensured that she presents rich, detailed and accurate descriptions of all the steps to help the reader to reach a decision regarding transferability (Chiovitti and Piran 2003; Bryman and Bell 2011). In order to provide an audit trail, the author has made sure to focus on the 'how' aspect of the research process at every step, including research method selection, research approach, sample of the study, quality issues and analysis process to bring out the transferability aspect of the research.

5.8.3 Dependability

Dependability refers to the issue of providing all the relevant information to the reader to make the research process more rigorous, to avoid any possible misinterpretation or bias and to establish the trustworthiness of the research by presenting a logical, traceable and documented transparent process (Eriksson and Kovalainen 2008; Flick 2009). This includes the potential use of the same research instrument to produce similar results with everything else being constant.

From the first chapter, the author has made the objectives of the study clear and has placed an emphasis on the fact that she was presenting a rigorous methodology. Furthermore, she has discussed in detail the analysis process (see section 5.7), including the generation of initial codes and transforming them into categories and finally themes, followed by developing an understanding and explaining the phenomena with a number of examples and screen shots of NVIVO 10 (appendix 6 i,ii,iii). All these steps contribute to enhancing the dependability of the study. Further, the author conducted and reported the research in a systematic way, ensuring that any interpretations provided are supported by the data (Ritchie and Lewis 2009) and asking for clarification when uncertainty is present (Shank 2006).

This was ensured through providing a detailed and complete documentation of the research process with the decisions made along the way, such as methods used for data collection (section 5.5), sampling decisions (section 5.5.3) and analytical procedures (section 5.7). In

order to increase trustworthiness, the author decided to use the CAQDAS programme to provide an audit trail for other researchers to be able to replicate the study and to make the process more transparent (see table 6 for an illustration of data analysis) (Chiovitti and Piran 2003; Tuckett 2005; Denscombe 2010). Further, the author made an effort to clarify any ambiguities with participants during the interviews with a constant confirmation of the interpretations of interview responses by multiple assessments with supervisors and by reporting the findings in a systematic way with comparison to existing literature.

Finally, conducting a pilot study also assisted the author to increase the dependability of the research. The pilot study enabled her to assess the research approach at a smaller level and to rectify any potential issues including the relevance of the research instrument, wordings and clarity of the interviews questions before starting the main data collection.

5.8.4 Conformability

The issue of conformity refers to the idea of presenting findings that are fair, impartial and neutral from the influence of the researcher who has conducted the enquiry (Denscombe 2010). It should be noted that considering the interpretivist nature of this study, the author will not claim that this research is completely free from researcher bias. However, throughout the research process, the author made sure to follow a transparent rigorous process to minimise the chance of any bias at various stages. For example, during the data collection process, the interpretation of findings and linking findings and interpretations to the data are the few stages where the author has not relied solely on her own judgement but has taken others opinions on board as well (see section 5.7 for a detailed discussion on data analysis).

Further, to reduce researcher's bias, data was collected using semi-structured interviews until the point of data saturation was reached by drawing on the range of perspectives of the different participants involved (discussed in section 5.6.1). This prevented the researcher from reaching conclusions based on limited data (Eisenhardt 1989).

Similarly, to avoid any translation bias and misinterpretation, the author used back translation (Santos et al. 2015). This involved translating the Urdu text to English and then back translating from English text to Urdu to avoid any inconsistencies in the meaning. Researcher bias was further reduced by discussing the data with the supervisory team who had a neutral view on data interpretations (see section 5.8.1).

5.9   Research ethics

In all social research including business research where the researcher interacts with human subjects, taking ethical considerations into account becomes inevitable (Eriksson and Kovalainen 2008; Creswell 2009; Bryman 2015). Considering the importance of research ethics, most of the academic books on research methods devote a whole single chapter on the ways to conduct ethical research.

In reality, starting the field work and meeting all the research subjects were more exhilarating for the author than only working on secondary sources. However, it brought the challenge of becoming familiar with the relationship between scholarship and the human experience (Wilson 1993). Bryman (2015) advises researchers to ask themselves two questions before starting the fieldwork. First is how the participants should be treated and secondly what are the activities that the researcher should avoid in relation to these participants and the research context. Therefore, in order to demonstrate that the author concurred with the necessary ethical considerations through the research process (Silverman 2009), the following section explains all the ethical considerations taken for this research.

It is important to mention here that in order to demonstrate that the author concurred with the necessary ethical values throughout the research process, the author made sure to fulfil the entire requirements that are listed in the Bournemouth University ethics checklist and obtain ethical approval before starting her data collection (see appendix 8). This ethics checklist included questions mainly on the anonymity of the data and the participants' right to take part/withdraw at any point during the interview.

5.9.1   Obtaining Informed consent

Among several ethical considerations, the issue of informed consent is most widely debated in the ethical boundaries of social research (Eriksson and Kovalainen 2008; Bryman 2015). The issue of informed consent is not merely to get a research form signed but refers to a basic understanding between the researcher and the research subjects to carry out the research process. The main aim of informed consent is to provide sufficient information to the participants about the research aim and the objectives to enable them to make informed decisions on their choice of participation. However, the idea of informed consent is also challenged in the literature and it is declared as a myth more than anything else (Burton 2000; Berg 2004; Silverman 2009). This is, especially, the tradition of using consent forms that record participants' names and addresses (Berg 2004). However, during the course of the fieldwork,

all the possible steps were taken to adhere to the status of complete informed consent, and all possible efforts were made to attain participants' consent and only with their choice.

During the process of gaining informed consent, the nature and scope of the study were clearly explained to participants to enable them to make a free decision on their participation. The author reached participants by phone in the first place (section 5.5.3) to explain the research aim and objectives. This was followed by meeting them in person and giving them the author's business card (provided by the university) along with the participant information sheet and consent form in order to establish a relationship of trust and to ensure the authenticity of the research. These documents included all the research details (see appendix 7(i) for the 'participant information sheet'). Thereon, participants were given enough time to decide and to inform the author, accordingly.

As Berg (2004) points out that, in most institutionally sponsored research, written consent is mandatory to ensure systematically that potential subjects are knowingly participating and to provide proof to the research sponsors, and thus Bournemouth University is not any different. Following Bournemouth University's ethical guidelines, the author acquired these signed consent forms (see appendix 7 (ii) for an example of a consent form) from the participants without recording their names or addresses to avoid any further ethical dilemmas (Berg 2004). A formal ethical approval from Bournemouth University was also obtained before starting the field work (appendix 8).

Before starting the interview audio recording, the participants were made aware of the ethical approval obtained from Bournemouth University. They were also informed about their right to withdraw from the interview at any time, without giving any reasons and without there being any negative consequences, in that their participation was solely voluntarily (discussed in section 5.9.2), and they were also reassured about the anonymity of all the information (see section 5.9.3).

5.9.2 Voluntary participation

Voluntary participation refers to the fact that participants are not forced to take part in the research for any reason, instead they are making the choice themselves to participate in the research solely for their own interest (Berg 2004).

The author made sure to communicate this principle before the interview. It was made clear that the research subjects can opt out anytime during the course of the interview if they wish.

Furthermore, if they do not wish to answer any question for any unknown reason, they are free to do so without any intervention from the author. All these details were recorded in the consent form (see appendix 7(ii)).

5.9.3 Confidentiality and Anonymity

Issues relating to confidentiality and anonymity are a big concern in qualitative research; especially, questioning research subjects about their personal experiences related to their identity can be complex. These two are interrelated and sometimes used interchangeably (Bryman 2015). Before starting the interviews, the author had to address participants concerns regarding keeping their information confidential and anonymous. This puts a huge responsibility on the researcher's shoulders.

Confidentiality and anonymity refer to making sure that any information provided by the participant can never be traced back to them in any form of dissemination (Crow and Wiles 2008). In order to make all the information confidential, the author made sure to keep the access of all of the audio material limited. Apart from the author and three colleagues (for back translation, see section 5.7.1 and 5.7.2), interview recordings were not accessible. The author made sure to put all the security measures in place for all the transcriptions including setting passwords on all storage devices. In order to make this information anonymous, the author used pseudonyms (See table 6 for a data analysis illustration) for all the participants throughout her thesis to avoid any disclosure of information.

5.9.4 Author and participants' relationship

Since qualitative research involves interaction between the researcher and the research subject it is important to focus on creating a positive relationship between the two parties, especially when the author is researching private lives (Eriksson and Kovalainen 2008). Throughout the fieldwork, the author made sure that she maintained a good trustworthy relationship with the participants. For example, for some of the information, it was requested by participants that it not be included in the interview after the interview was done and the author has kept that promise. Considering the sensitivity of the topic, the author did not intrude where participants were observed to be uncomfortable, such as religious questions and questions around participants' financial details. The author also made sure to avoid any possible situation that could cause embarrassment, or psychological distress or indignity to the participants. The permission to audio record all of the interviews was obtained well in advance from the participants, and no participant raised any objection of the process. It was also approved by

Bournemouth University ethics committee (appendix 8). On a few occasions participants felt uncomfortable to communicate in English, and thus wanted to terminate the recording to continue in a native language later, which was subsequently recorded.

All the interviews were conducted at a time and place convenient to the participants. These steps were taken to create a comfortable and respectful environment from where to conduct the interviews. Risk assessment as prescribed by the Bournemouth University was also undertaken.

5.10   Summary

In this chapter, the author set out to discuss, in detail, the methodological considerations taken for this study along with the research design, research method, data collection and analysis method. The author has presented an in-depth discussion and justified the use of the qualitative method, semi-structured interviews, sampling process, number of research participants and thematic analysis strategy with the help of NVIVO 10. Further, the author has evaluated the quality issues related to qualitative studies. The following two chapters will present the findings of this study beginning with consumers' multiple identities, and then the author will discuss the impact of these multiple identities on their bank choice.

Chapter 6

CONSUMER IDENTITIES (FINDINGS AND DISCUSSION I)

Have I found myself? Who will decide? (author's own quotation)

6.1 Introduction

The main aim of this chapter is to identify and discuss consumers' multiple identities and their components by fulfilling objective 1 and 2, which are presented below to remind the reader.

- Objective 1:   To classify the salient consumer multiple identities.
- Objective 2:   To define the components of each multiple identity.

The author identified three salient identities during the data analysis. It is important to add here that these were concluded upon after interviewing the participants of this study. The data analysis revealed that participants of this study held various identities in their daily lives. These have been grouped into three main themes, which are theme one - religious identity (personal), theme two - son/daughter identity (role), and theme three - career identity (role). However, in contrast to the theoretical framework presented at the end of chapter three, the author could not find much support from the data analysis on the area of 'group identity', and, therefore, this will be discussed only briefly in this chapter (section 6.6). The author will present a discussion around the different multiple identities, in this chapter, in order to build a premise for the next chapter, where the author will link all these salient identities to participants' bank choice. The discussion in the next chapter, henceforth, will discuss the area of identity conflict, which will be presented as one of the main contributions of this study.

Before exploring the themes, this chapter will first provide a profile of the participants of the study.

6.2 Participants Profile

Table 6.1 presents the demographic factors of the participants. All the participants were educated to a degree level, as the pre-requisite of this study (see section 5.5.3). Since Islam is the state religion all the participants chosen were Muslims. Most of the participants were males (28). This demographic has also impacted the results of the study with career identity being salient (see section 6.5). This is a reflection of the social system in Pakistan where the male is considered to be the head of the household and is responsible for financial matters including handling financial issues and earnings for the family (Anwar et al. 2013; Ibtasam et al. 2018). The age of the participants ranged between 27 years – 46 years and most of them were married or engaged. Some nuanced differences were found between the participants of urban and rural backgrounds, which will be discussed later.

Table 6.1: Profile of the Participants

Interview No.	Gender	Age (years)	Occupation	Marital status	Place of residence
Participant 1 (P1)	Female	29	Employed	Single	Urban
Participant 2 (P2)	Male	30	Employed	Single	Rural
Participant 3 (P3)	Male	33	Employed	Married	Urban
Participant 4 (P4)	Female	29	Employed	Single	Urban
Participant 5 (P5)	Female	31	Employed	Single	Urban
Participant 6 (P6)	Female	27	Employed	Engaged	Urban
Participant 7 (P7)	Female	35	Employed	Single	Urban
Participant 8 (P8)	Male	38	Employed	Married	Urban
Participant 9 (P9)	Female	32	Housewife	Married	Urban
Participant 10 (P10)	Male	27	Student/part-time work	Single	Rural
Participant 11 (P11)	Male	35	Employed	Married	Urban
Participant 12 (P12)	Male	30	Employed	Single	Urban
Participant 13 (P13)	Male	37	Employed	Married	Urban
Participant 14 (P14)	Male	41	Employed	Married	Urban
Participant 15	Female	35	Housewife	Married	Urban

Participant 16 (P16)	Male	39	Employed	Married	Urban
Participant 17 (P17)	Male	36	Employed	Married	Rural
Participant 18 (P18)	Male	29	Employed	Single	Urban
Participant 19 (P19)	Male	29	Employed	Married	Urban
Participant 20 (P20)	Male	42	Employed	Married	Urban
Participant 21 (P21)	Male	44	Employed	Married	Urban
Participant 22 (P22)	Male	46	Employed	Married	Urban
Participant 23 (P23)	Female	40	Employed	Married	Urban
Participant 24 (P24)	Male	36	Employed	Single	Urban
Participant 25 (P25)	Male	33	Employed	Married	Urban
Participant 26 (P26)	Male	35	Employed	Married	Rural
Participant 27 (P27)	Male	36	Employed	Single	Rural
Participant 28 (P28)	Male	39	Employed	Single	Urban
Participant 29 (P29)	Male	41	Employed	Married	Urban
Participant 30 (P30)	Male	29	Employed	Single	Urban
Participant 31 (P31)	Male	31	Employed	Single	Urban

Participant 32 (P32)	Male	33	Employed	Married	Urban
Participant 33 (P33	Male	34	Employed	Married	Urban
Participant 34 (P34)	Male	30	Employed	Married	Urban
Participant 35 (P35)	Male	32	Employed	Married	Urban
Participant 36 (P36)	Male	41	Employed	Married	Urban
Participant 37 (P37)	Female	37	House Wife	Married	Urban
Participant 38 (P38)	Female	34	Employed	Divorced	Urban
Participant 39 (P39)	Female	29	Employed	Married	Urban

6.3   Overview of Themes

Data analysis revealed three salient identities for the participants of this study (see table 6.2, section 6.7), and here the author will present an overview of each theme before presenting a detailed discussion.

Religious identity was found to be the first salient identity. Religious identity in this regard was referred to as the importance that participants' placed on religion in their lives. This identity is composed of three components; 1) religious beliefs, 2) role of religion and 3) spirituality (discussed in section 6.4). In this regard, religious beliefs are referred to as the participants' religious attitudes and the role of religion is referred to as the implication of religion in their lives, and finally spirituality is the participants' relationship with God.

Being a son/daughter was found to be the second most salient identity for participants. Most of the participants placed an emphasis on their parents to a large extent during the interviews. They gave them immense credit for all of their achievements in life, and, hence, felt indebted to their parents. The components of parents' happiness, the status of parents in Islam and the issue of father vs mother helped the author to obtain this salient identity. In this regard, parents'

importance refers to the importance that participants gave to their parents, status of parents in Islam refers to the religious teachings that emphasise treating parents well, and father vs mother refers to the comparison that participants presented while talking about their parents. A detailed discussion is presented in section 6.5.

Career identity was the third salient identity found after the data analysis. This identity refers to the importance that some participants gave to their careers in the course of their lives. The author combined the components of making parents proud, moving out and ambition (future orientation) to form this salient identity. Making parents proud was referred to as participants' happiness from doing good in order to satisfy their parents, moving out referred to the changes that participants witnessed within themselves when they moved out from the comfort of their family homes, either for work or for education, and finally ambition (future orientation) referred to the way that participants would drive themselves in their careers. This is discussed in section 6.6.

Finally, in contrast to the theoretical framework, presented in section 3.9, the author did not find much support in the data analysis for the construct of group identity, and, hence, a brief discussion is presented on this in section 6.7.

6.4 Theme 1

Among participants' multiple identities, religious identity was at the top. Here it is important to remember that the author will present the salient identity (religious identity) first and then the components of religious identity. These components helped the author to arrive at this salient identity. These are the sub constructs of the salient religious identity.

6.4   Religious Identity (Personal Identity)

This section will discuss one of the most important themes identified during the data analysis, i.e., religious identity in the context of Pakistan. Religious identity, in this regard, refers to participants' salient identity where they have given religion the utmost importance. Religion is considered to be an extremely important aspect of people's lives in the country. Pakistan is a unique country in that it is a country that has been founded in the name of religion, i.e., Islam in 1947 (Khawaja 2011). Thus, it was not surprising to discover religious identity as one of the salient identities in the empirical findings.

Religious affiliation and citizenship (which most of Pakistani culture is made of) are also highlighted as the two most important parts of Pakistani Muslim identity (Tariq 2014). This

brings the question to the forefront of the overlapping nature of religion and culture that can potentially give rise to identity conflict, which will be discussed in the next chapter (section 7.5). The relationship between religion and culture is not new, as it has been explored previously in the context of an individual's attitude, value, habits and lifestyle, through the influence of religion over the culture of society and on the basis of its philosophical underpinning (Haider et al. 2016). However, what is limited in the published literature is the role of these two factors on each other, or when they are combined together, and their impact on consumers' bank choices, and also if one factor at all influences the other factor; therefore, this study is exploring these two factors in order to fill this research gap (Delener, 1994). Previous studies have found that religion does provide a system, a means of doing things, and a code of conduct for its followers (Chenoweth 2009; Cleveland et al. 2013; Talwar 2018), which were reflected in responses in this study too. For example:

"I always say that religion for me is a proper code of conduct. For example, when you start working in an organisation, an SOP (standard operating procedures) is handed over to you, religion is [the] same for me, which tells me everything: [the] do's and don'ts in life and the consequences of the same in the life after death" (P7).

Echoing Tariq's (2014) study, participants did consider their nationalism and religion to be the central components of their identities. Further, this importance of religion and living in a Muslim country was reiterated by participants on various occasions. For example:

"Well, I would like to state 'Pakistani' as my identity as I am thankful and feel blessed to be born in this country for various reasons…….. and that I am able to live my life as per my own wishes and follow my own beliefs without any restrictions" (P22).

"I am Muslim, first and foremost and then anything else. My great grandparents have migrated from[the] Indian subcontinent and knowing the struggles they had to go through I find myself very lucky to be living in an independent country"(P25).

The liberty to live in a free country was highly valued by participants and was repeatedly mentioned in their responses. Participants were referring to Pakistan as a 'free country' in the context of all the hardships their ancestors had faced during the partition of the subcontinent. However, this should not be considered as a general view as some minority religious groups in Pakistan may disagree with the expression of 'free country'. Examples of these religious influences were visible via the way participants dressed up (discussed later in the chapter) or the terms they used in their daily language, which often reflected their religious affiliation (Rafi

2017): *Inshallah* (God willing), *Mashallah* (expression of joy or praise to avoid the evil eye), and *Barkat* (God's blessing), *Alhamdullilah* (Thanks God), to name a few. Religion was also said to be a guiding principle in participants' decisions related to marriage, professional choices, children's education and family values:

"I mean for me, I can find solutions or guidelines for everything in my faith/religion, be it what shall I eat or who shall I marry" (P5).

Therefore, while refining the codes, the author coded all the responses that were hinting towards being religious influences, and she placed these under three components for this theme of 'religious identity': religious beliefs, role of religion, and spirituality. These components, collectively, brought the author to the theme of 'religious identity'. In this regard, religious beliefs referred to participants' religious attitudes, the role of religion referred to the implication of religion in their lives, and spirituality refers to participants' relationship with God. The components will be discussed next with the help of the empirical findings.

6.4.1 Religious beliefs

Religious beliefs are given huge importance in Pakistani society (Haider et al. 2016) and these beliefs are generated from religious teachings, which are started at an early age in people's lives (Huda and Sabani 2018). Empirical findings have revealed that religious beliefs are at the centre and are the most prominent part of participants' religious identities. Therefore, the author coded all the interview responses related to religious beliefs under this component. A number of beliefs were mentioned by the participants, such as the belief in life after death, the concept of heaven/hell, Day of Judgment, performing religious rituals, gratitude, and Allah's (God) blessings on people who perform good deeds, to name a few. These are discussed below.

Throughout the interview process, participants continued to use words like *Alhamdulillah* (Thanks God), *Allah* (God), *rehmat* (blessing), *shukar* (thanks), *tawakkul* (trust in God) to express their gratitude for God's blessings on them, and terms like *Halal* (permissible), and *Haram* (non-permissible) to differentiate between good and the bad deeds in their religious terms. This goes on to show the significance of religious beliefs in participants' lives, which were reflected in their daily life conversations; however, this does not necessarily imply that these participants were also following religious practices. These words are used as common practice in the country, which demonstrates that religion has an impact on every aspect of society, be it social or economic (Haider et al. 2016). For instance, the following quotes

illustrate participants' need to express gratitude for all the good things in their lives, and show how participants have attributed all the goodness in their lives to their religious affiliation:

"Alhamdulillah, I consider myself one of the luckiest people for everything Allah Karim has bestowed upon me. I mean I am not entitled to anything, but I still have it all and I appreciate this the most" (P1).

"When I look back, I realise that I didn't make many mistakes in life Alhamdulillah and I thank God for that. It is his special blessing on me that made me avoid all the bad things I could have done or could have gotten involved in! But I followed the right path and Allah fulfilled all my dreams" (P14).

"Wherever I go, people notice me mashAllah and I do have a prominent place in there. I have seen various people who are better than me, smarter than me or richer than me but they do not receive that level of attention, so what is it if not Allah's blessings!" (P9).

There was a strong belief that religion has brought the participants many blessings. However (as mentioned earlier), it is important to state here that these beliefs are instilled in people from an early age, which aligns with the identity literature (Erikson 1968; Bartkowski et al.2008). Child development and the early growing years are considered to be the most critical years of human life where ideas are formed, minds are shaped, directions are provided and beliefs are taught (Avan et al. 2007). These years are where children observe and follow their elders as well as the people around them. This is in line with previous studies, which have concluded that a family's religious environment functions as a stepping stone for children's development, and that religion can serve as a bridge that links generations (Bartkowski 2008; Desmond et al. 2010).

Therefore, the parent child discussion, parents' involvement in religious rituals and their attendance at religious ceremonies embodies the beliefs and builds the sense of self in the children, which helps them in setting their life priorities (Bortkowski and Xu 2007). Thus, they find a sense of belongingness and start building various different identities, which keeps on evolving with the passage of time (Goffman 1959; Oyserman et al. 2012; Larsen and Patterson 2018) as illustrated in the following responses:

"All of my siblings and myself have been brought up in a certain way; for example, reading Quran, learning to pray and fasting is something we have learnt in our childhood and not

only us, it is like a common practice for my friends and the people I know. So, the way I have been brought up, I am trying to replicate the same with my children" (P21).

"So, I fasted for the very first time when I was 7 years old and I remember Ramadan was during summer in that year. It was very hot and I felt very thirsty but I was happy that I was also fasting as my elders and then this was celebrated in a big party when we broke the fast in the evening" (P25).

Reflecting on the above quotes, there was a familiarity among the participants with the religious teachings and it was said to be as a result of the way they were raised. A strong connection between religion, religiousness and family was also reflected in the data analysis with some exceptions. Data analysis revealed that the parents who were more likely to manifest their religious values and beliefs during their interactions with others including their children maintained a strong bond with their children, and thus their children reciprocated similar values to their parents, which have been discussed in previous studies (e.g. Bornstein et al. 2017). Further, these beliefs were expressed by performing a number of religious rituals, which have huge religious significance (Tariq 2014), as mentioned in the above quotes. Religious rituals are a series of actions performed in a certain sequence and time according to the religious guidelines; these are also described as a method of figurative announcement or repetitive social practice consisting of a series of symbolic activities governed by certain ideas (Iqbal and Farid 2017). For example, belief in God and his prophet Muhammad (P.B.U.H), praying five times a day, fasting in the month of Ramadan, helping the poor (Zakat) and performing Umra and Hajj (pilgrimage) are the five basic beliefs that every Muslim has to follow (Bernheimer and Rippin 2012). Whereas, apart from these five basic principles, Muslims are bound to having a belief in God, belief in all the prophets, belief in life after death, belief in the day of judgment, belief in angels, belief in all the holy books and a belief in destiny. These are discussed in detail under section 4.4. These rituals have immense importance in religion, particularly in Islam, and Muslims are obligated to follow these (Vicini 2019). Being a good Muslim and following religious rituals were found to be important parts of the participants' Pakistani identity (Tariq 2014). It is evident from the data analysis that performing these religious rituals was substantial in fulfilling the requirements of the Muslim faith for participants, and some participants expressed their feeling of guilt for not fulfilling all of the rituals.

Further, some of the participants seem to be more attached to the idea of conforming to these rituals in order to claim their Muslim identity, whereas others had focused more on the practical aspects of spreading peace and harmony in society instead of only focusing on praying/fasting:

"Well I focus more on the applied form of religion, and I try to follow all religious rituals. I do try my best and Allah does help me to pray five times a day, shukar Alhamdulillah, but unfortunately not always. When I say [the] applied form I mean helping people, making them happy and not hurting them by any means and I think that is a lot more important than anything else in the religion"(P11).

"I am thinking to go to perform Umrah (pilgrimage) *and that is off course solely based on religion as I want to fulfil one of the rituals" (P31).*

But this was not true in all of the cases. Despite having a religious upbringing, some of the participants did not feel the need to conform to all the religious ideas. These participants made a point of raising the issue of the on-going 'hypocritical standards' maintained by certain sections of society, which does not follow its own preaching. The author will discuss this in detail in the next chapter under 'identity conflict' (section 7.5). Past research suggests that ritual observance is often not the most accurate measure of one's religiosity (Bano and Ferra 2018). The participation in religious rituals could be motivated by a desire to express conformity within certain group norms where a lack of observance could result in exclusion from the group (Barrett et al. 2007; Bano and Ferra 2018).

On the other hand, some participants were uncomfortable talking about their compliance to these religious rituals openly in an attempt to avoid any chance of showing off their religious compliance and their good deeds. These participants were very clear that they are adhering to their religious beliefs just for themselves and not for the people around them or not to conform to any existing social group norms (Bano and Ferra 2018), also referred as 'private religiosity' by some authors (Yeung 2018):

"And I have only mentioned that since you asked about the religion so I mentioned the rituals else I wouldn't have done it, because I don't like to show off. But I consider these things as very important rituals like praying 5 times and there is not forgiving if you do not comply with this" (P11).

"I don't like going to pray in [an] official environment as I don't want to come across as somebody who is trying to show off their religion to earn a positive image in peoples' eyes

like a show-off. I have seen this happening a lot and I do not want to be one of those people"
(P31).

Apart from performing religious rituals, 'an applied form of religion' also came out succinctly during the data analysis. Some participants referred to themselves as someone who was 'creating a positive impact on society', while discussing their religious beliefs apart from fulfilling religious rituals. Participants were of the view that there is no denying the importance of performing the religious rituals, such as praying, fasting, etc.; however, more focus should be given to helping the people around them and to work together for a better society. Various mentions of the religious teachings were also brought in, and this was where the holy scripture has asserted the significance of helping mankind more than following the religious rituals (Bernheimer and Rippin 2012). The following quote is an example of this:

"But the applied form of religion is the most important thing for me..... For me it is the code of life but It amazes me when people call Islam a code of life and they don't consider life in it. Instead of helping the deprived ones, the people who are still alive and struggling, they are focusing on life after death and what will they get in terms of heaven etc... don't get me wrong I do believe in[the] day of judgment and all the religious teachings but I only feel that if something is not doing good to human beings here how can it make you entitled to earn rewards there, that's something I don't agree or that's something I don't get.. Anything which doesn't have any social impact on the society should not be considered" (P8).

This has also been demonstrated in past studies where an increase in religious involvement is said to have an impact on people's motivation towards increased voluntary activities, thus reflecting on a religion-volunteering connection. Certain religious messages, such as compassion, sacrifice, loving neighbours and empathy, instils the values of helping the ones in need (Yeung 2018).

As part of Muslims' belief, the belief in Allah (God) is the most important. This belief implies that Allah is watching all the people in this world, he listens to the people and responds by fulfilling their wishes or making their life easier. This conviction of being watched constantly has triggered a fear of Allah in people and has given rise to the sense of being accountable to Allah. During the interview process, many participants did refer to this belief as part of their conversations to God, and thus the author coded all such quotations referring to this belief under this section. Participants also referred to this belief as the integral part of their 'being' by referring to Quranic excerpts where it states that

"and indeed we have created man, and we know what his own self whispers to him and we are nearer to him than his jugular vein (by our knowledge)" (The Quran, Surah Qaf (50), 16-19).

This was reiterated by participants at various times. This belief that God is listening to them directly and knows everything which is going on in their lives made their connection stronger with God. For example, in the following interview extract, participant (7) is explaining how she feels that Allah listens to her prayers and fulfils her wishes, which, further, does not only strengthen her belief but also helps her to be consistent in her prayers:

"I remember praying to Allah that I want to do MSc (Masters in Science) please I don't want to get married and the same happened. I did an MSc rather than getting married. So, I have seen one thing that whenever I have asked Allah for anything, Allah has given me more than I deserved and more than I desired" (P7).

This belief of being always watched by God was further transformed into the belief in God's will and its importance in participants' lives. Participants focused on their belief that nothing can happen against God's will and humans are put on this planet only for a limited time to serve their purpose and then depart following God's will.

It was observed that this belief made some of the participants calm about their lives as they did not express much concern about the uncertainties of life:

"I have a strong faith that Allah has kept a place, position and right time for you to pursue your career so you shouldn't worry about it. Having said that, that time is also 'set' and it is 'a particular time', not before/after that for sure, so you shouldn't panic if you are not getting what you desire. If you don't get the right things in the beginning you will definitely get those later" (P9).

This whole idea of trusting in God and hoping for the best was repeatedly mentioned by participants as *'tawakkul'* (an Arabic word which means trust in Allah). Therefore, participants mentioned their belief that whatever happens in their lives it happens for a reason, a greater reason which only Allah knows. Probably, it is the best thing to happen in their lives, but they are not wise enough to understand the reasons behind that happening. This belief was stronger in some participants than others, but it came up as a recurring theme in all of the interviews. This is considered as the first and foremost demand of faith to possess complete trust in God in all issues with absolute reliance, no matter if it is a daily life situation or a big life decision (Huda and Sabani 2018).

This component has revealed the direct/indirect impact of religious beliefs on the participants' mind-set and their daily lives, and it has helped the author to understand the deep-rooted nature of religion in the Pakistani culture. The following component will discuss the role of religion in participants' lives with the help of empirical findings.

6.4.2   Role of Religion

This component refers to the role that religion plays in participants' everyday lives and how they viewed its impact. All the responses, where participants discussed the impact of religion (explicitly/implicitly) around their daily lives, routines/decisions, lifestyle, values, norms, their family relations and upbringing, and their way of living, are coded directly under this component. This process informed the author about the salience of religious identity among participants' other identities, which will be discussed later in this chapter.

The data analysis revealed the role of religion in various areas of participants' lives; however, the most important were the tangible cues. For example, the modest way all the participants dressed was a clear depiction of their religious beliefs. Although, this was not discussed explicitly during the interviews, their ideas on modest dressing, or not showing their body (for the females) were mentioned frequently in their responses. In fact, although this was something which was done out of habit or the norms, the female participants were just dressing the way they have seen their mothers dress up, or their elders (for both males and females), and thus the participants were following it unintentionally. This subtle nature of religious influence was also mentioned by participants:

"It is just the way it is, I have seen my Mum and Dad and others around us dressing in a certain way and thus we all have followed the same. This is I guess comes from the religion as religion teaches us to dress modestly without exposing our bodies. This has become a part of us which we do without even realising" (P4).

For example, females were all dressed up in the traditional clothes, which consist of loose trousers and a shirt with a long scarf and is referred to as 'shalwar kamiz' (Husain et al. 2019). Some participants used this to cover their heads and others had the scarf around their neck (different from hijab, known as 'dupatta', which is a long piece of cloth worn around the neck, shoulders and head). Whereas, for men it was relaxed as they were seen in traditional clothes (loose shirt with trousers), formal wear or casual clothing. Going back to the literal meaning of the word 'Islam', which refers to an activity (Islam: to 'submit/surrender to God'), religion Islam is considered to be a way of life, a philosophy, and a belief system but often rooted in

culture (Mirakhor and Askari 2010; Wilson 2012; Ahmad 2018). Therefore, participants were equally unable to differentiate between their actions as to whether they were influenced by their culture or religion due to the deep-rooted nature of religion in culture. Similarly, participants for this study referred to their religion as their 'go to' source for any kind of help, and they referred to it as their 'code of life'. The tangible cues, as discussed above, were mentioned just to express their beliefs and their identity without emphasising it explicitly. This indirect emphasis on dress code, etc. was because these participants were following their cultural norms, their surroundings, and what they have seen around them while growing up without giving it a major thought (Ahmad 2018). Therefore, there was not much discussion on the same issues from participants in relation to their identity unless asked directly or if it came up as a part of another interview response. The following excerpts from the interviews are a reflection of the same ideas as above:

"I feel very comfortable in my own skin, the way I dress up and conduct myself at work is enough for me to feel satisfied that I am within the parameters I have set for myself based on my family values" (P5).

"I have nothing against western culture but I feel like when you are working here, you should consider the mind-set of people around you and try to follow the societal norms in everything you do" (P19).

Furthermore, the data analysis revealed that apart from tangible cues, religion also played an important role in participants' relationships with their parents. Participants repeatedly emphasised the importance of their parents as a result of their religious teachings and how they will go to any length to make their parents happy. As Arafa (2017) noted, parents are given a huge importance in the religion, and the devotees of Islam have been asked multiple times to treat their parents well to get higher rewards in Jannah (heaven), as illustrated by participants 9 and 32, respectively:

"My parents are the most important people in my life and whatever I am today it is just because of them. I will try my best that they never feel hurt from my actions ever. I mean this is something I have been brought up with, how to take care of my parents and to treat them well" (P9).

"My parents are old now and they cannot take care of themselves so it's my duty and responsibility to do my best not only to make them happy but also to make Allah happy and for his blessings" (P32).

The family remains the keystone according to Islamic philosophy and ethics, and thus taking care of parents is considered to be one of the most important functions of a family. This has been noted on various occasions in Qur'anic texts and Sunnah (Prophet Mohammad's teachings), and in the views of Muslim juris consults (Islamic jurisprudential scholars) (Arafa 2017). Therefore, these religious teachings gave rise to participants' role identities as well where they discussed their dynamics with their parents. It has also been noted that, most of participant's understanding of Islam was developed on the basis of the information shared by their elders and through their religious personalities. On the basis of this shared knowledge and by putting their trust in these personalities, people often do not even try to advance their knowledge. Thus, similar information is passed from generation to generation (Younis and Hassan 2019).

However, there were some disagreements found in some of the participants' responses who had studied in boarding schools and had left their homes in their early formative years. These participants had a more objective view on their lives and their relationships. For example:

"Yes, I agree that my parents are very important but I cannot follow everything they tell me. I need to look at things logically and then decide myself, since it is my life and I need to do the things as per my own choice. They have lived their lives and now it's my turn to live my life as I want it to be lived" (P29).

Another participant had similar thoughts:

"I am expected to follow and do everything told to me even if I don't want to follow the advice I feel obligated to do so. I have seen some of the decisions my elders took and how terribly wrong did they go so why shall I still follow their decisions and not use my own mind" (P23).

In this context, Alserhan (2011) argues that Islam is linked with identity. The practical nature of religious influence defines behaviour in a way that gives equal importance to the process to fulfil certain rituals and to the belief in that ritual, which makes the gap between belief and behaviour almost non-existent. However, in reality, this is not the case; there is often a gap found in behaviour and belief in any given society and the above few quotes are evidence of

that. The extent of religiosity broadly depends on the cultural roots of the society, and, therefore, the Muslim community encompasses a wider range of ethnicities and cultures. Hence, the cultural traditions of Muslims from African origin will be different to a Pakistani Muslim and so on and so forth (Waheed 2018). These differences were also noticeable in participants' other salient identities and gave rise to an identity conflict, which is discussed in detail in the next chapter. Religion also played an important role in participants' career choice and the way they conducted themselves in their professional life. For instance:

"I wanted to join[the] media industry as many people have told me to try my hands on acting or anchoring television programmes and I also know that this is in me and I was very passionate about it as well. But I did not choose that path as it might have taken me away from my religion in some way. But I think the main reason for me not to opt for that was that my parents would not have allowed me to join [the] media industry due to religious reasons" (P4).

"When I was in NAB we were given an option of taking some bribes but I refused it quite strictly, you can consider may be religion in it or may be it is down to my personal traits or family, I can't tell what it is actually. Coz I think I am unable to separate these things from each other. These all things are embedded in me, but having said that fear of God is definitely in me in some form or the other and it does show in some way or the other" (P11).

Another area where the role of religion became very important for participants was in their financial decisions. Participants expressed their views on leading a moderate life and avoiding the extremes of financial luxuries and misery. The prohibition of interest and the negative consequences of earning interest were numerously mentioned by participants. Considering God as the witness for everything they do made this belief even stronger. Some participants even declined the idea of even working in a financial institution, doubting their income to be 'Haram' (non-permissible in religious terms). For example, participant 23 stated

"I have always idealised working in a bank since I was a little child and therefore had studied commerce and banking in University… It's interesting that I had never thought about interest based transaction in banks, until one day when the topic of interest came out in my conversation with my Dad and I decided not to opt for banking, instead I joined academia" (P23).

"Well, yes I know about the prohibition of interest in my religion but having said that I am not sure about some of the banks which claims to be Islamic that to which extent they are"(P16).

Regardless of the knowledge on the prohibition of interest and its negative consequences, the participants were (admittedly) found to be unaware about the technicalities of the banking system, and, therefore, the banks that were operating on the basis of sharia law (Islamic banks) were not trusted enough. It has been found, previously, that participants do not display a cognitive level of trust, or have confidence in the Islamic banks in that they question what the banks are actually doing to follow Sharia principles (Ashraf et al. 2015).

6.4.3 Spirituality

Spirituality is often defined as "*a more general feeling of closeness and connectedness to the Sacred*" (Worthington et al. 2011, p. 205). For the purpose of this study, all the responses, which highlighted the relationship of participants' with God, have been coded under spiritualty; this was a reoccurring theme throughout the interview process regardless of participants' self-perceptions about themselves as being religious/non-religious. The mention of *Allah* (God) was constant in the interview responses by almost all the participants despite the extent to which they considered themselves religious and/or if they followed religious practices.

A reoccurring component that all the participants had in common was that they all gave immense importance to their relationship with God. Most participants were fully aware of this, and, hence, felt a strong bond with God/Allah. This came out as a response to almost all the questions in some form or another regardless of the nature of the question or if the question was directly related to their religious beliefs. For example:

"For me my religion is my personal matter with Allah, and it should not be anybody else's business and nobody should have any concern with it. My relationship with him is very dear to me and I do not want to disclose it to anybody" (P25).

"I feel that the connection I have with Allah, where he listens to my smallest of things and resolve my issues and gives me courage does not come with performing all religious rituals but you just build with time and it's just lovely" (P18).

This connection and closeness of participants to the transcendent, (Allah in this case) is discussed as religious spirituality in Davies et al's (2015) work. Religiosity and spirituality are also said to be correlated with pleasure and the quality of life (Flannelly and Inouye 2001, cited

in Iqbal and Farid 2017) because these characteristics make people more content and they find happiness in their present life. Therefore, the literature suggests that a clear divide between religious and spiritual people could be observed, especially in difficult times where spiritual people on the basis of their strong faith do not panic and find their way through the challenges of life and this is evident from the above responses as well (Davies et al. 2015).

The sense of closeness/oneness with God made participants view their lives in a different light. For example, participants mentioned that since they hold Allah so dear, nothing wrong would happen to them and even if it does it will be in their own best interest. A *Hadith* was stated on various occasions during interviews, where God is addressing his people as follows:

"I love you 70 times more than your mother". (Sahih Bukhari).

In light of the above verse, the majority of the participants were convinced that nothing bad could happen to them. The importance of having good intentions was also discussed by participants in the context of spirituality. This was discussed not only from a religious viewpoint but also as a stepping stone towards building a connection with Allah and achieving spirituality. Participants described this as the first step towards their positive actions. They also discussed the importance of good intentions in the religious teachings, as God/Allah is watching and knows your intentions. In this regard, some participants did refer to some of the Hadith (sayings of Prophet Muhammad P.B.U.H) focusing on the importance of having good intent towards one another.

"The reward of deeds depend upon the intention and every person will get the reward according to what they intended" (Sahih Bukhari, Kitab-ul-Imaan, Hadith No. 53).

This is also considered an important part of a Muslim's religious beliefs. The importance of having good intentions can be seen from the fact that Muslims start their prayers (*Namaz)* with stating their clear intentions.

Further, it was also linked with karma, and the term 'karma' was mentioned several times during the interviews where participants implied that doing good will always return to them good as well.

However, Karma was not discussed in its true literal sense, since the true concept of 'Karma' exists in Hinduism and Buddhism, where Hindus and Buddhists believe in reincarnation and, thus, any of our wrong doings will impact our life now or in the next life (Rye 2005). Since all

the participants were Muslims, they used the word Karma in a different way where they did not mention another life. For these participants, the idea of knowing that their wrong actions will lead them to something as bad or even worse, OR that they will be penalised in this world or in the life after death, qualified as 'karma' (on the basis of Allah's quality of being the best Justice). This also shows the strong concept of punishment and reward in participants' minds, where all the good deeds will be rewarded, and, likewise, the bad ones will be penalised. For example, the following quote reflects the same belief:

"I always try to help people or donate because I know it will come back to me in even better form and it is the same reason why I try not to hurt anyone around me because I or my loved ones might get hurt in[the] future as well" (P19).

The above quote is reinstating the importance of doing good in order to receive good. The above discussion has presented one of the salient identities identified in the data analysis process. The next section will present the identity of being a son/daughter.

6.5   Theme 2
Participants' immense love for their parents, backed by religious teachings, brought their role identity of 'being a son/daughter' to the surface, as the salient one. Components, which helped the author to arrive at this theme, were parents' importance, status of parents in Islam and father vs mother. Combining these components together, the author arrived at the salient identity of being a son/daughter. In this regard, parents' importance refers to the importance that participants give to their parents, the status of parents in Islam refers to the religious teachings that emphasise treating parents well, and father vs mother refers to the comparison that participants presented while talking about their parents.

6.5   Being Son/daughter (Filial relationship with parents)
The role, which came out as the most important one, was the role of 'being a son/daughter' for participants, regardless of their age or stage of life. Participants expressed their love, care and appreciation for their parents, as reciprocation of their kind behaviour throughout their lives and referred to their care towards their parents as 'paying back to the parents'. This importance of parents can be attributed to the emphasis that the Holy Quran exerts on parental rights more than the children's rights (Rizvi 1980 cited in Haider et al. 2016). This particular trait in a religious society like Pakistan is not surprising where the majority of the population are considered strongly religious in previous empirical studies (e.g. Haider et al. 2016).

Interestingly, the salience of this role identity was observed more strongly in females than males. This could be due to the importance that women generally give to their families and their nature of providing great emotional support to everyone in their social network including their friends, children and parents (Zeng et al. 2016). It has been observed generally that daughters are more likely to provide care for their parents in comparison with sons, and, in particular, more emotional support (Raley and Bianchi 2006; Chesley and Poppie 2009; Zeng et al. 2016). This is consistent with the idea that daughters are the kin-keepers of the family and are more responsive to the needs of their parents (Li and Seltzer cited in Zen et al. 2016). The same was found in a Longitudinal Healthy Longevity study in China (Zeng et al. 2016). Participants who shared almost similar experiences of growing up with shared values and beliefs, all noted the gratification they felt from being a good child to their parents. In some instances, it was stated explicitly but in others it was more subtle. For example, one participant noted that

"For me my parents are the most important people on this planet and there is not only one reason which I can attribute this to! They have always been there for me even when they didn't have to and I appreciate that so much about them. Because some of my friends have not received that kind of attention from their parents!" (P23)

"For me it's a given fact to take care of them as they did for our grandparents or us. I don't see this as a big thing or something I am doing any different, this has always been the case and it will be" (P27).

Not only did participants want to feel good about taking care of their parents but there was also a sense of reciprocity of all the good things that their parents had done for them and the participants wanted to return the goodness to their parents.

The following are the components that were identified during the data analysis process, and this led to the author identifying the main theme, i.e., the role identity of being a son/daughter.

6.5.1 Parents Happiness

The majority of the participants had emphasised the importance of the family and how they make every effort to make their family happy. Thus, all the responses around family importance, happiness, fulfilling family expectations, family experience and family priority are coded under this component. It is important to note here that in most cases participants referred to their 'parents' as their families with only a few of them mentioning their siblings. Whereas,

for married participants, the family they referred to was the nuclear family, which consists of mother, father, siblings, spouse, participants' children (if they had any) and grandparents (but only in some cases). This importance was reflected in various different ways; for example, their family was referred to in the following terms by participants as 'priority' 'blessing', 'everything', 'weakness' during the interviews. Participants' attachment to their parents was strong to the extent that some of them did not want to leave them, not even for job purposes; therefore, they tried to find a job in the same city that their parents lived in, as reflected in the following quote:

"When I went for graduation, like I pray from the beginning after Namaz (Islamic prayer) that I don't want to leave my family (parents) for anything. When I went for boarding school I remember I used to cry because back then I used to think family is very important and it's everything in this whole world and this is my weaknesses. So, I used to pray that after completing my education; I find a way to stay with family with my parents at any cost" (P2).

There was a clear need and an obligation, as demonstrated by participants, to make their parents happy, and they treated it as their responsibility to do everything for their parents, else they felt guilty. One of the reasons behind this strong bond between parents and adult children is the collective culture in the society, which encourages strong family ties (Haider et al. 2016), and the religious influence which impacts people's daily social lives (Ali 2006 cited in Haider et al. 2016). However, this is not limited only to Muslim societies but is found in other cultures as well (such as China, India), where some care for elder parents is expected, originating from society norms (Stuifbergen and Van Delden 2011; Zeng et al. 2016), although the extent or intensity of this expectation could differ. For example, an element of guilt was expressed if one's parents were not happy or not in agreement with participants' decisions (in general) as the following quote demonstrates:

"I feel like if they (parents) are not happy it's my fault and I feel guilty; they should be happy before I am ….although sometimes my Mum pretends that she does not care (even when she does) and she will say like 'I don't care, do whatever you feel like doing'. But then I can't do anything unless she is fully happy or in agreement with it" (P14).

"I can be doing great things in life but if my parents are not happy with it, it does not mean much to me. Even if I want, I cannot be happy unless they are. I know this sounds a bit weird but this is the reality" (P24).

However, it is important to state that this was not expressed directly by the participants but was interpreted from their responses.

Participants felt a sense of thankfulness for their parents while talking about them. They were very thankful for all the efforts that their parents have made for them from the day they were born. Every passing day made them realise even more how integral their parents were in their lives. The theory of reciprocity (Dykstra and Fokkema 2007 cited in Stuifbergen and Van Delden 2011) supports this idea of feeling thankfulness towards one's parents where adult children feel that they owe something to their elderly parents as a result of what their parents have done for them. For example, they brought them into existence, nurtured and educated them, provided them with shelter, food and other material things. Thus, regardless of the society/culture/religion, this is considered to be a common-sense moral belief. It is a belief "that is entrenched in our moral framework and has been passed on through generations", it functions as a "basic premise in our moral practices", and it "expresses a legitimate expectation within a particular moral practice", i.e., it is a norm "that goes without saying" (Van den Hoven 2006, p.44 cited in Stuifbergen and Van Delden 2011). Likewise, this was mentioned by participants as well:

"So when we start our schooling, we spent like only 5-6 hours in the school and the rest of the time with the family, even now, although I work in an office for almost 9 hours but still most of the time is spent at home. So, whatever I am is just the product of all their efforts"
(P4).

Further, adding to the 'payback' discussion, some of the participants even allowed their parents to make their life decisions for them to prove their love for them, as stated in the below quote:

"Also I feel like its ok if my parents want to decide my marriage for myself because I see that as a payback to my parents else I will never ever find any other chance to prove my love for them. I don't ever want them to think that I have never done anything for them throughout my life. So, I think if I sacrifice for them today then later on I can declare that I have done this solely for you. Even I can marry someone I don't like at all just to pay back to my family and then to shift the responsibility to them that you have done it; I haven't done anything myself"
(P2).

On the one hand, whilst the majority of participants made every effort to make their parents happy and kept them in the loop before making any major decisions or followed their decisions,

some participants criticised this idea of making 'parents happy' or 'not feeling satisfied with their decisions without their parents agreement' and regarded this as more of a "co-dependency' exercise":

"But I think this is very strange because sometimes I wonder where it comes from that my brothers and my family have a very strong influence on everything I do. Like where I live, who I get married to. They never put any condition for me to follow but I just felt obliged to do it……..and at times I feel that I cannot be happy without certain people's happiness and I just don't like it. It frustrates me that even if I try, I cannot get rid of this, and trust me I have tried to go against my family etc. but every time I came back because I just could not do it!"
(P14).

"I think every person who grew up here in Pakistan is co-dependent. We are not making the most of our lives, I'll tell you honestly. Like, for example, my mother is 75, sometimes she will ask me not to do certain things as she might not be able to stand this (health wise) etc. Now may Allah give her long life but if you look at it logically, my mother is way beyond the life expectancy age in Pakistan, she has lived her life but I am still young so I should be left alone to live my life on my own terms. But my culture says that I should sacrifice my life for her happiness where she will not even live that long to see what have I done. I want to take care of my wife and children more than my mother but everyone tells me to give precedence to my mother over my wife and children which logically is not right. I feel we are victims of our surroundings" (P14).

This idea of feeling obliged and the feeling of helplessness in order to make parents happy can be related to the 'theory of co-dependency', which is evident in the above quotes. This theory was originally introduced in the field of alcoholism (Beattie 1987; Gorski & Miller, 1979 cited in Scaturo et al 2000), but, since then, family system theorists have been grappling with this idea in various different family settings (Stafford 2001). Relating this idea to the present study, when children blindly follow their parents' actions, their likes, dislikes and their philosophies either due to parent's fear or to express their love to them, they then start depending on them physically and emotionally. These habits, once developed, are hard to change/get rid of, and thus when they grow older they always feel the need to make their parents happy.

6.5.2   Status of parents in Islam

Pakistan is a Muslim country with a majority (96.45 %) Muslim population (Worldometers, 2019). Religion is said to be an important aspect in peoples' lives, and this is evident in the

general practices followed in the society. The majority of people in the country take an active part in religious services, and thus Islam has an adequate influence on the social life of people, as established in various empirical studies (e.g. Ali 2006; Haider et al. 2016). This observation was evident in various responses during the course of this research as well. Participants discussed the importance of religion in their lives quite frequently and they concurred on various occasions what religion has meant to them:

"Islam is a complete code of conduct!" (P32).

"I feel myself blessed to be the follower of a religion which has a guideline about everything and anything. From me getting married, to having children, to my wife and about my parents, it covers everything" (P27).

These responses go on to show the impact that religion has on people's lives, and thus it is not a surprise to see this influence translated into their daily lives, their mind sets and behaviours. One of the important aspects of this religious influence is parents' rights, and the duty of children to take care of their parents in the best possible way. Islam has given immense importance to parents, as both mother and father are regarded very highly in the religion Islam. Thus, the most significant aspects of respecting parents have been reiterated in the Holy book the Quran, at various times. For example:

Your Lord has decreed that you worship none but Him, and that you be kind to parents. Whether one or both of them attain old age in your life, say not to them a word of contempt, nor repel them, but address them in terms of honor. (17:23)

The above decree is one of the many examples where parents' rights have been given immense importance, to the extent that these rights are mentioned straight after the commandment of worshipping God. This is clear evidence of the prestige that parents enjoy in the religion Islam. To enhance this importance, this can be shown by the fact that, despite parents' wrong advice (to the extent of not obeying God), they are still meant to be respected and addressed with honour and deference. The following verse from the Holy Quran is a testament to this in that respect:

But if they strive to make you join in worship with Me things of which you have no knowledge, obey them not; yet bear them company in this life with justice (and consideration). (31:15)

Data analysis revealed the interviewees did have a strong sense of respecting their parents and this mainly came from their religious beliefs. The interviewees treated their parents with the utmost respect and love to fulfil God's commandments in light of the above verses, with few interviewees' exceptions: there were those who, despite respecting their parents, took control of their lives and made the major decisions in their lives themselves. (Please see the next section for a detailed discussion on career identity.) This is reflected in the following quotes:

"Following my parents, I feel like I am following Allah's commandments and this is the great feeling to have!" (P18).

"In Islam, my parents have duties as well as rights upon me. Since they have fulfilled their duties and they still carry on doing that, it's time for me to fulfil their rights by taking care of them in the best way possible. Duties like to be kind with them, to be respectful and to fulfil their all needs" (P14).

"Sometimes my parents decided things for me, [and] even though if I don't agree with it I see the wisdom behind their decision and I know it's better for me. Even if I don't understand it completely today, I mean the reason behind that decision, I am pretty sure I will understand it tomorrow or in future" (P4).

Further, one of the verses, which guide Muslims to treat parents in the best way, is also suggested to be included as part of Muslim prayers. Many Islamic scholars indicate that Muslims should recite these verses after every prayer (5 times a day), as this verse asks God to bestow mercy on one's parents as they were merciful to their children when they were young. The verse is as follows:

"And, out of kindness, lower to them the wing of humility, and say: 'My Lord! Bestow on them your Mercy even as they cherished me in childhood'" (17:24).

The need to be kind to parents was also reflected in participants' religious beliefs. As per the last Prophet (P.B.U.H) (whose sayings are considered to be the most important after God), parents play an extremely important role in people's fate of earning hell/heaven and this is on the basis of their behaviour towards their parents. Thus, if people obey their parents, fulfil their needs, make them happy and comfortable, they will be rewarded with Jannah (Heaven) in their life after death along with a good life in this world too. On the other hand, if people offend their parents, treat them badly and behave rudely to them, they will be penalised in this world, as well as be sent to Dozakh (hell) in their life after death (Ashfaq et al. 2016).

Reflecting from chapter four, (section 4.4), this also brings Muslim beliefs of life after death and the Day of Judgment to the forefront. This is another motivation for children to treat their parents well, in order to be treated well in their life after death, and this also explains the reasons for putting parents' happiness ahead of their own. Apart from religious reasons, the expectation of becoming or being perceived as a 'good Muslim' was another motivation behind participant's good behaviour to their parents. The notion of being a 'good Muslim' was discussed in a variety of ways and in relation to various factors, which will be discussed in detail later in the next chapter. However, for the purpose of 'role identity', the participants discussed their desire to be considered as a good Muslim by the people around them, as they portray themselves as obedient and caring children to their parents. Due to the collective nature of Pakistani society (Hofstede 2005), participants were strongly tied to their immediate social groups, and thus they were concerned about portraying a bad image. For example:

"Like when I see my friend not listening to his mother and not paying much respect to his Dad I feel bad for him and have even advised him to improve his behaviour but he just does not listen. Now everyone in our immediate social circle knows about it which is not very positive" (P22).

"All our family [and] friends praise us on our good behaviour with our parents and they always mention this in all the gatherings which make us feel good about ourselves" (P3).

Another important theme was identified where participants expressed the need to be good to their parents in order for their children to be good to them. On various occasions, the importance of 'reciprocity' was stated and terms like 'jesa karo ge wesa bharo ge (as you sow, so shall you reap) were mentioned. For instance:

"I have always seen this in my household since we have lived with my grandparents. So, my dad was (and still is) so obedient and respectful to his parents and thus my mum would also follow his footsteps and be nice to my grandparents. While growing up that's what I saw happening and I think maybe that's what I would like to provide to my children. I will be good to my parents so my children will be nice to us as well" (P15).

This has been discussed in the past literature as well (e.g. Armet 2009; Horwath et al. 2008; Petro et al. 2017). Parents' religiosity is seen to influence the behaviours and beliefs that they model for their children, and it has a strong effect on child well-being, particularly in the years prior to adolescence. It has also been observed that religious parents show more commitment

to their children, which affects the values and behaviour of their children and becomes the premise for strong family ties (Petro et al. 2017). Therefore, parents' religious beliefs have the tendency to influence their adult children's parenting approach and further their life choices (Godina 2014; Petro et al. 2017).

Parents as role models were also considered to be important for the participants in the way that they tried to emulate their parents. In most cases, participants considered their parents or one of them to be their role models. For example:

"Whenever I am in a situation where I find myself struggling I always think of my Dad as in how he would have dealt with this situation and I try to do the same and it works for me (well most of the time it does)" (P13).

"I try my best to be like my Dad, I follow his footsteps in everything I do. He is my ideal and I am so much in an awe of him. Because he started his career from scratch and where he'd reached is commendable knowing all the challenges he went through" (P21).

Participants seemed to make an effort to emulate their role model in every aspect of life. In the cases where participants considered their parents or other family members as their role models, they followed their actions - from emulating their behaviour to making their financial choices. As cited by Waheed et al. (2017), parents do affect their children's behaviour either by their own actions (intentionally/unintentionally) instilling those same values in them or by being role models for their children (Huver et al. 2010).

6.5.3 Father vs Mother

Despite the focus on the importance of parents by participants, and their love and respect for them, the data analysis also revealed a pattern of responses that consisted of views surrounding father vs mother. This component refers to all those responses where the participants focused on the role of one parent over the other.

Following the previous discussion on the status of parents in the religion Islam, both parents have their own respective places in the eyes of this religion with more importance given to mothers for the reasons explained earlier. However, fathers were seen more as the 'providers', and 'givers (financially) by participants. There seems to be less of an attachment of the participants to their fathers, and the reasons for this lesser attachment was credited to the fact

that fathers are spending 'less time' at home and are spending more time 'at their job', as noted from the below responses:

"While growing up I did not interact much with Abba (Dad) as when we will wake up he had already gone to his job and by the time he will come back we will be in bed so I cannot recall our times together and therefore I am a lot closer with Amma (Mom)" (P22).

"The strong bonding we share among our siblings and mother is because of different ways of being brought up as our father was not there during the early years of our lives which is not the case with everyone else, so we grew up independently but still we made sure to stick together and stay connected, which is strange" (P14).

This is also aligned with previous studies, which found that adults are more attached to their mothers in comparison to their fathers (Devi et al. 2017). This can be attributed to the greater amount of time that mothers spend with their children, which makes them more approachable and accessible. Mothers are more in line with their children's activities from a young age, which carries on even when the children grow up (Ozdikmenli-Demir et al. 2014 cited in Devi et al. 2017). This was discussed by the participants of this study too. The analysis revealed that there seems to be an issue of a communication gap (Clarke et al. 1999) between fathers and their children, and it was more evident with participants who came from a rural background due to the strict norms that people follow in the villages:

"With my father, I always have a communication gap and so does my siblings. The way people treat their children in the villages is very different from the cities. They treat you like a master in a village and they will never talk to the children in friendly manner, will never smile to them, will never ask them their problems being a father and this gap just grows with the passage of time. Whatever you want to say to your dad you have to go through your mother. Even now when I am going to be 28 this year, there is still that gap and hesitation with my father. But it is slightly changed just recently in a sense that I sometimes can ask or say small things like if you are going outside can you please bring me something and things like that but still no big conversations!" (P2).

Therefore, mothers were valued more due to the time they had spent with their children when the fathers were away on work, and thus mothers played a significant role in their upbringing. Also, some participants believed that their mothers have made more sacrifices in bringing them up, and thus they are more obliged to fulfil their mothers' dreams. For example:

"I love my Mum to death, she could have carried on her career but she decided to raise us and enable us to achieve our goals sacrificing her dreams and I can never return this favour!" (P2).

The same has been reflected in the religious scriptures. Mothers are regarded highly due to the pain they go through in order to bring a new life into this world. They are also considered to be the primary caregivers for children. It becomes more apparent in countries like Pakistan where most women used to be housewives, almost two to three decades ago, and men were considered to be the head of the household and the one to support the family financially (DHS 2013; Ahmed et al. 1992), though these trends are on a verge of changing now. Currently, girls are also getting many opportunities to exceed well in their careers and get themselves educated (Gouleta et al. 2015; Murphy-Graham and Lloyd 2016). Despite the many mentions of mothers in the Holy book, Prophet Muhammad (PBUH) reiterated this importance through various saying (hadiths). For example, heaven is said to be under the feet of the mother and mothers are asked to be respected three times more than fathers (*Hadith*).

The author has presented the above discussion around the salient identity of being a son/daughter with the help of the empirical findings and support from the past studies. The next section will discuss another salient identity, i.e., career identity.

6.6   Theme 3

High level of career aspirations, focus on education and the way some participants put themselves before their families were the reasons for the salience of their career identity as discussed below.

6.6   Career Oriented (Professional Identity)

Another role identity, which emerged after analysing the interview data, was 'career identity'. This could be the case due to the fact that the majority of participants that were interviewed for this study were male. This reflects the social system and the set gender roles in the country, which puts the male at the head of the household (Veen and Shakeel 2019). According to the data analysis, this refers to the role of participants' careers in their lives and the importance they attach to their professions. The notion of career identity is often explored in the domain of workplace identity; therefore, work is considered to be an important part of identity (Doherty 2009 cited in Nazar and Heijden 2012). But it is also argued that identity keeps on changing, and likewise the meanings attached to one's identity changes as well, be it personal or

workplace/career identity. From here onwards, the author will refer to the component of this role identity as 'career identity'. Career identity is defined as a measure of the importance of a career in the individual's personal identity, focusing on two sub domains (1) work involvement and (2) the desire for upward mobility (London 1983). Meijers (1998) defined career identity as a structure of meanings in which the individual links his own motivation, interests and competencies with acceptable career roles (Meijers 1998).

The significance of a career for participants was due to certain factors. First, some participants considered their career as a substantial part of their lives in order to make their parents proud of their achievements. Second, their family environment of strong aspirations and the presence of high achievers in their immediate family triggered the salience of career identities. Third, career identity became salient because when these participants moved out for education or a job, and started living an independent life, they began giving more importance to themselves in comparison to their families and as a result career identity became salient.

Therefore, identity, once constructed on the basis of one's experiences, views and the process of self-verification in their given surroundings, is vulnerable to the possibility of merging with the idea of the ideal possible self (Ibarra 1999), which can be affected by the factors mentioned above. The idea of the ideal possible self refers to one's desire to portray or become the ideal version of oneself in the anticipated future. For example, this is the idea of how other people perceive them, and others' expectations of/from them. This may give rise to a gap between their existing state of being (as a result of their surroundings/environment) and their desired state; therefore, Eriskon (1968) summarises identity as the *"ultimate ability to perceive oneself as a wholeness"* (Erikson 1968,p.87 cited in Meijers1998).

However, according to the interview responses, one of the important factors, i.e., family influence in relation to participants' 'career choices or career identity' varied among participants depending on their context. For example, the extent to which family influenced participants in rural areas was stronger than the influences found on participants with urban backgrounds due to stronger family ties in rural areas. This does not imply that urban families do not have strong family ties but that rural families are relatively strongly knit families.

The impact of family influence on career choices is widely explored in the vocational psychology literature on the basis that it is more likely that people look for assistance within or from their family (at least initially) before deciding upon their careers (Whiston and Keller 2004; Fouad et al. 2016).

Another factor shaping participants' career identity was living with or outside of the the family. Moving away from the family was seen as a big milestone in participants' lives and also said to have various effects on participants (Goldscheider and Goldscheider 1989). Participants who moved away from their family for education in early life or for a career later in their lives seemed to have strong career identities. When asked the reason for this, participants revealed that leaving their houses early on in their lives inculcated a sense of responsibility in them and they started realising their own strengths. Similarly, it was also attributed to the exposure they received while living on their own. These participants focused on the exposure they had received while living on their own, and their experiences without having any family influence, and how this enabled them to develop an independent mind.

The use of a job title was very important for participants with long term orientation (Hofstede 2005), which made their career identity salient. For example, they proudly stated their profession as university lecturers, and bankers with the quotes like "*I am a teacher and I am proud teacher*" *(P15) or "I feel privileged to help people through my skills and profession" (P16.)*

The following section will discuss the above mentioned factors in detail. It is important to note that participants were not directly asked about their career identities, but this came up organically during the semi-structured interviews.

6.6.1 Making Parents Proud

Data analysis revealed that the importance of family and the need to make one's parents proud played a huge role in participants' decisions, including those related to education and career choice. They learned from their family and surroundings at an early age, which set the context for them, and started them prioritising the important stages in their lives. Participants, regardless of their age, gender, or stage of their life, stated the need to make their parents proud and this need was central to their responses:

"When I saw my parents on my graduation, I felt extremely good and I thought to myself that all my hard work and struggle during my studies was worth this moment. I cannot explain that feeling when I saw Mum and Dad teary eyed on my graduation, was definitely one of the best moments of my life"(P11).

"My Mum is the first to know about my promotion or salary raise because I know she will be the most happy to hear that and then my Dad. I just want them to make happy and proud of me that all their efforts did not go in vein" (P21).

The above quotes reiterate the importance and the key role that parents' happiness plays in participants' lives including their career choice.

Past studies have also investigated the role of family in children's career selection; for example, Ferry et al. (2000) explored factors like parental involvement in children's growing up years, their parenting style, socio-economic status and family relationships with regards to children's career choices. A significant correlation was found between children's career choices and the other factors mentioned (Fouad et al. 2016).

This is not surprising considering the collectivist culture (Hofstede 2005) in the country and the need to achieve congruity between one's desired career and their parents' choice. Most of the participants relied on immediate family members, such as their parents, siblings, and spouse if married, on a day to day basis. This support gives rise to the strong bond among family members (Haider et al. 2016).

With a large power distance index (Hofstede 2005), the younger (that is children) accept the power imposed on them from their parents in the form of it being respect, and thus they respect their parent's decisions and feel obliged to take their elders' advice and follow their decisions (Hofstede 2005) Also, children expect and accept the exercise of control from parents, and from others who are their elders (from their immediate social circle):

"Because they are my elders thus I will follow their decisions without questioning them. It's just who I am as a person" (P12).

"Sometimes I know when my Dad is at the wrong side or my Mum but then I don't find enough courage to tell them that they are wrong" (P24).

Further, they felt obliged to fulfil their parents' expectation in every aspect of their lives. One of these expectations is also to excel well in life and be successful in their respective careers. Therefore, in order to fulfil these expectations, they develop a strong drive for their careers as well (Polenova et al. 2018).

Another factor that seems to have a positive influence on participants' career identity was their family values. Participants repeatedly stated the importance of their family values, such as

honesty, pride, etc., in their own lives, since values shape people, as in who they are, and their actions and decisions. Therefore, honouring those values leaves one feeling happy and fulfilled; otherwise, people feel miserable and uncomfortable (Merriam and Mohamad 2000; Khan 2018). Likewise, if these values are aligned with the desired job, there is a sense of satisfaction and happiness, which brings career identity to the forefront, so making it salient (Patil and Joshi 2018):

"I have always seen my parents leading by example. For example, once I found 20 rupees on my way to school and I kept the money and told my Mum in the evening when I came back home. It was then when she told me to return the money and if I can't find the person then give it to charity. This is something I remember to date and will make sure to teach to my children as well" (P27).

This sense of replicating their parents' actions and fulfilling their parents' dreams was discussed by the majority of participants. For some of these participants, going against their parents' wishes and desires was not even a choice, and thus it was not a surprise to see how participants followed their parents' advice on various matters in life.

6.6.2 Moving Out

This component refers to the responses that participants expressed of their experiences of moving away from their families (to another city or country) in order to pursue education/ higher education or for better future prospects. This has been discussed in previous studies where it is said that moving out for education can play a substantial role in shaping peoples' identities (Strizhakova and Coulter 2019). Further, the participants went on to discuss the substantial role of leaving their house (moving out) in shaping their strong career identities.

Participants who had 'moved out' found a difference in their attachment with their families on their return. Although family still remained their priority, they also took charge of their lives and made some decisions independently, career selection being one of them:

"Don't get me wrong, I love my family, my parents but having said that I feel like I am mature enough to know what is good for me, what will work and what I will enjoy doing so there are few areas in my life where I am in full control and my job is one of those" (P28).

Living with and without the family was explained as a big milestone in participants' lives and something they considered very important in shaping their identities. This is referred to as the

'tentative crystallizations of identity' in Erikson's (1968; Kroger 2015) view, who considers this as a natural progression in an individual's life, as a part of their 'growing up' time.

This crystallization of identity brings together a variety of experiences from childhood to adulthood stages. These are examined, subordinated, and altered, which results in a new identity configuration. This has been studied by various academics as part of 'role theory and role transitions' (Kaplan and Garner 2017; Reay et al. 2018), in relation to the life stages that one goes through, which makes one identity salient over another (Silver 1996). This has been observed in the above responses. For example, with the participants who considered their career identity to be the most salient, they were likely to not have many household responsibilities with a few exceptions (of some of the participants). However, since this was not true for all of the participants, it is not clear enough to suggest which life stage had what impact on their salient identities.

This was acknowledged by the participants, as well, where they did not feel as attached to their families, as some of their siblings did who had never moved away from their families. Retrospectively, participants also appreciated their parents' decision to send them away for better education in the early stage of their lives.

"It's interesting when I speak to my sister who is at home and she reminds me of how much I have changed and how I should be taking into account our parents likes dislikes in general matters which I don't in her opinion" (P33).

"I remember moving to boarding when I was a child and how much I used to cry …. but when I look back at that time I realise that it was for good, for my learning and to give me a better perspective on life and what is and what is not important" (P10).

Despite feeling independent in their own lives, participants also referred to moving out as a turning point in their lives, since Pakistan is a country where moving out from your parents' house is still considered an alien concept, more so for females then males (Ashfaq et al. 2016).

These experiences, however, are very different from those in developed countries where moving out at adulthood from your parents' house is a norm and doing otherwise is considered against the norm (Goldscheider and Goldscheider 1989). Similarly, certain age related expectations also vary massively between eastern and western countries. For example, the extreme focus on experiencing life, making memories and enjoying life in western countries (Arnett 2006) at a young age is not very common in Eastern countries considering the various

responsibilities that individuals have including finding the best job possible to support the family, taking care of parents, siblings and then looking after their own children.

6.6.3 Ambition: Future oriented

Another commonality that was found among all the participants who considered their career as an important part of their identity was their outlook for the future, and the way they pictured themselves a few years down the line. Previous research suggests career identity does not rely only on one's future expectations, but that individuals' experiences of the past and the present also play their part in shaping their career identity and making it salient (Singer and Kasmark 2015 cited in Laughland-Booy et al. 2017).

This future outlook was also referred to as 'being ambitious' by these participants. Terms like 'motivated', 'aspiring' and 'striving' were used to express their passion for their careers. This dimension of ambition is also considered an important factor in London's (1983) career motivation theory where this is termed as the desire for upward mobility. The following are some examples of participants who are stating the same opinions:

"I am working hard and trying my best to achieve my targets and if do so I will be grade II in the next year inshAllah, which is just going to be a stepping stone for my further professional growth"(P16).

"When I see myself now and the times I started my job, I feel extremely happy and satisfied but still I need to do a lot more to reach my ultimate goal" (P11).

Hence, people with strong career identities were likely to find their career far more satisfying than any other area of their lives; hence, making their career identities salient. However, this does not take into account the complexities of professional identities as per the human resources literature around people's job satisfaction, motivation, etc. (Patil and Joshi 2018).

Further exploration of the data revealed some of the factors that contributed towards participants' passion for their careers, such as the genuine happiness and satisfaction that participants achieved through their jobs, the financial aspects and the positive relationship with their employers, which increased their ambition towards their jobs. This was mentioned in various responses, for example:

"I am happy and content with my job but it does not mean that I don't want to progress off course, I want to but maybe within the same organisation" (P21).

"I am paid well here, have good working relationship with my colleagues, my boss likes me and supports me with my future endeavors so I don't have any reason to think of moving places just for the sake of it as some of my colleagues have done "(P11).

This is supported in the career identity literature where attributes, beliefs, values and experiences are often explained or attached when discussing career identities (Slay and Smith 2011 cited by Caza and Creary 2016). When building on the role identity theory (Stryker 1980; Burke and Reitzes 1981; Stryker and Serpe 1994; Stryker and Burke 2000; Burke 2006), the research on professional/career identity also emphasises the interplay between cognitive and behavioral tactics which change self-meaning for people, and, hence, impact their identities. Therefore, it is suggested that individuals take an active part in the construction of their career identities by 'doing, acting and interacting in the social context', and, hence, in forming their professional/career identities (Nadeem and Khalid 2018).

Conversely, female participants had different views while expressing their strong career identities. These participants discussed the biasness of society towards them having strong career identities:

"I would like to believe that I give my career immense importance as I have worked really hard to get where I am today despite of all the hurdles of our male dominated society. I am often questioned on that as well which is something my brother never faces and I find this very demotivating and disappointing" (P5).

"I am very cautious of who I speak to, what I wear and how I conduct myself at work, to make sure that nobody points any finger on me as I really want to go very far in life".(P6).

These females were questioned on giving more preference to their careers than their home life, and, therefore, they did not feel comfortable. As discussed earlier, this is a reflection of the patriarchal society in Pakistan with pre-defined gender roles (females taking care of the household and males are breadwinners). Thus, anything different from these norms is questioned (Nadeem and Khalid 2018).

6.7   Group Identity
In contrast to the theoretical framework presented in the third chapter, the data analysis did not bring much support for the group identity construct. This is a surprising finding especially considering the collectivist nature of Pakistani society (Khalid et al. 2018). However, the collectivist nature of the society did feed into participants' minds. For example, they did discuss

the implications of praying in public and for not doing the 'right religious things'. The idea of portraying oneself as a 'good Muslim' was also discussed various times. Such as

"I want to be a good Muslim…When I say a good Muslim, I mean off course religiously but also in the eyes of my family and friends. It is just like doing the right things, praying, fasting and following a modest dress code" (P30).

For participant 30, being a good Muslim was important in both terms, religiously and socially; however, others had contrasting views:

"In our society I feel, if you are praying, keeping a beard, fasting and helping poor people you will automatically receive all the regard. People will appreciate you, ask you for advice etc. It does not matter what you do behind the closed doors. I know some of these munafiq (hypocrite) people personally who are not what they portray to be" (P25).

This is observed and discussed in previous studies, where faith is spoiled by the appearance of hypocrisy. This practice of hypocrisy having two faces is strongly condemned in religious teachings both in the Holy book, the Quran, and in the sayings of Prophet Muhammad (P.B.H.U).

Therefore, it is important to add here that despite participants discussing the above, there was little to no discussion of the implications of group identity in the context of this study.

6.8 Overview of Participants Identities

The previous discussion has presented and discussed three salient multiple identities, which were identified through the course of this study. Despite the majority of participants having these salient multiple identities (religious, being a son/daughter and career identities), there were only a few who discussed their two salient identities, and on one instance, only one salient identity was discussed. An illustration of the same is presented in table 6.2. However, it is important to note here that the author is discussing only the salient identities (which were important for the participants) as not all the identities become salient. Further, there could be numerous identities that one keeps but not all of these multiple identities hold the same weight for people. Therefore, the author has focused on the ones that were the most relevant for the topic of this study; the rest may be explored in future studies, since it is impossible to present descriptions of the development of all identities (Rockinson-Szapkiw et al. 2017).

For example, being an accountant by profession or being a female was not important for participant 1 (P1), yet the most important aspect was religion, and, hence, religious identity

was the salient identity. This was due to this participant's interest in religion, her family background and her formative years. All these factors combined together made her religious identity salient among the others. Previous studies have also confirmed that the development and salience of each identity is influenced by a range of factors, such as context, family and sociocultural conditions (Erikson 1968; Rockinson-Szapkiw et al. 2017).

The second illustration in table 6.2 is of participant 22 (P22), for whom the religious and son/daughter identities were found to be the most salient. This participant was well established in his respective field of work but according to him he never considered his career to be the main focus of his life. His life rather revolved around his family and he took extreme pride in being a Muslim. He defined himself as a *'farmabardar beta',* which means an obedient son. Though he was married and had children, his first priority was to his own parents. He gave a detailed explanation of why this was the case. The main reason being religious teachings and how in Islam there is the utmost focus on fulfilling parents' responsibilities. But this also comes from the cultural context where mothers are preferred over wives in most cases (Ali and Syed 2018).

The third and final illustration (table 6.2) is of participant 25 (P25). For P25, religious, role of being a son/daughter and career identities were all salient, similar to most of the other participants in this study. As Reed et al. (2012) states, multiple identities can exist from high to low accessibility resulting in identity salience, as was the case for P25. Due to the accessibility of these multiple salient identities, he discussed at length various aspects of his salient identities. For example, he explained the extent of his religiosity by fulfilling religious rituals but equally he was of the view that he tries to maintain privacy of his religious beliefs and his relationship with God. Similarly, he discussed the importance that his parents hold in his life but was quick to add that he still likes to handle the important aspects of his life himself. Therefore, on various occasions, P25 and other participants hinted towards a conflict within their identities and the author will discuss this in detail under section 7.5.

Table 6.2: Illustration of Consumer Multiple Identities

Participant Number (P)	Interview Quote	Components of Salient Multiple Identity	Salient Identity
P1	*"Alhamdulillah, I consider myself one of the luckiest people for everything Allah Karim has bestowed upon me. I mean I am not entitled to anything but I still have it all and I appreciate this the most"*	Religious Beliefs	Religious Identity
P22	*"Well, I would like to state 'Pakistani' as my identity as I am thankful and feel blessed to be born in this country for various reasons……. and that I am able to live my life as per my own wishes and follow my own beliefs without any restrictions"*	Role of Religion	Religious Identity
P22	*"Like when I see my friend not listening to his mother and not paying much respect to his Dad I feel bad for him and have even advised him to improve his behaviour but he just does not listen. Now everyone in our immediate social circle knows about it which is not very positive"*	Status of Parents in Islam	
P22	*"While growing up I did not interact much with Abba (Dad) as when we will wake up he had already gone to his job and by the time he will come back we will be in bed so I cannot recall our times together and therefore I am a lot closer with Amma (Mom)"*	Father vs Mother	Being Son/Daughter
P25	*"I am Muslim, first and foremost and then anything else. My great grand parents have migrated from Indian subcontinent and knowing the struggles they had to go through I find myself very lucky to be living in an independent country"*	Role of Religion	Religious Identity
P25	*"So, I fasted for the very first time when I was 7 years old and I remember, Ramadan was during summer in that year. It was very hot and I felt very thirsty but*	Religious Beliefs	

	I was happy that I was also fasting as my elders and then this was celebrated in a big party when we broke the fast in the evening"		Religious Identity
P25	*"For me my religion is my personal matter with Allah, and it should not be anybody else's business and nobody should have any concern with it. My relationship with him is very dear to me and I do not want to disclose it to anybody"*	Spirituality	
P25	*"You see, I have seen my mother working day and night for us and that is something I can never forget, no matter where I go or what I do."*	Father vs Mother	
P25	*"Yes it is important for me to not do anything which may hurt them (parents). And this is also advisable in our religion."*	Parents Happiness	Being Son/Daughter
P25	*"The family I come from, I have always been taught how important is to take care of my parents and rightly so, as a Muslim I believe in it. Prophet (P.B.U.H) condemned those who disrespected the parents, so fore sure they are very important for me".*	Status of Parents in Islam	
P25	*"Don't get me wrong, I love my family, my parents but having said that I feel like I am mature enough to know what is good for me, and leaving my parents' house was one of those things and then my career, what I will enjoy doing so there are few areas in my life where I am in full control and my job is one of those."*	Moving Out	
P25	*"I mean off course I want to make my parents happy for me and my achievements but it does not mean that I should forget myself, my own dreams and aspirations."*	Making parents proud	Career Identity
P25	*"I have setup myself a five years plan. I have always done that and when I realise that I have achieved that while revisiting my plans, it makes me super happy"*	Ambition: Future Oriented	

6.9   Summary

This chapter has identified and discussed the salient religious, being a son/daughter and career identities that were found during the thematic analysis, so, therefore, fulfilling objective 1 of this study. Further, in order to fulfil objective 2, the author has identified the components of each of these salient identities, which are presented in table 6.3. It is important to mention here that all the past researchers, used in the discussion of the findings of this chapter, have not identified the components of these multiple identities, since multiple identities are only studied narrowly without paying much attention to its entirety in relation to consumption choices.

Table 6.3 presents the consumer identities and all their components, which were identified as part of the consumer multiple identities in this study.

Table 6.3: Consumer Salient Identities

Consumer Identities	Components of Each Identity
Religious Identity (Personal)	Religious Beliefs
	Role of Religion
	Spirituality
Being Son/Daughter (Role)	Parents Happiness
	Status of Parents in Islam
	Father vs Mother
Career Identity (Role)	Making Parents Proud
	Moving Out
	Ambitious: Future Oriented

Since multiple identities and their components have been identified, the next chapter will explore the role of these multiple identities and their components on participants' bank choice between Islamic and Non-Islamic banks in the context of the Pakistani banking sector.

Chapter 7

**CONSUMER IDENTITIES AND THEIR ROLE IN BANK CHOICE
(FINDINGS & DISCUSSION II)**

My mind, my choices (Author's own quotation)

7.1   Introduction

This chapter will discuss the relevance of the salient identities outlined in the previous chapter on consumers' bank choice. It will discuss in detail each salient identity and its components in relation to consumers' bank choice between non-Islamic and Islamic banks. By covering these topics, this chapter will enable the author to fulfil the remaining research objectives as developed in chapter 1.

- Objective 3: To explore the role of each salient identity on consumers' bank choice.
- Objective 4: To investigate the influence of culture (role of family) and religion (religious beliefs, commitment and affiliation) on consumer's identities and bank choice.

This chapter starts with a broader discussion of religious identity in relation to consumers' bank choice followed by a discussion of each component of religious identity and their influence on participants' bank choice. The discussion of each salient identity will be followed by a summary and a table (10-12) indicating participants' bank choice. The author will present the new emerging theme of 'identity conflict' as one of the contributions of this study towards the end of this chapter.

7.2   Religious (Personal) Identity and Bank Choice:

The previous chapter discussed the constituents of religious identity, its salience and role in participants' lives in detail. This section will further elaborate on the role of religious identity in participants' bank choice and the salience of religious identity in their consumption decisions.

Religious identity is often defined as '*the importance a person places on belonging to a particular religious community, but it also might more broadly include the extent to which religious ideals, religious practices, and being a religious person matter to a person's identity* (King 2003 cited in Hardy et al. 2017 p.3).

Considering the collective nature of performing religious rituals, etc., some authors have discussed religious identity within the realm of social identity, and, therefore, the literature around social identity can also be used to support a discussion around the nature and development of religious identity (Burke 2007).

The role of religious identity in peoples' lives is not a secret and Alwin et al. (2006) consider this role to be a 'powerful' one. The salience of religious identity comes from the importance

that religion brings to people's lives. Religion can be defined as a *"unified system of beliefs and practices oriented to sacred things"* (Alwin et al 2006, p.2). This definition demonstrates the importance of beliefs and practices for religious people. Thus, believing in the concept of Islamic banking needs to be accompanied with practicing this belief too, when choosing an Islamic bank. As per the listing issued by the Pew Research Centre (2017), Islam is the second most popular religion in the world after Christianity. Therefore, there is a rapid growth in the number of Islamic banks globally (Islamic Finance 2019), which are trying to cater for the needs of Muslims throughout the world by focusing on 'Halal' products. But this growth does not match up with the numbers of people who are following the Islamic religion , and who tend to follow or not to follow their religious practices (Cleveland et al. 2013), which poses the question of why this is the case?

Since consumption choices assist people to showcase, recognise and display their religious identities (Cosgel and Minkler 2004), this makes this an apt area to study in relation to consumers' banking choice. However, in some countries, where certain religions are declared as state religions, religious practices tend to be followed more strictly than in other countries (Telegraph 2018). Since Pakistan was founded in the name of religion Islam, it is not surprising to see the utmost importance given to the religion, which is reflected in the country's constitution, and, hence, in Pakistani culture as well (Khawaja 2011; Tariq 2014). However, the data analysis of this study revealed some contradictions in the application of religious practices on various occasions; in particular, the consumption of Islamic banking services. Despite the strong religious influence in Pakistani society and culture, an emerging conflict in participants' identity formation and its salience was observed, which will be discussed towards the end of this chapter. For example:

"For me my religion is my personal matter with Allah, and it should not be anybody else's business and nobody should have any concern with it. My relationship with him is very dear to me and I do not want to disclose it to anybody…. and this applies to my bank as well, Islamic or Non-Islamic it should only be my concern" (P25).

Participant 25, in particular, did not like the idea of discussing his religious beliefs or his bank choice; however, his responses implied that despite having strong religious beliefs he did not opt for the services of Islamic banks and he stated that

"I have my reasons for that" (P25).

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Further discussion on identity conflict will be presented in section 7.5. On the one hand, religious identity is an aspect of peoples' personal identities (Moshman 2011) where immense importance is given to religious teachings and beliefs, but, on the other hand, this study revealed that despite the salience of religious identity it did not translate into people's actions of choosing an Islamic bank. But this situation would have been different if the religious identity was a mature identity for the participants. Maturity of one's personal identity is considered to be an important aspect of identity structure (Blasi 2004). The more mature that an identity is, the more stable it becomes, and, hence, it becomes salient with the passage of time. This can be seen in the following response:

"You see I preach what I believe in and what I do. For me message without action is of no use. So if I am telling you or someone else to follow religious teachings, not only limited to praying five times a day but also to our daily lives, I should be the first to do it from my food to my money" (P1).

In contrast to the majority of the participants, participant 1 was very clear about the place of religion in her life, which was reflected in her banking decisions too. This also goes on to show that people with a mature identity have a clear idea about who they are, and they have made their peace with how others perceive them. This enables them to set out a hierarchy in their identity salience on the basis of their beliefs and values (Hardy et al. 2017). Therefore, it is less likely to find a dissonance/conflict between people's mature identities being salient and their actions. This provides a good premise to discuss identity salience in relation to identity maturity (Blasi 2004).

In line with the previous discussion, the data analysis also revealed that religion is in the centre of participants' personal identities, and, therefore, personal identity is discussed under religious identity. For example, when participants were asked how they would describe themselves, starting from the most important things in their life, various phrases representing religion surfaced, such as "I am Muslim"; "I feel blessed"; "thank God I was born in a Muslim family". The following detailed quote is an example of the same:

"Alhamdullilah I am born into a Muslim family and therefore I am a Muslim, that is a massive blessing on me that I didn't have to make that decision myself; I had people around me (my family, etc.) who helped me to learn and become a good Muslim" (P15).

Reflecting on the above quote, it is important to note here that the identities that are taken from inheritance can be the given identities, but these would only become active and salient by choice for that particular person (Alwin et al. 2006). For example, when a child is born in a family, she/he is given certain identities at birth on the basis of race, religion and, in the case of Pakistan, cast and family name as well. However, these identities may or may not become salient depending on the individual. This is the reason why people from the same religious background may or may not have strong religious identities, and, therefore, they lead their lives differently (Cosgel and Minkler 2004). This was also identified during the course of this study. Using this knowledge as a shared framework for understanding this, individuals with religious beliefs can choose the consumption items that not only strengthen their beliefs but also help them express the intensity of their commitment to these beliefs. Due to the difference between individuals' beliefs and norms, their consumption choices can help them to express these differences (Cosgel and Minkler 2004).

Another important element, in this regard, is the role of childhood in making one identity stable over the other, and Wells and Stryker (1988) suggest that religious identity along with sexual and political identities are those identities which are deep rooted in one's childhood. Some of these identities, such as religious identity in particular, are least likely to go through any massive change even after reaching adulthood (Sherkat 2001 cited in Alwin et al. 2006). Participants concurred in this study as well, and it was evident that in the cases where participants discussed their childhood with various mentions of their upbringing in a religious environment, they kept these identities intact in their adulthood as well. Some of them continued to provide the same religious environment to their own children, as well as transferring and building the same religious values in their children as they had themselves received.

Participant 22 noted that

"There are various things which I don't do considering the ramifications of the same, especially on the Day of Judgment or when I die and I have to answer about those things. I feel that I am better off by not attaching myself to any negative activities like gambling, etc. to be on the safe side" (P22).

However, in contrast to the general consensus that religious identity and religious beliefs, in particular, are the main reasons behind the consumption of Islamic banks, this study found contradictions in these generic beliefs, which will be discussed later in this theme.

7.2.1 Religious beliefs and bank choice

Religious beliefs are at the core of religious identity and are taught through religious teachings from an early age (Huda and Sabani 2018), especially in a country like Pakistan where religious identity is given immense importance (Tariq 2014; Haider et al. 2016). However, here it is important to clarify that these beliefs are discussed as a stepping stone towards the role of religion in participants' bank choice (discussed in section 7.2.2). In some instances, where these beliefs were strong, they were translated into pro-Islamic banking behaviour, whilst, in other cases, these were limited only in the belief system of participants' and were not reflected in their behaviours. For instance, participant 1 stood by her strong religious beliefs of using non-interest based banking services and preferred an Islamic bank over a non-Islamic bank, whereas participant 21 did not opt for Islamic banks despite strong religious beliefs due to his disagreement with the operations of Islamic banks. Past studies have demonstrated a link between religious beliefs and behaviours in cognitive and conative behavioural aspects (Essoo and Dibb 2004; Sofia 2011). Further, questions have been raised whether this connection extends to peoples' behaviour, and if it does, then to what extent (Essoo and Dibb 2004). As discussed earlier, participant 1's cognitive beliefs were aligned with her conative behavioural aspects, whereas this was not the case for participant 21.

Following on from the previous chapter, the data analysis revealed that certain beliefs were mentioned/ discussed repeatedly by almost all the participants. However, the most relevant for this chapter was their belief in Halal (permissible) vs Haram (non-permissible) in the context of interest free banking, where earning interest is deemed to be Haram (non-permissible). Participants believed in God's blessings on his obedient people. (People who would do good deeds including opting for Islamic banking in comparison to non-Islamic banking.) These beliefs were considered to be the focal point for participants in their growing up years. Parents made sure that they formed these beliefs in their children's mind through their teachings or through their actions by setting an example (Ibtasam et al. 2018). Thus, participants in their formative years of childhood, observed their elders and formed the foundations of their belief system and interpreted this as per their own understanding, as reflected in the following quote:

"I don't know what it is but the word 'Haram' itself has various negative connotations attached to it. No matter where it is used, who says it, or where you read [it], you always want to avoid any activity which has this term attached to it" (P19).

These are the implicit beliefs that participants had, and, therefore, they did not know any better. As discussed in the previous chapter, these beliefs were part of the participants' growing up years. They had either heard about these things in their family conversations, read about them in the newspapers and on electronic media, or came across them in their friends' conversations, which lead them to learn and understand these beliefs without making any conscious effort. As discussed in the past literature, functional beliefs could help shape peoples' cognition, their understanding of things and their perceptions, and ultimately their actions; however, these actions could be different from their explicitly stated beliefs (Sofia 2011). These functional beliefs are implicit in nature and they operate on a subconscious level. For example, for the majority of participants in this study, religious beliefs were their functional beliefs. These beliefs were engrained in the minds of participants in the way they were operating their lives without even realising the religious intervention:

"It is not that I have been taught explicitly about the Halal/Haram things. It is just one of those things which I just know from childhood. In my early education and the mosque, everywhere this word (Haram) was condemned and we were advised to follow only Halal

Here, the functional belief system is a framework of ideas where "experiences are encoded and hence that are how they are interpreted, understood and consequently acted on" (Sofia 2011, p.13). However, this study showed that whilst most participants had these functional beliefs it only translated to some of the participants' actions in terms of using Islamic banking services. These functional beliefs also made some participants question others beliefs. In this regard, an important observation was made that the participant with strong religious beliefs was quick to judge others for not following Islamic teachings. This led them to compare themselves with others in the light of the notion of being a 'good Muslim' (Janson 2016; Ali and Syed 2018), thus referring to themselves as 'good Muslims' on the basis of their actions. The notion of being a good Muslim was identified during multiple stages of the data analysis by the author. However, there was not a single definition of what constitutes being a 'good Muslim'. It meant various things for these participants; for example, focusing more on the tangible aspect of keeping a beard, following a Muslim dress code, offering prayers regularly, having good intentions, fulfilling people's rights, being nice to their parents, and staying away from any Haram activities. But in all of these explanations, there was no direct mention of the use of Islamic banks, which also hints at the inconsistency of participants' beliefs. This could be because participants did not pay much attention to the use of Islamic banking services, as they were consuming other banking services as per their financial needs without paying much

attention to the interest they were earning on their savings or the interest they were paying on their debts. Therefore, the idea of being a 'good Muslim' was presented as conforming to the society norms, fitting in the cultural setup and fulfilling the expectations of the people around them (Qidwae et al. 2017):

"Well, we live in a Muslim country and people still do not follow these beliefs such as using Islamic banks over the non-Islamic, I am not sure why that is and why they are not good Muslims. Maybe it is because they do not give the phenomenon as much value as I do or they don't agree with the system; you need to ask those kind of people of their motivation of not using Islamic banking services" (P21).

These judgments were passed on others' religious beliefs about what was right and what was wrong, and the 'wrong' practices were looked down upon by the people who believed that they themselves were on the 'right' side by using Islamic banking services. For example, using Islamic banks was one of the criteria used to demonstrate one's religious beliefs, as identified in the data analysis. For example:

"You see, we all have to die one day and the good ones will go to heaven as we are told since we were little and later on I have understood it myself as well. Though that goodness is decided by Allah but there is certain criterion for that and not paying/earning interest is one of them and therefore I had decided to use Islamic banking services. The ones who don't would face the consequences themselves" (P1).

For participant 1 (P1), her beliefs guided her to choose Islamic banks but equally she made a point that she would face bad consequences (religiously) for not using Islamic banking services. Participants' functional beliefs, which are implicit in nature, can be discussed in line with religious affiliation, which is one out of the two components of religiousness, as discussed in the section 3.8.2 (Wilkes et al. 1986; Worthington et al. 2003). Religious affiliation is referred to as peoples' self-identified association with a certain religion or religious group where they feel more attached or in sync with the beliefs. It is also explained as the adherence of individuals to a particular religious group (Essoo and Dibb 2004).

Most of the participants did view earning or the paying of interest as 'Haram' (non-permissible), and thus non-Islamic banking was also considered inappropriate for Muslims and as a service that should not be used. Some of the participants had stronger views than others

where they suggested that non-Islamic banking should not even exist in a country like Pakistan, which was built in the name of religion:

"Allah states in the Holy Quran on various occasions that interest is Haram in any shape or form for Muslims. With those clear directions how would you expect me to use something which is forbidden as per my beliefs? It is forbidden in the same way as alcohol is forbidden or gambling or pre-marital sex. And if somebody does not know about the implications of Haram deeds then they need to up their religious knowledge" (P10).

Interest-based banking was one of the Haram deeds about which some of the participants were extremely adamant about. Some did attempt to explain the downside of non-Islamic banking from an economic view as well, and how keeping non-Islamic banking can corrupt the system and has corrupted Pakistan's economic system. It was also suggested that after getting involved in interest-based activities, it becomes difficult for individuals and societies to leave the vicious cycle of interest (Zafar and Sulaiman 2020). Examples of other Muslim countries (such as Bahrain, Qatar, Malaysia), which are operating their economy on the basis of an interest free system, were also discussed and commended by some participants. But in totality, these participants held the strong belief of non-Islamic banking as 'Haram' and they expressed their views on 'Haram' deeds as well:

"While growing up, when I would hear the term 'Haram' it will scare me as I would think this is the extreme negative thing and once you indulge in any such activity it will be extremely hard (if not completely impossible) to come out of it and follow the right path. Now when I look back I feel that it was not only me who felt that way but most of us would feel the same considering the extreme negative connotations attached to the term 'Haram" (P11).

These beliefs have ultimately led to participants having an absolute belief of having God's blessings on them, and it was believed that it was only possible to obtain God's blessings if one tries to avoid any Haram activities including non-Islamic banking. Most of the participants believed that having God's blessings was mandatory in order to lead a happy and prosperous life here and in the life after. It was believed that even if a penny of money earned from a Haram activity (such as earning interest) had diluted their pious earnings it would impact on their lives negatively and they will not be able to earn God's blessings:

"If I could bring my children even half the way my parents brought me up, I will be the happiest. We had the right balance of deen (religion) and dunya (world) which is hard to achieve and I would love to replicate the same for my own children" (P13).

Another reason for this strong religious impact was the hereditary nature of religion in collectivist societies where children follow the religious beliefs of their parents. When it is coming from parents, this makes the topic more believable and unquestionable to children (Hardy et al. 2017).

Further, in line with Souiden and Rani's (2015) study, the role of religion in participants' bank choice was found to be stronger when participants took into account the side effects/punishment for doing the wrong things, and that is paying/earning interest in this case. For example, fear of the Day of Judgment and the potential of losing God's blessings in their current lives, and their lives after death, were mentioned by participants on various occasions as a reason for opting for Islamic banking. Thus, they wanted to use interest free banking to avoid the strong repercussions of interest related activities as stated on various occasions in the Holy Scripture:

"As per our religious teachings, the effects of any Haram (prohibited) activity/ earnings stay in your body for 40 days so why would I allow this to happen to me or my family!" (P26).

"I don't want to be involved in anything which is not allowed in my religious teachings. Especially, if I know about something which is not allowed or is prohibited, I will try my best to avoid it. I know it is very hard but at least I can try" (P17).

The above section has discussed participants' most important beliefs in relation to their bank choice, and how they were keen on maintaining and stating their beliefs. The author has treated this section as a stepping stone towards the next section where the impact of all these beliefs will be discussed on their bank choice in further depth. As past studies (Souiden and Rani 2015) suggest, the strength of religious beliefs should not be treated as a guarantee of similar religious actions as well. This is also due to a participant's religious affiliation, which is more an implicit belief, as discussed in the previous section, and religious commitment, which is more explicit and will be discussed in detail in section 7.2.2.

7.2.2   Role of Religion and Bank choice

After discussing one of the components of religiousness, i.e., religious affiliation in the previous section 7.2.1, this section will focus on the second component of religiousness, i.e.,

religious commitment. The author will discuss religious commitment to further assess the role of religious beliefs on participants' bank choice.

It is important to understand here that beliefs can differ from one's behaviour on the basis of the strength of these religious beliefs. For example, one can believe that smoking is bad for their health, but they might still smoke and this can cause an inconstancy in their belief system (Higgins 1987). Similarly, cognitive dissonance, which is also discussed in detail under Higgins's Self-Discrepancy Theory (Higgins 1987), may skew people's behaviour against their beliefs (Cosgel and Minkler 2004). It is also stated that these inconsistent beliefs may further distort peoples' decisions, as was identified in this study. For example, following from section 7.2.1, some participants (despite their religious beliefs) felt guilty for using Non-Islamic banks. However, these participants could not apply the notion of Haram/Halal to the banks of their choice due to a lack of awareness. They were not completely aware of the functions of banks and whether the profit they were earning on their savings was a 'type' of interest or not. For example:

"See, I have started operating my Dad's account for him and he had these saving accounts where certain amount of money will just get deposited to his account. We are not very well to do so I never thought about it or anything, though one day I asked my Dad and he had no clue either. It's only now when I have started speaking about this to my friends, I am learning that this is interest money which I am still not sure about" (P17)

It is important to add here that participant 17 (P17) was very keen on his religious beliefs and did not want to do anything that is not allowed in the religious teachings, yet he found himself involved in an activity against his beliefs (earning interest). Thus, this is demonstrating a contrast in his cognitive and conative belief system (Sofia 2011). This contrast can also give rise to identity conflict for these participants, which is discussed later in this chapter (section 7.5).

Past studies (e.g. Desmond et al. 2010; Hardy et al. 2017) have suggested that religious affiliation (explained in section 7.2.1 in line with religious beliefs) and religious commitment should be treated differently, as they are not mutually exclusive of each other (Wesselmann et al. 2016). Likewise, the findings of this study support this notion. The data analysis revealed that having strong religious beliefs did not translate into strong religious commitment in some cases due to a number of factors: lack of awareness of the functions of Islamic banks, and inaccessibility of the location:

"It is not easy to reach out to an Islamic bank near my house and I don't want to go far as it will not be convenient for me and most importantly my family. In my absence they should be able to visit the bank without any hassle. So, I stick to the bank near me which is not Islamic but it fulfils my needs" (P22).

"I mean I don't know much about the whole principles of Islamic banking. Yes, being a Muslim I know that it is supposed to be interest free but that's about it really" (P11).

These participants demonstrated different levels of religious commitment despite having religious beliefs and knowing the prohibition of interest. For P22, religious commitment was low due to the inconvenience of the location of such a bank, whereas for P11 it was lack of awareness. This demonstrates weak religious commitment, and, hence, a weak role of religion for these participants in relation to their bank choice. In this regard, Worthington et al. (2003, p.85) define religious commitment as "the degree to which a person adheres to his or her religious values, beliefs, and practices, and uses them in daily living", also termed as 'religiosity' by Essoo and Dibb (2004). This can be considered a behavioural (inter-personal) component, which depicts the extent to which an individual practices the principles disseminated by his/her religious affiliation (McDaniel and Burnett 1990).

Keeping in line with O'Cass et al's (2013) study, the current study also revealed that the extent to which religiosity influences consumer decisions in choosing their preferred bank was subject to the level of religious commitment; the higher the religious commitment, the higher the religiosity resulting in the selection of Islamic banks over Non-Islamic banks. Therefore, it cannot be implied that all the people with a certain religious commitment will follow all the religious practices prescribed in their respective religions, and, hence, there will be less/more religious individuals and secular/pious Muslims (Kaynak and Kara 2002). The same was identified in the present study, where despite referring to their religious identity as being the most important one, participants did not follow all the religious practices, as discussed in this and the previous chapter:

"Yes, I do consider myself as somebody who tries their best to follow religious practices as much as possible, but that does not happen always, I have my reasons" (P25).

"I know I should be using Islamic banking but it is not convenient for me or for my family. The bank that does provide these services is quite far from my house and I can't get there all the time by myself" (P4).

As demonstrated in the above quotes, whilst some participants explained their reasons for not choosing Islamic banks, such as an inconvenient location, others decided not to speak any further. When questioned further, these participants revealed that they do not feel comfortable talking about their religious choices. On some occasions, this was stated with subtlety (P25) but on other occasions this was indicated specifically (P27):

"Yes I am a Muslim, in fact a proud one but not all my choices reflect my strong beliefs including the bank I maintain my account in. It is hard to explain and I don't want to go in depth to explain any further" (P27).

Participants of this study were not very comfortable talking about their own religious practices, whereas they were happy to speak about the generic practices or how people 'should' behave. There were a couple of noticeable themes in this regard. First, participants were hesitant in expressing their religious views, and, second, their immense focus on the notion of being a 'good Muslim' was for others more than for themselves. The idea of being a 'good Muslim' is also discussed in previous studies (e.g. Janson 2016; Ali and Syed 2018), where a 'good' Muslim requires full submission to God (i.e. Allah). A good Muslim believes in God, obeys His laws, fears His punishment, and develops an interest in his /her religion (e.g. The Holy Quran 45:13). However, this notion of being a 'good Muslim' does not align with participants' decisions regarding their bank choice (using non-Islamic banks). This finding is in contrast to a study conducted by Souiden and Jabeur (2015), which states that people with religious beliefs will follow Islamic banking.

This hesitation to discuss religious matters is also noted in previous studies due to the complex and inherent 'taboo' nature of the topic (in many countries including Pakistan) (Qamber 2008; Lane 2016). Therefore, it always poses a challenge to marketing and social science researchers to study this topic in depth (Soudi and Rani 2015). In this regard, major differences have also been found on the basis of the country of origin. For example, some Muslim countries are more liberal than others, such as Turkey and Tunisia (Razzaque 2016). One of the reasons could be that in most Muslim countries religious practices are highly influenced by their cultures and closeness with the families, which could be the case for other religions as well (Gregg 2007; Chong and Ahmad 2018).

This section has discussed the role of religion in participants' lives on the basis of their religious beliefs (section 7.2.1). Although participants were not comfortable talking about their religious choices, some of the responses revealed that despite participants' religious beliefs they did not

choose Islamic banks due to a lack of knowledge or the inconvenient locations of these banks. The next section will take this discussion forward.

7.2.3 Spirituality and bank choice

Spirituality is often referred to as closeness and connectedness to the Sacred (Davis et al. 2015). One of the components found under religious identity was spirituality, which was discussed in depth in the previous chapter. This section will focus on the impact of spirituality as a sub-component of religious identity on participants' bank choice.

Previously, academics have discussed the concept of spirituality with and without a religious context (Schlehofer et al. 2008). Within the religious context, it is described as one's relationship with God without making the distinction between religion and spirituality. On the other hand, it is considered to be the perception of a power/persona that oversees the good of the universe (Bigham 2008). Some authors have used the word spirituality and religiosity interchangeably in such a way that this is a self-assessment of one's relationship with God and a self-assessment of one's sense of their purpose in life (Paloutzian et al. 1978; Ellison 1983). It is also important to establish here that various meanings could be attached to these terms, depending on the religious and cultural group and the way these groups consider themselves religious/spiritual or both (Zinnbauer et al. 2015).

Data analysis revealed that participants treated spirituality along similar lines of one's relationship with God and this all came down to that one-to-one connection with God. For example:

"I talk to Allah when I feel sad or down. Because he knows everything, what I have done, what do I think, so it's rather good to trust him in all my good and bad situations as he will never break my trust! I don't need to explain this to anyone as this is between me and him" (P18).

"It's very interesting when people question my way of performing or not performing religious rituals or why I am not using Islamic banks. I don't need to tell these people my reasons as Allah knows it all, he knows my reasons and my intentions" (P21).

The above quotes demonstrate indifference of the participants from their environment. These participants did not care much about their public image while living in an Islamic country; instead, they were following their heart. This level of spirituality has led participants to spend their lives and take actions as per their own instinct. Although, it does not imply that

participants denied any of the Islamic teachings, but they did not follow all the religious rituals and referred to this as their 'personal matter'. Equally, this hints at an inconstancy between their religious beliefs of following all the religious teachings and judging those who do not, whilst on the other hand not applying the same standard to their own lives.

In recent times, researchers have also seen a departure from the similar nature of religion and spirituality (Hall and Edwards 2002; Kale 2004). Griffiths (2008) contradicts these ideas by asserting that spirituality is not derived from any religion; it refers to an ability to find peace, tranquillity, justice and a capability to foster these in a fast-moving world. Adding to the debate, G.Koenig and Larson (2001) states that

"Religion is an organized system of beliefs, practices, rituals and symbols designed to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality) whereas spirituality is the personal quest for understanding answers to ultimate questions about life, about meaning and about relationship to the sacred or transcendent, which may (or may not) lead to or arise from the development of religious rituals and the formation of community" (p.18).

In the context of this study, the first description of spirituality is more relevant; however, the second description also surfaced during the data analysis but only in a few instances. There were some views, from participants, of practising spirituality without being completely religious (in performing various religious rituals/commitments). However, the discussion on spirituality without any hint of religion is not particularly relevant for this study. For example, in Wuthnow's (1994) words: *"Our individual experiences of the sacred . . . provide us with reference points, both emotionally and intellectually, telling us that our lives have meaning and purpose"* (p. 3 cited in Bigham 2008). Whether participants acknowledged God in a formal sense, or acknowledged him as a guiding force in the world in a much more informal sense, it was evident from the findings that spirituality is inescapable in Pakistani culture (Iqbal and Farid 2017), and was reiterated in almost all the responses. For example, participant 19 stated:

"The connection I have with Allah gives me the strength in the difficult situations and I draw my strength from that" (P19).

One would imagine that spirituality will originate from the religion but this does not stand true for all the cases. For example, when it came to choosing an Islamic bank over a non-Islamic

bank on the basis of spirituality, the outcome was different, as can be seen in the following response:

"Yes you're right in that sense, I don't have any bank account in [an] Islamic bank due to various reasons but that does not make me any less Muslim! Also, I have that relationship with Allah where he knows about my intentions and if I am not dealing with Islamic banks, it's not because I don't want to, it's just that I don't think they are following the Islamic laws in the truest sense so why should I go to them then!" (P16).

Throughout the data analysis, there was an immense focus found on 'intentions' and how good intensions can save people from any punishment in comparison to bad intentions. This all comes from the importance of intentions in the Islamic religious teachings. On various occasions in the Holy Scriptures, it has been stated that good intentions regardless of good/bad actions can lead people towards eternal and worldly rewards. In this regard, a famous Hadith from the last Prophet Muhammad (P.B.U.H) was reiterated by various participants to reflect the importance of keeping good intentions:

<u>The reward of deeds depends upon the intention and every person will get the reward according to what he has intended.</u>

Considering the importance of spirituality in consumption, past studies have investigated the notion of a 'spiritual product' (Nurbasari 2013; Khairy and Abidin 2018) and have come up with the characteristics of a spiritual product: one that has spiritual values in the aspects of feeling (instinct), ratio (reason), and spirit (conscience); and one that is an indicator where the characteristics are open, integrity and honesty, responsibility, solidarity, humility, attention to others, creative, honest, and trustworthy. It is further backed by Prophet Muhammad's (P.B.U.H) values of honesty, and his practice of explaining all the advantages and disadvantages of the products he sold (Nurbasari 2013). In spiritual marketing, the soul of a brand rests on the inner voice or conscience (spirit). In relation to this discussion, the participants were of the view that Islamic banks operating in Pakistan were not complying with Islamic sharia principles and were dishonest in their communication. Hence, they refused to bank with them due to the lack of trust and confidence in these services (Ashraf et al. 2015). Participants felt that these services were neither authentic nor trustworthy to be used:

"I don't mind using non-Islamic banks because at least they tell me as it is; they will charge interest on my money and pay as well. Not like our brothers at Islamic banks who follow the

same process but try to sugar coat it with all the Arabic terms used for Islamic banking. Only using Islamic terms will not make them Islamic banks unless they put these rules at the core of their services" (P8).

This is where participants did not consider Islamic banking functions to be honest enough for them to consume them. This was also because these participants were educated, had moved out of their homes early on, and had developed a mind of their own. They did not believe in certain things because it was told to them, instead they wanted to see the logic behind using these services through using their rationale mind. Above all, for these participants, their intentions were the most important thing, and they had the belief that their intentions will earn for them rewards in their eternal life.

7.2.4   Summary of Religious Identity and Consumers' bank choice

This first theme has discussed the role that religious identity plays in participants' bank selection. The author had broken down this theme into three components to present a clear discussion on the topic to fulfil the research objectives set in the first chapter. However, despite the general view of strong religious identity or the beliefs that are providing an inclination to use Islamic banks, this study has presented contrasting views.

Despite keeping strong religious beliefs, focusing on the notion of being a 'good Muslim', and commenting on other's religious beliefs, the choice of bank was non-Islamic for participants due to a lack of awareness and non-availability of these services in their nearby surroundings. Second, religion played a powerful role for some of the participants where the fear of punishment led them to use Islamic banks. Finally, the more spiritual people focused on keeping good intentions and opting for non-Islamic banks due to the lack of trust and confidence on the compliance of Islamic banks with Sharia principles.

7.3   Being Son/Daughter and Bank choice

The second salient identity for participants was their role identity of being a son/daughter. This was discussed in length in the previous chapter along with the components of this role identity. This section will further discuss the impact of this role identity (including its components) on participants' bank choice.

Pakistanis, in general, and participants of this study, in particular, had a strong sense of family; being members of a collectivist culture they felt the obligations and need to reciprocate the goodness of their parents back to them in their youth and adulthood (Ashraf et al. 2018). Being good children to their parents includes taking care of their parents in every manner, including

financially, physically and emotionally, and also being obedient to them. For most of the participants, this obedience included following their advice (in their life matters, such as their marriage decisions, careers choice and financial matters including their bank choice), by listening to their opinions and not going against their parents' will as reflected in the following quotes:

"I do understand that listening to my parents has not been an easy thing for me as I consider myself an independent person and I had my ups and downs but overall I think I have done a good job listening to their views and following them in the matters which matters the most, like my education, career, marriage and financial matters" (P19).

This participant, later on, categorically mentioned his father while discussing opening his bank account, and how his father helped him to open his first bank account (non-Islamic bank), and that he decided to stay with the same bank ever since; however, he did open another bank account later for business purpose but that also is in a Non-Islamic bank. The second bank account was opened considering his partners' ease to be able to transfer money. Similar to this case another participant noted that

"One of the easiest ways to learn is to listen to your parents carefully and this is what I tell my children too after doing the same myself. You have to respect them and have patience with them as they could get frustrated at time which is ok. But you have to absorb all the things they share for a long lasting impact in your own life. For me that has been the case……. especially it gave me the confidence to ask anything from them and I got answers to my questions. Opening my first bank account falls under that too where I was not too sure but my dad came to my rescue and helped to get my account opened" (P15).

Participant 15 further added, to her choice of using a non-Islamic bank, the workings of the bank, the friendliness of the staff, and their good interest rates, which had helped her to save for her children, etc. This evidence demonstrates the efforts that participants were putting in to follow their parent's advice in selecting their banks or otherwise.

The cultural template of obligation and reciprocity towards parents most cited in Pakistani culture has its origins in the Islamic teachings, since religion defines the collective self for people and plays a significant role in shaping the collectivist orientation of group life in Pakistan (Ahmed and Zaman 2019). Thus, the notion of being a 'good Muslim' (as discussed in section 7.2) also includes treating one's parents with the utmost care and love (Akhtar 2004; Stuifbergen and Van Delden 2011; Arafa 2017). As stated by participants, it is hard for them to refuse their parents if they ask them to choose one bank over another:

"When I look at myself, I feel good knowing that my parents live with me and I try to fulfil all their needs. Though I am married with children still it is tricky for me to argue with my parents or not take their advice on any matter be it financial or any other" (P15).

Hence, following parents' advice and their footsteps puts one in a better light. This was discussed by the participants, as well, and at a greater length, under the need to be a good son/daughter to their parents (Ahmad and Zaman 2018), and how this obedience leads them to consider their parents preferences in all matters of their life when making their decisions, including their bank choice. For example, one participant revealed the following:

"So I was at home and overheard my Mum talking to a neighbour that how I am a good son for taking care of my parents and obeying them especially my dad in whatever I do. Well she was referring to a recent situation where my close friend called me to transfer my bank account to the bank he was working at to meet his sale deposit target but I refused as my dad and I use the same bank. My dad cannot visit the bank all the time so I do it on his behalf and keeping our accounts in the same bank was a lot more convenient. But I must admit it was a great feeling and I wish I can continue the same" (P17).

Whilst being a 'good' son/daughter was equally important for some of the participants, it was found to be more prevalent in female respondents over male:

"Well I am 40 years old now but I remember when I was little I was asked to do house work and everything else and whenever I would do it I was called or labelled as good daughter and my dad will come my mother [who] will appreciate my efforts in front of him too. On the other hand, if I had done something bad the label of 'good daughter' was taken away from me and my parents won't appreciate that very much. I guess this is why I always want to be their 'good daughter" (P23).

In line with previous studies, early childhood teachings and education are given immense importance, as it leaves a long-lasting impact on the child's identities and provides them with the formation and building of character (Khalid and Akhtar 2017).
These participants, admittedly, gave immense importance to their parents' views on their lives and looked at themselves from their parents' perspectives. They considered their life to be incomplete without their parents and desired to provide a 'pain free' life for them. Therefore,

unsurprisingly, they saw their identity of being a son/daughter as the most salient when choosing their bank.

It was observed throughout the analysis and discussion process that participants understood the meaning of their role identity of being a son/daughter, and what had led to the formation of this role identity. The participants' own negotiation of this concept within a religious and social sphere was prominent but ambiguous throughout the interviews. As a result, the following components emerged as a part of that role identity.

7.3.1 Parents' Happiness/Importance and bank choice

This section discusses the link between one of the first components (parents' happiness) of the son/daughter identity with participants' bank choice. After religion, the importance of parents was discussed frequently by participants.

Previous studies have revealed that family is the most important group that develops individuals' financial behaviours (Kim et al. 2017). However, these studies mainly cover decisions relating to managing scarce resources, e.g., money (Kim et al 2017), and participants' financial behaviour, but it can also include the selection of financial institutions, i.e., banks.

Taking this argument further, the most generic household (which includes parents and children) is assumed to operate as a one decision-making unit bringing all the resources together to maximise the utility for the family under the traditional utility model (Bernasek and Shwiff 2001; Kim et al 2017). Children are considered to be the key factor in parents' financial decisions in the previous literature (Hanson and Olson 2018).

Some studies have acknowledged the difference between single households, and married households with children, on the basis of children's needs and how it affects the resources, risks and preferences of individuals (Love 2010 cited in Kim et al. 2017). However, theoretical and empirical research has not come to an agreement as to who it is in the family that influences these decisions the most: the spouse, the children or the parents (Hanson and Olson 2018).

In relation to this study, parents were referred to as the 'family' by most of the participants and they felt the need to make their parents happy. Parents' happiness was referred to as 'the most important thing' in life and 'the utmost goal of life' by most of the participants. Various reasons were quoted behind the need to see parents happy, such as 'payback for their hard work', and 'leading by example' for the participants' own children, which were the most common (Ashraf et al. 2018). This is because of the strong prevalence of altruism in Pakistani society, where people selflessly try to pay back their parents, and this is a massive part of the collectivist culture that the country enjoys (Horioka et al. 2018). Some argue that this has come from the

religious teachings (Qamber 2008) and the others refer to this as the cultural product of the country due to various reasons (Arafa 2017; Haider et al. 2016). For example, due to the collectivist nature of the society, the tendency for people to judge each other on the basis of their relationship with their parents was higher, and this was discussed in their close social circle, which motivated participants to display their good behaviour with their parents. Secondly, bad behaviour with parents is strongly condemned in the religious scriptures, which was another great motivation behind participants' good behaviour with their parents. Finally, participants also felt the need to 'pay back' to their parents for their hard work and this included taking parents' advice and following it in various life matters, such as participants' education decisions, career choice, marriage and financial matters including bank selection. Therefore, there was no preference between Islamic and non-Islamic banks for these participants, since they were merely following their parents' advice.

Analysing the data further in depth revealed that participants had a deep desire to present themselves as obedient children not only to their parents but also in their social circle and among their peers. For example:

"Not sure what it is, but nothing comes before them in my life and I will try and do the best I can to fulfil all their wishes and dreams" (P8).

Respecting and obeying parents was the pattern which governed most participants on the basis of their similar family backgrounds. In collective countries like Pakistan, obedience is highly valued in society and it also governs family relations (Qamber 2008; Ahmed and Zaman 2019). Similarly, when it came to selecting the bank of their choice, it was more about what their parents had advised them to do rather than deciding on their bank choice themselves:

"If you ask me, I have not much idea about the finances; you can call it my oblivion nature but I know I will know [that I] get the best advice from my Dad so I don't really care much" (P4).

Parents were seen normally as old and wise people with a wealth of experience who could not provide wrong advice and would do everything in the best interests of their children. They were looked up to and even were considered as role models in some cases:

"You should follow what they tell you to do, ultimately they are your parents, they were here before us and they have seen the world, so I better listen to them" (P12).

Participants, as per their own admission, made constant efforts to keep their parents' perspective in all their life matters. This understanding of their parents' perspective helped them to make their life decisions (bank selection in particular) by following their parents, but with a lot more ease, satisfaction and by their own will:

"I will tell you an example, so when I was moving to this new house with my own family (wife and children) I spoke to my Dad in length about the new area I was moving to, my car, etc. and the nearby banks. Now he never told me to go to bank A over B, he just shared his thoughts and what would he do if he was in my place. It was so subtle and I don't think so he was directing/dictating me but when I left I had achieved the clarity regarding some of the things I was very stressed about earlier" (P14).

The emphasis on obedience and respect towards parents is a well-documented aspect in cross-cultural research distinguishing between collectivistic and individualistic cultures (Choy 2018; Ain 2019). Within the collectivist culture, family needs precede individual needs. Interdependence and obedience are core values that are needed to maintain harmony, solidarity and loyalty between family members (Ashraf et al. 2018).

Similarly, immense focus was placed on being a 'good son' or a 'good daughter'. This meant respecting and conforming to parents' values and their expectations:

"In my own eyes, I won't be a good son if I don't obey to my parents, so even to the extent of my financial decisions, I discuss with my dad and only make a decision following his advice. My bank selection was also one of those decisions" (P21).

Another area discussed was that some participants were still using the same bank accounts they had opened years ago and carried on with them. When asked for the reasons why they chose those banks the answer was the following:

"At the time I was in my early 20's and had not much idea of which bank shall I go to. My dad just took me with him to the bank and got my account opened and since then I have never thought about changing it. Also because I have no problem what so ever here and I don't want to change my bank just for the sake of it" (P24).

This reflects a lack of awareness, a lack of interest in financial decisions and the influence of parents on one's bank choice (Artar et al. 2016; Butt et al. 2018). It has been highlighted in previous studies that young adults get to be influenced by their parents, the most, when it comes to their bank selection and other financial decisions (Kim et al. 2017).

Another factor is the education system in Pakistan, which focuses on topics based on 'ethics and good behaviour' towards others. The specific focus is on the *"rights and duties of parents, relatives, neighbours, teachers, friends, companions, children, women, guests, travellers, elders, non-Muslims and other human beings; of tolerance, forgiveness, honesty, service to humanity, punctuality, simplicity, love for the country and countrymen, Islamic brotherhood"* (National Education Policy 2009 p. 33). Apart from these educational teachings, the same are enforced at home and within family environments and community mosques where a certain time (especially on Friday) is dedicated to sharing good practice with people in light of religion. Therefore, it can be said that these are deeply rooted in Pakistani cultural and societal settings (Ahmed and Zaman 2019):

"Sometimes I do wonder on the extent to which I discuss my daily matters with my parents as a grown up, adult man but then I realise then this is how I have been all my life and it's hard to break that now" (P25).

However, having said that, some gender specific differences emerged between single males and females. Females (daughters) were keener to fulfil their parents' expectations and follow their advice in various matters including their bank choice, more than their brothers (Zeng et al.2016).

Although some of these participants were not fully aligned with the idea of following their parents' advice or obeying their decisions, they acknowledged the importance of the family and the opportunity to discuss and learn from varied viewpoints to make an informed decision, financial or otherwise. For example:

"You see, it's ok. We are a family and nothing can change that. We have our differences on matters; we sit down and talk through these. I don't just do what parents tell me to do but I apply my own mind as well and most of the times I end up following my parents advice as that is good" (P18).

It was stated that family is family, where you will have conflicts but equally you will have the opportunity to grow and this was also attributed to the religious teachings of keeping parents in the highest regard.

7.3.2 Status of Parents in Islam and Bank choice

As discussed in the previous chapter, parents have been given immense importance in the religion Islam, and, therefore, the obedience of participants towards their parents goes without saying. This is not only observed in Islamic teachings, but all religions have endorsed the significance of parents in the early development of children. Islamic literature has a parenting concept rooted in the Al Quran and Al Hadith (Akhtar 2004). Due to participants giving some consideration to the status of parents in their lives they were very keen to be the best children to their parents but some participants were not fully aligned with the idea of following their parents' advice or obeying their decisions. However, they acknowledged the importance of their family in their lives and any opportunity that arose for them to discuss and learn from varied viewpoints within their families, which enabled them to make an informed decision, financial or otherwise. For example, it was stated that

"For me, I have disagreements with my family, parents in particular. Yes I do know that parents are extremely important in one's life and also as per the religious teachings but then there are few things where their ideas are not as clear as mine or where I want to decide for myself especially when it comes to my finances or choosing the bank which pays me better interest rate which is not agreed by my parents. But its ok, at the end of the day, family is family, where you will have conflicts but equally you will have the opportunity to grow as well and I think I have grown massively" (P23).

The above response hints towards an inconsistency between a participant's views on her parents, in general, and her views on her parents' decisions about her life. This inconsistency may give rise to an intra-identity conflict where the components of the same identities do not align with each other. This will be discussed in detail in section 7.5.

In the context of Pakistan, the role of family and parents, in particular, is said to have a significant impact on their adult children's decisions. It is suggested that adult children are dependent on the elders of the family for their decisions and appreciate their elders' contribution but only if the parents are living with their adult children and their families. In the cases of nuclear families, the intervention of the parents is not considered to be meaningful (Qidwai et al. 2017).

This is not only cultural but derived from the religious teachings, which were discussed in detail by the majority of participants. In Islam, parents' responsibilities start even before the child's birth and Allah SBT advises that true parenting starts with supplications to God with prayers for righteous off-spring (Qidwai et al 2017), and this was supported by participants as well:

"Whatever they say, I try to obey them because they were here before me and they had always wished for a pious and obedient child and if I do something wrong this will be a disappointment for their prayers to God and I don't want to be the reason for that" (P5).

However, it was interesting to note that despite keeping parents at the highest level of regard, some participants did not regularly follow some of the other Islamic religious practices and a mixed response was recorded in this regard. These participants wanted to follow some of their religious practices and hence honouring their parents as one participant noted: *"Even though I don't follow all the religious practices, for example prayers etc but I am taking care of my parents, as they say something is better than nothing" (P3).* But some participants felt guilty of their noncompliance with religious practices and others acknowledged and shared their efforts in overcoming their shortcomings in this area:

"I work in an environment where my day gets very hectic and therefore I am unable to pray five times a day as per the religious requirement. I do try to make up for these but time just flies and I find it hard. But that does not mean that I don't value religion etc.; I love my parents, not only because they are my parents but also because it is also required from us religiously. So although I am not following one aspect of religion but I am following another" (P27).

This was also found in cases where the adult children did not agree with their parents and were of different opinions, but still had to make their decisions so it aligned with their parents' advice. This was mostly observed in participants' marriage decisions, their careers and their bank selection:

"For me, if I refuse my parents I feel so bad and guilty that I was not able to fulfil their wish although we are not always on the same page. I have very different opinions on matters. For example, I have a keen interest in the religion and I try to explore the practical side of religion and the same thing happened for me while opening my bank account. My dad wanted

me to open my account in a traditional bank due to their interest rate; despite a huge disagreement I could not do it, because I did not want to disappoint him" (P25).

These sentiments were often expressed by participants and this goes on to show the value of parents to participants. As stated earlier, these sentiments were not only derived naturally but this was also an attempt to be a 'good Muslim' and to make God happy with their actions. In line with previous studies, the family, along with the other roles that they have, is primarily concerned in providing religious and moral education to their children, as it is a universal phenomenon that early childhood education, in any aspect, leaves a long lasting impact on the child's personality (Bartkowski et al. 2008).

It was interesting to see that, due to the honouring aspect that participants had towards their parents, participants did not choose the banks of their own choice; instead, most of them went with their father's bank choice.

7.3.3   Father vs Mother and Bank choice

The second component of this salient identity, which impacted participants' bank choice, was participants' preference towards their mothers over their fathers. It was surprising to see that despite the immense importance given to parents, participants picked their mothers over their fathers. However, this preference was for all matters with the exception of their financial decisions and bank choice, in particular. A few reasons were quoted behind the importance of mothers over fathers with religious reasons topping the list. However, the reason for the importance of consulting fathers on financial matters was due to their social role as the head of the household over mothers in Pakistan (Veen and Shakeel 2019), and about mothers not having enough information on financial matters that made participants prefer their father's advice on bank choice, in particular.

A reoccurring theme emerged around the importance of mothers, as per the religious teachings, in comparison to fathers because of all the hardships mothers go through to bring a new life to this world, and the way they take care of and raise their children. The following sentiment was shared by most participants using different words but with the same meaning:

".....even if you look at the Islamic teachings, there is a hadith (Prophet's P.B.U.H saying) that heaven is under a mother's feet. This motivates and inspires me to love my mother even more" (P1,). Similarly, P5,P6,P17,P21,P30,P33 were also of the same opinion.

Participants were referring to the Hadith, quoted below, in Islamic scriptures:

"A man came to the Prophet and said, 'O Messenger of God! Who among the people is the most worthy of my good companionship?' The Prophet (PBUH) said: 'Your mother'. The man said, 'Then who?' The Prophet said: 'Then your mother.' The man further asked, 'Then who?' The Prophet said: 'Then your mother.' The man asked again, 'Then who?' The Prophet said: 'Then your father' (Sahih Al-Bukhari, Muslim)".

As per the Islamic teachings, a mother is accorded higher honour than even the father and it also goes on to show the status of women in the religion Islam. The difficulties she endures during pregnancy and labour, and the sacrifices she makes all through her life for the betterment of her children and her family are unmatchable, which are acknowledged in the religion as well as shown in the above Hadith. In a similar Hadith, the following is quoted:

"God has forbidden for you to be undutiful to your mothers." (Sahih Al-Bukhari).

"A man once consulted the Prophet Muhammad about taking part in a military campaign. The Prophet asked the man if his mother was still living. When told that she was alive, the Prophet said: '(Then) stay with her, for Heaven is at her feet.'" (Al-Tirmidh).

The above Hadiths are just a few examples of this immense focus on mothers, where disobeying mothers is even referred to as 'sinful actions' and the same was reiterated by most of the participants on various occasions. It has been discussed in previous studies that mothers being the first teachers in a child's life, play a pivotal role in shaping their adult lives (Khalid and Akhtar 2017):

"When I see how my aunty is being treated by her children it makes me very angry and makes me think that my cousins are not only degrading themselves in people's eyes and in the society by mistreating their mother but they are also degrading themselves in Allah's eyes" (P21).

"Just the thought of mistreating my mother gives me Goosebumps, imagine if she would give me a 'bad-dua' (bad wishes) Allah will listen to her and that bad thing will happen to me and [my] family. Apart from this, telling off my mother will be a sin for me, which I will try to avoid as much as possible" (P7).

These quotes reflect the status of mothers in participants' eyes; however, despite the higher cadre of mother over father, participants' obedience towards their mothers and the consistent mentioning of their mothers in the conversations, it was still their fathers who were given far more importance when it came to decisions about bank selection.

When asked about why this was the case, various reasons were outlined by the participants behind this. For example:

"I mean, I have seen my Ammi (word used for mother in Pakistan) all my life being a homemaker taking care of dad and all of us (5 siblings). We used to have many conversations but somehow never about banks and which bank to go for. Whereas, when I needed my own personal bank account, which was not until I went to the university, my father just got my account opened without any discussion as such "(P9).

The above quote is just one example of the general views shared by various participants where mothers and fathers were seen in very different lights. It reflects the general perception about the women, particularly in Pakistan, and their rigid impressions created in society limiting them to their homes (Ibtasam et al. 2018). Although participants were progressive in their general views, they never 'saw/perceived' their mothers engaging in financial matters, especially when these matters were those that were out of the house. On the other hand, their fathers were leading a career of their own, and, therefore, were considered more reliable than mothers in taking advice on bank related decisions. Past studies have stated that in order to take one's own financial decisions, self-assurance and self-belief were more important factors than financial knowledge and literacy (Hanson and Olson 2018). Some of the participants in this study did not feel very confident to make these decisions on their own, and thus were relying on their father (in particular) for selecting their banks, especially when their mothers also opened their bank accounts with their father's or husband's advice.

This gender difference and its impact on peoples' decisions regarding their bank selection are discussed globally in previous studies (e.g. Mokhlis 2009; Driva et al. 2016; Ibtasam et al. 2018). However, in emerging economies, such as Pakistan, this gap is amplified. In developing economies, 35% of women bank in comparison to 45% of men. This gap is further increased for rural women in Pakistan who have a 28% lower chance of owning a bank account than rural men. This result does not develop confidence in woman to make these decisions themselves, and, therefore, their husbands/fathers contribute.

Another reason behind the preference of fathers versus mothers in participants' bank selection was their mother's discomfort or not wanting to visit the bank. In Pakistan, online banking is still considered a new development, and thus it is not offered by all the banks in the country. However, participants in this study were sharing their views, which they had developed while growing up in the 1970s and 1980s. At that time, bank dealing was only through a personal visit (branch banking), and it was expected that bank customers visit the bank on a frequent basis if they needed to carry out a transaction, which was not considered very convenient by the participants' mothers (Ibtasam et al. 2018), especially when the mothers were full-fledged home makers. This was reinstated by one of the participants:

"My mother does not drive; in fact she cannot drive as she has never learnt driving in her life. This was one of the reasons why all these financial matters were left with my father as the bank was far from home and thus not convenient for Mum to go there by herself" (P7).

Taking banking decisions were related to various other matters as well by participants, such as the means of visiting the bank, awareness and knowledge about the various banks in order to make informed decisions, and the general convenience of leaving the house to visit the bank when it was not that important or required, especially in their fathers' presence.

Past studies reveal how gender differences are defined and explained globally throughout the world, especially in relation to various societies (Weal 2016; Tarik 2017). For example, as per the general global perception, it is considered that women don't have sound financial knowledge and are written off in financial matters, etc. (Klapper et al. 2015; Garg and Singh 2018). Similarly, Pakistani society endorses gender segregation in both public and private settings. Specifically, interactions with unknown men at a public place, such as banks, etc., are considered to be atypical and stressful for women (Ibtasam et al. 2018), which as a result hinders them in visiting banks as freely as a man does.

Being a Muslim country, the social and cultural norms in Pakistan are influenced heavily by the interpretations of Islamic teachings. Thus, men are considered to be the head of the household responsible for earning money, running the financial matters of the family and to ensure financial security for women (Ahmed et al. 1992; Anwar et al.2013). This was also noted by a few female participants:

"In my family, before I got married it was my father who was the decision maker; however, my mother's opinion was asked but he had the final say. After his death, my mother took over

but I see the same practice in other families as well and maybe it is because men take good decisions. So when I got married I was happy for my husband to take the lead" (P23).

It was noteworthy, that, for educated women, few of these female participants were completely aligned with the society/family norms, which are keeping the man of the house as the head of household in order to make all important family decisions including the financial ones. This may put women at a disadvantage, and thus previous studies have emphasised putting strategies in place to improve women's financial inclusion to enable them to make their own decisions (Ibtasam et al. 2018).

7.3.4 Summary of being son/daughter

This theme has discussed the role of participants' salient identity of being a son/daughter in their bank choice.

Overall, the participants who considered their identity of being a son/daughter to be the most salient found themselves selecting the bank of their parents' choice instead of their own. These participants focused immensely on making their parents happy (Ashraf et al. 2018). Obeying their parents, even while making their bank choice, was one step towards being a 'good son/daughter' for them. Therefore, in the cases where parents were more inclined towards opting for an Islamic bank because of their religious beliefs, participants also showed their preference towards Islamic banks and vice versa. First, this was noted due to the religious importance of parents, and, second, to portray the image of being a good son/ daughter in society and to be respected by their peers for the same, and, finally, to be a role model for their own children. However, an intra-identity conflict emerged during this discussion where, despite giving more importance to their mothers, participants followed their fathers' advice in their bank selection due the segregation of social roles in Pakistan. The author will discuss this in detail in the summary of this chapter.

7.4 Career Oriented (Professional Identity) and bank choice

As discussed in the previous chapter, another salient role identity in the form of participants' career identity was found during the data analysis. This section will, therefore, review the connection between participants' career identities and their bank choice. Each of the components of career identity (making parents proud, moving out and ambitious: future oriented) will be discussed in relation to participants' bank choice. Work identity refers to how people perceive and classify themselves in a work environment (Buche 2008). It is a relatively

new way to conceptualise work behaviour, and the theory behind it helps to describe individuals' self-concept about themselves at work (Bothma et al. 2015).

Participants discussed at great length the significance of their careers in their life and how being career oriented had changed their life perspective. Participants discussed their understanding of their present state and their desire for their future, with a view that their plans will help them to fulfil those desires (Yaprakali et al. 2017; Khan 2018). Thus, they considered selecting the bank of their own choice as a stepping stone towards their life goals (Mohd Suki 2018). There was a subtle interaction found between the factors that made them career oriented and their bank selection, as participants believed that understanding their life goals made them able to decide for themselves, including their financial preferences (and they counted bank selection as one of them). One participant noted that

"I know what I want to achieve in life and I can see my business expanded to three more cities in the next 3-5 years, so today I need to make sure to put my money where needed and where it will give me some return; so I choose my bank very carefully" (P20).

Depending on the importance of work/profession to one's career made participants rate their careers high in their lives with an inclination to select non-Islamic banks over Islamic banks. Aligning with previous studies, participants did not find this clarity overnight, as they had to struggle to find their feet. Family pressure and parents' expectations were discussed and fulfilled by some of the participants, but the rest followed their own career preferences (Polenova et al. 2018).

As per Reay et al. (2018) and Joubert and Roodt (2019), individuals occupy several (life) roles over the course of their lives. One such role is the work role that assists the individual to integrate into the work community. However, apart from integrating into the work community, career identity is also revealed to be an important factor, which has assisted participants to make their bank choices.

Apart from sharing their career aspirations, participants also shared the turning points in their lives that enabled them to change their viewpoint, in which they evolved as people and broadened their horizons. Moving away from their families was one such moment for participants, which they shared in detail. Moving out is considered to be a life changing experience in previous studies as well, with Kartoshkina (2015) explaining the importance of

moving out and how it helps in reuniting people, broadening their exposure and making them into their own people, as noted by one participant:

"I don't think so I would be the same person if I had not gone abroad to study. The changes I see in myself today are unbelievable and it's not only that I feel it; everyone around me tells me the same. I feel really blessed to have had that experience" (P13).

This is just one example of how participants expressed their views on the importance of their careers. This has been discussed under interactional commitment in Stryker's (2008) work, where he asserts that for someone, with their career identity being salient, this identity will supersede among all their identities in their interactions with friends, family and other social networks. The next three sections will elaborate on this further.

7.4.1 Making parents proud and Bank choice

Most of the career choices made by participants were about pleasing their parents and making them proud. The same translated to their bank choice as well. Here participants mentioned the importance of following Islamic banking and the positive effect of the same on their families:

"I strongly believe in the negative effects of interest on our lives or anything which is not permissible in our religion. Similarly, for me, choosing between a traditional and an Islamic bank is not just about myself, it's about my family as well. Any income earned through interest is 'Haram' and carries immense negative effects for you and your family and I don't want to do anything which may have a negative effect on my family and, therefore, I had and will always prefer an Islamic bank over a traditional bank, so that there is no dilution of Haram money (in the form of interest) with halal, my hard earned money" (P9).

Among these participants, their parents' voice was the most important factor in their lives, and they did not want to let their parents down at any cost. In agreement with previous studies, parents play a substantial role in actively influencing their children to make better decisions and to install good behaviour in their children (Grohman et al. 2015). In the context of this study, 'good behaviour' for the participant was opting for an Islamic bank in order to be a 'good Muslim' and to be good children to their parents, as was stated by participant 17:

"While growing up when one learns things around them and the sense of right/wrong and good/bad, Islamic values were so engraved in us that certain things are [a] straight 'No' for me and my siblings; on top of the list is anything which is declared 'Haram' (prohibited) in my religion. So even for my bank choice, I had to weigh my decision on the scale of 'Haram'

and 'Halal' and [an] off course traditional bank does not fulfil that criterion and, therefore, I
have opted for an Islamic bank" (P17).

Thus, childhood experiences play a crucial role in differentiating right from wrong and the same was the case for the above participant. The construct of childhood is known to have a lifelong impact on the behaviour of adults including what they receive from their family and their schooling as a child (Grohman et al. 2015). In line with Grohman et al. (2015), Cohen-Malayev et al. (2014) agree that there is a deeper influence from the teacher and school environments in shaping identities and adult long life behaviour. In the context of Pakistan, the emphasis on Islamic identity is a core concept in the family environment as well as in schools. Almost every major social institution emphasises Islamic identity, with children learning Islamic values in the early period of their life from family, community gatherings, seminaries and religious and non-religious schools (Ahmed and Zaman 2019).

Further, participants admired their parents for working hard and putting in all their efforts to enable them to achieve their dreams. Participants were appreciative of their parents' (fathers in particular) skills and abilities and their professional achievements. One participant noted the following:

"I mean starting from scratch my dad has achieved so much in life which I can only idealise.
He started as an intern in a small bank in 1960's and now he is the AVP (assistant vice
president) so I have no reason not to follow his advice regarding my career or otherwise.
Especially since he has served in a bank himself, so who better than him can advise me on my
financial bank related matters" (P28).

This participant seemed to be confident about his bank choice and through clear justification he explained the reason why he decided to choose an Islamic bank and not a non-Islamic bank:

"We have always discussed things in my household. My parents have always given us an
environment where we could question freely and flourish. I have much discussion with my
father regarding [the] financial system of the country and since he is very close to the sector
he knows the nitty-gritty of it. I made an informed decision of choosing an Islamic bank
because my bank does not offer the criteria of [a] fixed interest rate, I have incurred loss on
my savings account since it works on the profit loss sharing principle and I know for a fact a

number of projects where my money (savings account) has been invested to generate [a]
fluctuated profit for me each month (but on a different rate)" (P21).

Concurring with previous studies, parental financial experience has been shown to correlate with increased financial knowledge and responsible behaviour among adults (Tang et al. 2015 cited in Hanson and Olson 2018). Parents' financial experience combined with explicit financial discussions with children is also said to have a direct impact on the future financial decisions and behaviour of adults (Webley and Nyhus 2006; Hanson and Olson 2018). However, conversations about finance appear to be more effective when they occur in an environment of open communication and the children are given an equal opportunity to express their views and pose questions (Lyons et al. 2008).

Therefore, it is strongly recommended that parents should discuss money management and demonstrate sound financial practices to their children (Hanson and Olson 2018).

Finally, it was also about honouring one's parents, and, therefore, participants wanted to choose the bank of their parents' choice and it follows that Islamic banks were chosen in comparison to non-Islamic banks.

7.4.2 Moving Out and Bank Choice

While sharing their life stories, some of the participants shared the impact of moving away from their families on their identity, and how it has shaped their life choices and decisions in various life stages (Robson and Ashraf 2016).

These participants had moved out of their parents' house either for education or professional commitments. Moving out made a difference on their life perspective, their choices and their attachment to their families. For example, participant 8 explained that

"I don't see myself [as] the same person as I was while living here with my family. I think I
am evolved as a person now, my perspective has been changed and I don't have those narrow
parameters towards life any more. I am not judgmental of people's choices and their
decisions. So I can tell you that I don't subscribe to the idea of Islamic banking as I don't see
any value in it but I won't judge if someone does prefer that" (P8).

This participant had gone abroad to study and he has lived in a European country for a few years and is now working full-time in Pakistan. However, this also presents a contrasting view with the participant's earlier responses regarding his religious identity. Where, on the one hand,

he had asserted that religion is a 'code of conduct which leads one's life', but, on the other hand, the idea of Islamic banking was questioned. This also reflects the changing and evolving nature of one's identity and hints towards an emerging identity conflict, which will be discussed under section 7.5.

Similarly, another participant responded regarding their bank choice:

"Well, I don't subscribe to the notion of Islamic banking. Don't get me wrong, I am a Muslim and try my best to fulfil all my religious duties but Islamic banking is a tricky one. I don't trust the operations of Islamic banks to begin with; also, even if I am only using [a] current account, what is the guarantee that there is no dilution of interest money with my money..? In order to avoid this, I just use my bank (non-Islamic bank) and use their services. Because I know Allah is very kind and he will not punish me for this reason" (P10).

This response demonstrates a similar contrasting situation, as explained above, with inconsistencies between the religious and career identities of the participant. However, in this case, it was attributed to a lack of trust in the operations of Islamic banks. This lack of trust appeared in other participants' interviews, as well, where they expressed their distrust of the practices followed by Islamic banks. Although they were not happy about the operations of Islamic banks, more importantly, they were appreciative of themselves for developing the ability to question (which they did not possess earlier) the practices that they did not agree with:

"I find this as a blessing (moving out) else I don't think so I would have the courage or even the mental capacity to questions things around me. We are so rigid in our thinking patterns that if we are told not to question, we don't. But when I moved out I found myself, my own voice and my own preferences which brought realisation at many different levels and my banking choice was one of them. I was told by my Dad about Islamic banking but when I explored this myself I was not happy how the practices were run and thus I don't use their services. I have my bank account in a commercial bank (non-Islamic) and I am very happy about it" (P11).

This lack of trust has been reported in previous studies, as well, where consumers, despite having strong religious beliefs, do not trust the services provided by the Islamic banks. Aligned with Ashraf et al. (2015), this study also found out that participants had doubts on the practices of Islamic banks. Generally, trust is considered to be the most important factor in the services

sector due to the intangible nature of services (Bolat et al. 2020), but the importance of trust increases even more in the context of Islamic banking due to the unique characteristics of the services that are focusing on the compliance required to perform these services following sharia principles (Ashraf et al. 2015). These doubts, about compliance, lead participants to use non-Islamic banks over Islamic banks. They were of the view that moving out helped them to develop this neutral thinking where they could understand the workings of banks in a better way to observe these matters more objectively and question the practices of Islamic banks.

Participants were clear on the effect it had after moving out from their parents' house and when they started living on their own independently. They referred to this as 'a fresh start' in their lives. The attachment with family was discussed at great length and what it meant for the participants in terms of them obeying their parents.

"'*It's one thing to live with family and see them every day in the morning and in the evening but going away from them has taught me a lot. But when I look back I also feel that despite all the respect and love I have for my parents, now I find [that I am] courageous enough to disagree with them if required. We have disagreements but that's ok, at the end of the day we are family and nothing can change that*" (P5).

This participant had lived in a foreign country for a long time, and, therefore, felt detached from his family, particularly his parents, and thus felt free and independent in making his decisions.

"*So when I was living abroad, I had no choice but to use a traditional bank and I did not feel bad in doing so due to lack of choice. On my return, I have continued to use the same bank with their local branch due to their amazing services and my long term affiliation with them and business needs. Now I cannot discard them because of my parents, etc. I am a grown up man and know what is right and wrong for me!*" (P18).

Focusing on the changes one goes through during the process of moving away from family is also narrated in previous studies (Kartoshkina 2015; Haas 2018). Without one's own realisation, mental and social constructions are built through social interactions and observations. Thus, regardless of the individual's context, and living in a different culture, rather than the home/family culture, means that an individual develops a shared cultural view of the world and about others, and a sense of being and belonging which guides their behaviour (Schartner 2016). Similarly, another participant added the need of putting themselves first

before their parents and their families. This participant, admittedly, attributed these changes to his experience of working abroad:

"It's only when I was working in Netherlands for [a] couple of years that I realised that how sacrificing I am, whereas I should put myself at the forefront of all the decisions and outcomes in my life and stop living for others. It does not mean that I am demeaning my family or my love has reduced for them but it's just that I have found myself and, therefore, will do as I wish" (P19).

Banking was one of those decisions where participants felt very strongly about choosing the bank, as per their own choice, without considering their families' (parents in particular) preference. In line with previous studies, after spending time in a different culture and learning new ways of thinking and behaviour, individuals begin to experience changes in their identities. These changes usually resulted in new ways of looking at themselves, their home culture, and the world in general. Therefore, on return to their home cultures, this new learning, and the lenses through which they viewed it, may bring conflict between their reality and perceived ideals and can result in both psychological and social challenges (Kartoshkina 2015; Ventura et al. 2016).

7.4.3   Ambitious: Future Oriented and Bank Choice

Some of the participants were very future oriented with regard to their careers and they had set out plans for the next few years of their lives. This future orientation also impacted their life choices and decisions. Participants with strong future orientation were also very clear about the purpose for which they had opened their bank accounts. This purpose provided them with clarity, and, therefore, they sounded confident about their bank choices. Purpose driven bank choices have been discussed in previous studies (Basheer et al. 2018). People choose banks for a number on reasons: on the basis of the products and services offered by the bank, the cost-benefit analysis from the consumers' perspective, consumer's convenience, banks' good will and their on-going relationship with consumers (Ahmad et al. 2011; Basheer et al. 2018).

This was evident in participants' comments along with their salient career identities. For example, participant P24 was very keen to grow his business over the next 5 years, and, therefore, he emphasised the use of his credit card and how much it was helpful for him to keep that in order to build a strong credit history: most Islamic banks do not offer this opportunity for its users, to avail credit card facilities, due to their principle of 'interest prohibition banking'. For example:

"I mean, if I look at myself I can sit here and talk about the differences between Islamic and Non-Islamic banks for hours but I need to see what works for me and my future, which choice will help me to succeed in my long term life goals and how this will help me to raise my family. For that reason, I have to use the services from a traditional bank, because Islamic banks do not sell credit cards and in order to show my credit worthiness I need to show my credit history and this is the easiest option I can do this through" (P24).

Similarly, another participant noted using a credit card for a different purpose:

"No, it is not Islamic. But having credit card is due to many other reasons. Like my Bank does not provide any facility for online transactions and their debit/ATM cards are not reliable either. So when I travel, I need a solution so that you can spend your money where and when needed and [a] credit card comes to the rescue for me. This is the sole motive of having a credit card; else there is no motive for me to have a credit card. If given the choice, I will prefer an Islamic credit card but until that does not happen I need to fulfil my needs"
(P12).

These participants were focusing on achieving direct and indirect financial incentives through the use of a credit card, while keeping their convenience in mind. Similarly, these participants expressed their desire to gain an Islamic credit card but previous research conducted in Malaysia (another Muslim country with a similar culture) found Islamic credit cards to be unpopular in the country despite the majority of the population being Muslim (Johan 2018). One of the major reasons behind this unpopularity was found to be the lack of awareness of the structure and system of Islamic credit cards in the country, which aligns with the results of this study. This is illustrated in a study by Johan (2018) who discussed in detail that consumers were not familiar or comfortable of the idea of having an Islamic credit card, and that it was too complex for consumers to comprehend this idea. This concurs with the findings of this study as well. Some participants were found to be unaware of the prohibition of using a credit card, and there were major trust issues in the compliance of Islamic principles with regard to credit cards (Farook 2009 cited in Johan 2018). These participants discussed the expectations that they want from their banks, in order to follow the rules and the regulations, as listed in their manuals, and found gaps between their actions and words confirming Ashraf et al. (2015) study.

"Yes I have heard this various times, but first I don't see using credit card as a wrong act and secondly, even if I don't. I have no guarantee that my bank is practicing what they preach so why should I take an unknown risk!" (P26).

Here it is important to mention that Participant 26 was adamant regarding earning/paying interest and he referred to this as 'Haram' (non-permissible) earlier, yet he did not consider the use of a credit card to be wrong, neither did he trust the functions of an Islamic bank. This is an example of identity conflicts where the participant has contradicted his own views without even realising it. This will be discussed in detail the section 7.5.

As discussed in previous studies, career identity does not rely only on one's future expectations, but the past and present experiences of individuals also play their part in shaping their career identities and making it salient (Singer and Kasmark 2015 cited in Laughland-Booy et al. 2017). The same was noted during the data analysis of this study. When they were putting their future in mind, this was due to participants' past life experiences where they were inspired by their family members to do well in their own respective careers. With regards to financial and behaviour studies, parents are considered to have a lifelong impact on the behaviour of adults (Grohman et al. 2015). Adults' past life experiences with their parents, their parents' financial choices, especially their explicit financial discussions with their children, are said to have a direct impact on future financial behaviour (Webley and Nyhus 2006; Hanson and Olson 2018). However, these past studies do not hold true for participants whose career identities were considered salient and a strong focus was given to their ambitions. Despite having discussions with parents around their financial matters and bank choice decisions, participants of this study did not follow their parents' advice, which was evident during the interviews:

"I mean I have always seen my Dad dealing with one bank all his life and he wanted me to do the same. But I was not able to do that due to my business requirements, my partners' accounts and my own choice. I have explained the situation to him [and] not sure if he is happy about it or not but I hope he understands my reasons!" (P18).

Due to the ambitious nature and future orientation of the participants, their main focus was on achieving their career and life goals, and, therefore, all their decisions revolved around the same, no matter how they felt in the current situation when making those decisions:

"For example, being a Muslim you are not allowed to do certain things in your religion and if you're doing something you will feel guilty, at least I do! If I think about myself I know that my certain actions makes me feel bad and guilty about it that being a follower of a religion I am not following it, in the true sense, but then I also have to look at the broader picture and take the right decisions for myself and I hope Allah will understand my intention" (P 9).

Previous studies have reported on future oriented people in that the proponents of future directedness tend to depend highly on upcoming events and broaden their expectations to the future (Harber et al. 2003; Yaprakli et al. 2017). The only focus of these people is their future, and the future determines the expectation of these individuals with outcomes said to be dependent on their future recognition (Strathman et al. 1994; Yaprakli et al. 2017; Clarke and Ravenswood 2019).

7.4.4   Summary

To summarise, some participants of this study have given immense importance to their careers and considered this as their salient identity while choosing a bank. However, an intra-identity conflict emerged as part of this salient identity. Participants with a strong attachment to their parents were of the opinion that they should be following their parents' advice not only in their careers but also in their life, in general, and in their bank choice, and thus they decided to choose Islamic banks due to the strong religious beliefs of their parents. Whereas, it was shown that those participants with a broad exposure of studying/working abroad were keen to lead their lives as per their own desires. These participants also shared their religious beliefs and the importance of religion in their lives but equally they had chosen the non-Islamic banks due to a lack of trust and confidence in the practices of Islamic banks. Such participants attributed their ability to question these practices due to the exposure they have had because of travelling, and through working in a different culture rather than their own. Finally, participants who considered themselves 'ambitious', and had also planned their own lives and were following their life goals, were using non-Islamic banks and were enjoying the services offered, especially their credit cards.

Before starting the next section on identity conflict and participants' contrasting views on their salient identities and their choice of bank, the author will illuminate the above discussion with the help of an illustration (table 7.1).

Table 7.1: Illustration of Consumer Multiple Identities and their Bank Choice

Participant Number (P)	Salient Identity	Bank Choice
P1	Religious Identity	Non-Islamic Bank
P22	Religious Identity	Non-Islamic Bank
	Being Son/Daughter	
P14	Being Son/Daughter	Islamic Banks
P25	Religious Identity	Non-Islamic Bank
	Being Son/Daughter	
	Career Identity	

As presented in table 7.1, participants with salient religious identities decided to choose Non-Islamic banks over Islamic banks. A number of reasons were discussed in this regard. Such as, lack of trust and confidence in the compliance of Islamic banks services with the Sharia law, lack of awareness of Islamic banking services; and finally, due to the inconvenient location or non-availability of Islamic banks in their close proximity.

The study showed that participants with a salient son/daughter identity will choose either Islamic and/or Non-Islamic banks. This was because some of these participants wanted to obey their parents, and thus they held their advice in high regard in terms of their bank selection. Whereas, it was shown, in other examples, that participants decided to make their own decisions, or their parents wanted them to opt for Non-Islamic banks due to their higher interest rates.

Finally, the participants with a salient career identity went with Non-Islamic banks. For these participants, despite their strong religious beliefs and the love and respect of their parents, it was the importance of their own minds and leading their own lives that mattered more to them, as per their own choice. These participants were also in disagreement with some of the religious beliefs/rituals and referred to this as spirituality. They also did not want to be judged by others on the basis of their actions, which might be against the majority.

7.5   Identity Conflict and consumption

In contrast to previous studies, where religiosity is considered as the key factor in the choice of a bank for Muslims (Metawa and Almossawi 1998; Asdullah and Yazdifar 2016; Basheer et al. 2018), this study found that religiosity cannot be treated as the sole factor behind IB consumption. Consumer identity is a very important aspect to consider, especially for consumers, who, despite being religious, decide not to opt for Islamic banks. The people who opt for Islamic banks appear to be putting their faith in the market to fulfil and express their religion or needs (Chong and Ahmed 2018). But what about the ones who decide otherwise? The same question is raised by Cosgel and Minkler (2004) as to why people with the same religious beliefs opt for different services. This question was addressed through the course of this study, where in the first place the author had tried to reach participants' multiple identities by asking them questions, such as how would you describe yourself or how would they reflect on themselves, as this is a method suggested in previous studies as well (e.g. Brewer 1991; Jones and McEwen 2008). This helped the author to understand participants' multiple identities (chapter 6) and assess the influence of these on their bank choice (section 7.2, 7.3 and 7.4). Thus, on the one hand, the above discussion has revealed the impact of each of these identities on participants' bank choice and how the bank selection differs on the basis of salient identity, but, on the other hand, it has also revealed an inter- and intra-identity conflict, which the author will explain in this section.

In the presence of multiple identities, identity conflict as a concept has been explored in the past (Reed et al. 2012; Carmichael 2017; Gaither 2018) but the impact of these conflicting identities on people's consumption, particularly on bank selection is yet to be explored. Therefore, this contribution makes this study unique in its nature, as it has not only explored identity conflict but has also further identified two types of identity conflict and their impact on consumers' bank choice. This study found that

"identity conflict is the inconsistency found between people's salient identities" (Author).

This can be seen in the participants' response, which shows a clear conflict. For example, for participant 25, religion held the utmost importance in his life and he also considered his parents as the pillars in his life. Thus, for him, the identities of being religious and being a son/daughter identity, apart from career identities, were salient. However, when it came to his bank choice, he was found in a state of conflict between his religious choice and his parents' wishes as can be seen from the following quotes:

"Yes I do consider myself as somebody who tries their best to follow religious practices as much as possible, but that does not happen always, I have my reasons" (P25).

"For me, if I refuse my parents I feel so bad and guilty that I was not able to fulfil their wish although we are not always on the same page. I have very different opinions on matters. For example, I have a keen interest in the religion and I try to explore the practical side of religion and the same thing happened for me while opening my bank account. My dad wanted me to open my account in a traditional bank due to their interest rate; despite a huge disagreement I could not do it, because I did not want to disappoint him" (P25).

Participant 25 had to choose a Non-Islamic bank that went against his personal wishes and his religious beliefs, and ended up following his father's wishes instead. This participant further added his displeasure about the situation through referring to himself as a 'helpless' person:

"You see, I know exactly that I am at fault here especially when I know the consequences but it's just that my dad does not understand the nitty gritty of interest etc. Also I had various other disagreements with him that I did not want to have another one on this matter, so I am just helpless" (P25).

In line with Fombelle et al. (2012), the pursuit of multiple identities, all at once, can cause negative consequences for the individual, as was uncovered during this study. The feeling of 'guilt' and feeling bad was stated on various occasions by participants, as they were unable to balance their religious and their career identities, and, therefore, did not feel satisfied making the decision of choosing a non-Islamic bank over an Islamic bank. This has been discussed under Higgins's Self-Discrepancy Theory (1987) where it is stated that keeping inconsistent beliefs are more likely to make people uncomfortable about themselves, and, hence, can bring an element of guilt (Chong and Ahmad 2018). The author, in the second chapter, discussed the fact that people have multiple mental representations of themselves. These are categorised as the following: the <u>actual,</u> which refers to the real attributes that one actually has; the <u>ideal,</u> which represents the hopes and wishes that one would ideally like to have; and the <u>ought</u> side of their self-identity, which indicates the duties and responsibilities that they feel obliged to perform (Higgins, 1987). For example, being a 'good Muslim' was not only the participants' own desired state or the ideal side of their identity but it was also there to fulfil others' perceptions, and, henceforth, this was mentioned and discussed repeatedly by the participants of this study.

As mentioned earlier, the author identified two types of identity conflict during the course of this study. First is the 'intra-identity' conflict: this type of conflict arises within the components of the same salient identity and this has an influence on participants' bank choice. For example, despite considering religious identity as one of their salient identities on the basis of their strong religious beliefs and the role of religion in their lives, participants still did not opt for Islamic banks, and, therefore, found themselves in a conflicting state. Likewise, the participants who considered themselves as spiritual focused a lot more on the intentions behind their actions, and thus did not use Islamic banks stating that "*God will rather judge them on their good intentions than their actions*" (P1).

Second is the 'inter-identity' conflict, which refers to inconsistencies between participants' salient identities while making their bank choice. For example, by keeping the salient role identity of being a son/daughter and a career identity, participants had decided to move away from their parents' house, so they could be leading their lives on their own terms, and, as a result, they were making their own decisions including their bank choice and opting for non-Islamic banks. These two identities are not aligned with each other, and, therefore, caused conflict for the participants. This is presented in figure 7.1 and will be further addressed in the below subsections.

7.5.1 Inter identity conflict

As defined earlier, an 'inter-identity' conflict is a type of identity conflict which refers to the inconsistencies between participants' salient identities while making their bank choice (see example of participant 25 in section 7.5). This was identified during the data analysis when the participants that were holding the multiple identities of religious and career identities were in a state of conflict while making their bank choice. Participants with career identities considered their life goals to be at the forefront of all of their decisions, although they considered their religious identity also to be very important to them. However, the importance of their religious identity was not translated into action through choosing an Islamic bank; instead, they decided to opt for non-Islamic banks due to their personal financial needs.

Similarly, the role of being a son/daughter to their parents was considered important for some participants along with the importance of career identity in their lives. Participants were quoted saying that they follow their parents' advice on all their life matters (including their financial matters and banking choice) due to pursuing their parents' happiness and their status in Islam. However, the same participants had moved out of their parents' house for their education/career

and had developed their own preferences in life including their bank choice; therefore, when questioned about their bank selection, they preferred non-Islamic banks to fulfil their needs. This has been noted in previous studies, as well, where an identity conflict may develop if two established and, so far, compatible commitments become conflicting due to changed situational factors (Szabo and Ward 2015). In the above examples, the established identities are the role identity (career and son/daughter) and the participants' religious identities, where the conflict arose due to the changes in their situation, as they had moved away from their parents' house, went abroad for studies and were future oriented. A high level of education is also said to impact peoples' behaviour and their actions and has been identified as a reason behind peoples' religious detachment (Tobin and Groeneman 2004). Another factor that may cause this inter-identity conflict is people returning to their home countries after living abroad. Once they return to their home cultures, their new learning and the lenses through which they see the world may bring conflict in their reality and perceived ideals, and can result in both psychological and social challenges (Kartoshkina 2015; Ventura et al. 2016). The same issues were raised by the participants (section 6.5).

Inter-identity conflict may occur when an individual adopts a new identity that may conflict with an old identity, and when there are competing demands associated with the two identities, or even when two existing and incoherent identities are both activated at the same time in a specific context (Callero 1985; Burke and Stets 2009). For example, participant 4 considered his religious identity salient for him along with his career identity. But he found an incompatibility between these identities, and, therefore, did not feel at ease while making a decision against his religious identity by selecting a non-Islamic bank. He explained his feeling of 'guilt' and self-doubt throughout his interview. It is not always easy to find the reason behind this incoherence, which may be internal (e.g. Festinger 1954; Higgins 1987). For example, participant 29 discussed the significance of religion in his life and all God's blessings on him including his career. Therefore, he was not pleased with himself for putting his religious duties in the background, while choosing a non-Islamic bank, to make the most of their services, including a fixed term deposit and a credit card, in order to fulfil his business needs. Thus, the participant preferred his career identity over his religious identity. The next section will discuss the second type of identity conflict, which is intra identity conflict.

7.5.2 Intra-identity conflict

As defined earlier, an intra-identity conflict arises within the same salient identity among its components and has an influence on participants' bank choice.

During the course of the study, the majority of the participants stated that their religious identity was their salient identity due to their strong religious beliefs and because of the role that religion plays in their lives. The importance of not just being a Muslim but a 'good Muslim', the blessings that they have had by being born into a Muslim family, and the significance of having been brought up the same way as their own parents had been brought up in their formative years were all considered to be the highlights of their lives. However, all the components which formed their religious identity were not aligned with their bank choice. There was an intra-identity conflict identified, which impacted participants' bank choice between Islamic and non-Islamic banks. For example, the participants with strong religious beliefs were found to be practicing these beliefs and choosing IB over NIB, whereas the participants who considered themselves spiritual, and discussed the strong role of religion in their lives, were seen to be uncomfortable with their own decision of not choosing IB. Participant 5 discussed at length the importance of religion in her life and how she considers religion as being the code of life that she follows:

"I mean for me, I can find solutions or guidelines for everything in my faith/religion, be it what shall I eat or who shall I marry" (P5).

However, despite considering religious identity as her salient identity, it did not translate into her bank choice of an Islamic bank and trust was declared as the issue:

"I believe in true Islamic banking, not just the labels. I don't want to put my money in these so called Islamic banks who don't even understand themselves how [an] Islamic bank works. If someone explains [it] to me and [can] show they are Islamic, I will go with them but for now I am happy with my bank (NIB)" (P5).

The importance of religious consumption norms has varied greatly between religions and societies but their religiosity, or the extent to which people fulfil their religious rituals, depends on their historical, institutional, political, and socio-economic background (Cosgel and Minkler 2004). These cultural norms and values play an important role in shaping peoples' identities (Cleveland et al. 2013; Mathras et al. 2016) and have the potential to influence peoples' behaviours by affecting the terms and social value of their religious expression. However, the participants in this study did mention spirituality as well, which is considered to be more of a western concept, where there has been a notable trend in the decline of religious membership, while expressions of spirituality in a more private and personal context are becoming more prominent (Matheson et al. 2014; Hill et al. 2000 cited in Chong and Ahmed 2015).

A similar clash was found within the role identity of being a son/daughter, where despite caring for their mother the most, it was for religious and personal reasons that participants followed their father's advice for their bank selection; therefore, showing an inconsistency between identity components and their bank choice. For example, Participant 9 discussed the importance of her mother but at the same time described how opening a bank account was not even a discussion point with her mother.

"I mean, I have seen my Ammi (word used for mother in Pakistan) all my life being a homemaker taking care of dad and all of us (5 siblings). We used to have many conversations but somehow never about banks and which bank to go for. Whereas when I needed my own personal bank account which was not until I went to the university, my father just got my account opened without any discussion as such" (P9).

This could be attributed to the social structure in Pakistan and set gender roles where the male is considered to be the head of the household, and, therefore, responsible for most of the financial matters (Ibtasam et al. 2018). Some participants were fully aware about the prohibition of interest but still went ahead to choose a NIB following their father's advice. This growing inconsistency, as noted by the participants with words such as 'embarrassing' 'not happy' and 'guilt', is said to produce negative emotions in people as per other studies (e.g. Winkler 2018).

In this regard, childhood is said to have a strong impact on making one identity stable over the other, and Wells and Stryker (1988) suggest that religious identity along with sexual and political identities are those identities which are deep rooted in one's childhood. These identities are least likely to go through any massive change even after reaching adulthood (Sherkat 2001 cited in Alwin et al. 2006), as was the case in this study where religious identities were not modified but instead were replaced with other salient identities at the decision-making time between IB and NIB.

7.6   Empirical Framework Post Data Analysis

In order to conclude this chapter, the author has compared the theoretical framework developed after reviewing the literature in chapter three (Figure 3.1) and the empirical framework developed after identifying the findings (Figure 7.1).

These figures reflect on the progress of this research, its new findings and the contribution made by the study as well. The author started by exploring the concept of multiple identities and identified the major factors which shape consumer identities in the context of the Pakistani

banking sector. Therefore, the author developed the semi-structured interview guide on the basis of this theoretical framework (Figure 3.1) and identified new knowledge as can be seen in Figure 7.1. The findings suggest that not all consumer identities impact consumers' bank choice. In the context of this study, it was mainly role and personal identities which played a substantial role in consumers' bank choice, whereas group identity did not come out as a salient identity for consumers. This is surprising to see especially considering the collectivist nature of Pakistani society (Khalid and Qadir 2018).

Further, at an early stage of this research (as presented in Figure 3.1), the author had only started with the multiple identities. But the research findings have helped the author to identify the components of each of these identities as can be seen under each identity in Figure 7.1.

These multiple identities along with their components further revealed that in the presence of multiple identities, consumers had faced an identity conflict. This is a novel finding of this research. The author in this regard found two types of identity conflict, which had impacted consumers' bank choice, namely inter- and intra-identity conflict. The impact of intra-identity conflict resulted in consumers not using Islamic banking services, whereas the inter-identity conflict directed consumers towards both types of banking services, i.e., Islamic and non-Islamic.

Figure 3.1: Theoretical Framework (Source: Literature review, chapter 2 and 3)
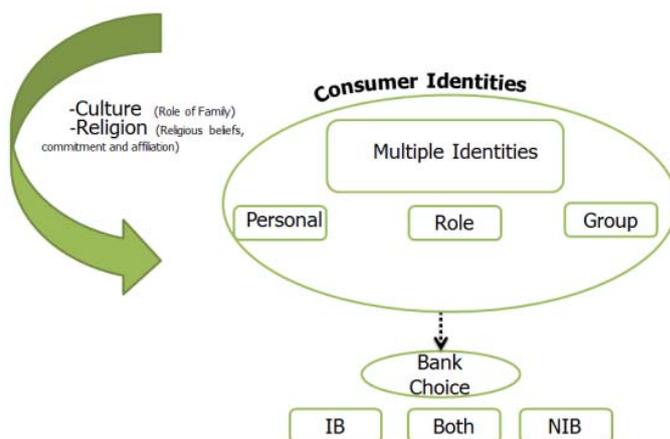
Figure 7-1: Empirical Framework Post Data Analysis

Consumer Multiple Identities and their Bank Choice

Personal (Religious)

- Religious Beliefs (IB)
- Role of Religion (NIB)
- Spirituality (NIB)

Intra-Identity Conflict

Role (Career)

- Making Parents Proud (IB)
- Moving Out (NIB)
- Future Oriented (NIB)

Intra-Identity Conflict

Role (Being Son/Daughter)

- Parents Happiness (IB)
- Father vs Mother (NIB)
- Status of Parents in Islam (IB /NIB)

Intra-Identity Conflict

Group N/A

Inter-Identity Conflict

Consumers' Bank Choice

IB= Islamic Bank
NIB= Non-Islamic Bank

7.7   Summary

This chapter has fulfilled objectives 3 and 4. In order to understand the role of each salient identity on consumers' bank choice, the author investigated the influence of culture (family in particular) and religion. This helped the author to explore the role of each salient identity on consumers' bank choice. Further, the data analysis revealed that religious and career identities were salient identities when choosing NIB, whereas the identity of being a son/daughter made consumers either select one or both types of banks. This also gave rise to an identity conflict, which is discussed in detail as a contribution of the study. The author also addressed the role of the collectivist culture and religious beliefs and commitments on consumer multiple identities, and, hence, found religious and son/daughter identities as salient identities. The next chapter will conclude this study by bringing all of the discussion together, and will be presenting this study's major contribution, the recommendations and finish with a detailed discussion on how each of the research aims and objectives were fulfilled.

Chapter 8

CONCLUSION

Compliment or conflict, it is the end! (Author's own quotation)

8.1 Introduction

This final chapter of the thesis will present an overview of the study by discussing the conclusions and implications of the key findings. But before getting started, it is important to revisit the motivation behind this research.

This research was undertaken to explore the role of consumer multiple identities and their impact on consumers' bank choice. This topic was selected due to the lack of a comprehensive study which takes into account personal, role and groups identities in relation to consumption (Bahl and Milne 2010; Bartels and Reinders 2016). During the course of this study, the author established that despite the importance of consumer identity in consumption studies, this area is not fully explored in the context of intangible products, i.e., services, and financial services, in particular. Similarly, this topic has not been explored in the context of the banking industry and especially in the context of Pakistan, which is considered to be an under researched country in relation to consumption research studies (Husain et al. 2019).

The author will start the chapter by revisiting the aim and objectives set out in the first chapter and discuss how these were met and what did the author find. This will be followed by a discussion on how this study has contributed to the theory of multiple identities, consumer behaviour and financial services marketing theory, along with the potential implications for practice. Subsequently, recommendations for the banking industry will be presented and finally the author will discuss the limitations of the research, directions for future research and will conclude with final remarks.

8.2 Revisiting the Research Aim and Objectives & Key Findings

This study set out to explore the role of consumer multiple identities on their bank choice in Pakistan. This aim was further broken down into four objectives, which the author has addressed through the course of this research. This section will present a detailed discussion on how the author has fulfilled these objectives.

8.2.1 Objective 1
To classify the salient consumer multiple identities.

In order to achieve the first objective, the author started a deep investigation into the concept of multiple identities by reviewing the literature. This helped the author to understand the topic and break these down into personal, role and group identities. This deep exploration also assisted the author to present her own definitions of each

of these identities deriving from earlier studies conducted in this field. At the literature review stage, the author also found that a range of consumer identities have the potential to impact consumer decision making (see chapter 2). This was then taken into account and the author presented this discussion through the theoretical framework of the study (Fig 3.1). The theoretical framework derived from this research helped the author to choose a qualitative methodology for the study and also assisted in developing the research instrument (semi-structured interviews) (chapter 5). Up to this stage, the author had identified multiple identities without knowing which of these identities would be salient for the participants of this study. This was then addressed at the data analysis stage, which was done through Nvivo 10 in chapters 6 and 7.

While analysing the data, the author found out that in the presence of multiple identities, some identities became more salient than the others in participants' daily lives. Especially, when considering the context of the study, Pakistan, which is said to be an under researched country in terms of consumer studies research. Thus, factors, such as religion and culture, played a substantial role in making these identities salient. It was revealed that religious, career and the identity of being a son/daughter became salient for the participants of this study. This was identified by investigating the impact of each of these identities on their bank choice. These were discussed in detail in chapter 6 and 7. The author further found that despite the discussion on group identity in chapter 2, the findings did not reveal any substantial role of group identities in consumers' bank choice during the course of this study.

8.2.2 Objective 2
To define the components of each multiple identity

The second objective was fulfilled at the data analysis stage, where the author defined the components of each multiple identity. These components helped the author to reach the final categories of multiple identities, as stated under objective 1, i.e., religious, career and the identity of being a son/daughter. It is important to state here that these components have not been identified in previous studies, and thus qualify as a contribution to the existing knowledge on theory of multiple identities. While analysing the data, the author found that religious beliefs, role of religion and spirituality combine together to form participants' religious identity. Similarly, parents' happiness, the importance of parents, and mother vs father grouped together

to form their role identity of being a son/daughter. Likewise, components such as moving out, ambitious: future oriented and making parents proud hinted towards participants' career identities. This has been discussed in detail in chapter 6 and can been seen in fig 7.1 (section 7.6). The identification of the components of each of the multiple identities led the author to explore the interplay between these components, and thus it also revealed participants' intra-identity conflict, which has been discussed in detail under chapter 7 and will also be discussed in section 8.4.2 under the theoretical contribution of this study.

8.2.3   Objective 3
To explore the role of each salient identity on consumer's bank choice

Fulfilling the first two objectives provided a good foundation for the author to address objective 3 and this was discussed in detail in chapter 7. Chapter 7 developed an empirical framework to present the role of multiple identities on consumers' bank choice (Figure 7.1, section 7.6). The findings of this study revealed that consumers with a salient religious identity tend to choose Non-Islamic banks over Islamic banks primarily due to doubts in the Sharia compliance of the Islamic banks (Table 7.1, section 7.2.4). Participants with a salient role identity of being a son/daughter decided to choose the banks of their parents' choice (IB and/or NIB) because of their strong attachment to their parents (Table 7.1, section 7.3.4). This was due to the utmost importance that participants gave to their parents, and, therefore, they felt obliged to follow all their advice. Whereas, participants with a salient career identity tend to choose to bank with Non-Islamic banks, as these were best suited to their needs (Table 7.1, section 7.4.4). For example, these participants were using credit cards to build their credit history for their future home mortgage and in some cases for their business. Immense focus on the right intentions was also given, in that they believed that they will not be punished for using non-Islamic banks, as they had the right intentions in their hearts. The author has explained this in a detailed discussion presented in chapter 7.

These findings also revealed the emergence of identity conflict in the presence of multiple identities. Thus, inter- and intra-identity conflicts were identified (section 7.5). Inter-identity conflict revealed that in the presence of a religious salient identity that participants decided to choose their bank depending on their career identities, creating a conflict between their salient religious and career identities. Whereas, intra-

identity conflict occurred when there was a discrepancy among the components of the same identity. For example, within a career identity, despite the desire of making parents proud by opting for Islamic banks, participants still chose Non-Islamic banks. A detailed discussion can be found in section 7.5.

8.2.4 Objective 4
To investigate the influence of culture (role of family) and religion (religious beliefs, commitment and affiliation) on consumer's identities and bank choice

The final objective was to explore the extent to which culture and religion influence consumer identities in the context of Pakistan. Considering the broad nature of these concepts, the author narrowed down the scope of these areas while reviewing the literature in chapter 3. Deriving this from past studies and the collectivist nature of Pakistani society (Hofstede 2005), the role of family was studied in detail as a sub-part of the culture. Similarly, religious beliefs were focused on to explore the role of religion during the course of this study.

This objective was addressed in chapters 6 and 7 where the author discussed in detail consumers' multiple identities and their influence on their banking choice in the context of Pakistan. In a country like Pakistan, religion was found to be at the centre of participants' daily lives, from where they derived the meaning of their lives and their cultural values and this influenced the relationship with their family, as well. However, this was not translated into their bank choice. This overlapping nature of culture and religion also gave rise to the identify conflict, which is one of the contributions of this study. These two factors played a substantial role in shaping participants' multiple identities (see chapter 6 and 7 for a detailed discussion). Through the course of the study, the author found the central role that cultural and religious factors played in forming consumers' multiple identities. This is reflected in the components of each identity; for example, religious identity comprised religious beliefs, as well as the role of religion and spirituality, and, similarly, the role identity of being a son/daughter is reflected in the cultural aspects of the role of the family in the consumer identity formation, which was defined by the components of parents' happiness, status of parents in Islam and Father vs Mother. This shows the integral part that religion plays in Pakistani society, and, therefore, cultural values are also said to be mainly derived from religion, and it is difficult to draw a line between these two

major factors. Therefore, these influences give rise to the salience of one identity over the other, and hence an identity conflict.

This overlapping nature of cultural and religious influences gave rise to identity conflict in participants' lives. The author found two types of identity conflict in relation to participants' bank choice: inter- and intra-identity conflict. Intra-identity conflict occurred among the components of the same identity. For example, within religious identity, the components of religious beliefs and spirituality lead participants to choose non-Islamic banks over Islamic banks, where the role of religion was the only component that influenced consumers to choose Islamic banks. Thus, despite considering religious identity to be one of their salient identities in relation to their bank choice, there was a discrepancy between participants' bank choice and their salient identity. Inter-identity conflict referred to the conflict found between multiple identities. For instance, the participants that are claiming their religious and career identities as their salient identities decided to select the bank of their choice on the basis of their career identities, hence ignoring their salient religious identity.

8.3   Theoretical Contributions

Following on from the previous discussion, this study has made the following contributions:

8.3.1   Multiple identities

This study contributes to the theory of multiple identities in the following four ways.

First, through the course of this study, the author has identified the interplay of multiple identities in consumer decisions. Despite earlier studies on the topic (Reed et al. 2012; Sirgy 2018), multiple calls were made to investigate the different levels of identities enacted by consumers via their consumption behaviour (Hogg and Mitchell 1996; Ahuvia 2005; Bahl and Milne 2010; and Bartels and Reinders 2016). As Bahl and Milne (2010) suggest, instead of focusing on just one self/identity, researchers must consider consumer experience through the prism of multiple selves, in order to assist in answering the complex questions related to consumption during the interaction of multiple selves/identities. This study found that none of the multiple identities that were explored were acting in isolation; instead, they were interacting with each other. The author was only able to find this out because the topic of multiple

identities was explored in its totality instead of investigating only one type of identity (J and Wang 2015; Strizhakova and Coulter 2019).

The second contribution of this study, to the theory of multiple identities, is identification of the components of each of the above multiple identities. In previous studies, a range of identities have been discussed; however, there is limited literature found on the composition of these identities (Bahl and Milne 2010). For example, questions can be asked. What are the components that make up these identities? What constitutes one particular type of identity? Are the components the same or different for each type of identity? This study found out the following with regard to identities: religious identity was composed of religious beliefs, role of religion and spirituality; role identity of being a son/daughter consisted of parents' happiness, importance of parents, and father vs mother; and career identity comprised various components, such as moving out, ambitious: future oriented and making parents proud.

Third, the author discovered a conflict among and between multiple identities, labelled as inter- and intra-identity conflict in this study. Previous studies have suggested that there is a role for salient identity in consumption, and one identity becoming salient over the others, and thus playing an active role in peoples' consumption (Reed et al. 2012; Marin et al. 2018). These discussions are generally around the complimentary side of multiple identities, where these identities complement each other without any clash. However, what will happen if these multiple identities are not complimentary but are instead conflicting in nature, and how does it (if at all) impact consumers choice? (Ahuvia 2005). This study found that identity conflict does impact consumer decisions regarding their bank choice. Through this study, the author found that there could be two different types of identity conflict, which can impact consumption: inter- and intra-identity conflict. Intra-identity conflict develops between the components of the same identity and consumption, whereas inter-identity conflict occurs between the salient identities. In the presence of an intra-identity conflict within religious identity, religion did not play a substantial role in the consumption of banking services for participants; whereas, within inter-identity conflict between religious and career identities, career identity was the salient one when it came to bank choice. Salient identities are more likely to be activated when the meaning of the identity matches the meaning of the social situation (McCullough and Carter 2013). Therefore, the higher level of commitment in a similar situation will guide behaviour more than an identity

with a lower level of prominence or commitment (Burke and Stets 2009). Through the course of this study, the author found little to no evidence of any relevant studies that had looked into the role of identity conflict in consumption.

The fourth and final contribution to the theory of multiple identities is on what made some identities salient over the others. There have been questions raised on how and why these identities become salient (Owens et al. 2010). This study is addressing this question by concluding that in the case of Pakistani banking consumers, it was the role of family which played a substantial role in the activation of one identity being salient over the others, which then leads to participants selecting one bank over another. The role of family and the collectivist nature of Pakistani society have been discussed in past studies (Mohiuddin 2007); however, this study is the first to demonstrate the connection between these constructs with identity salience. As Burke and Stets (2009) suggest, the more people know about the activated identities of an individual, the more likely it is that those activated identities become salient, as was the case in this study.

8.3.2 Consumer behaviour

This study contributes to the existing knowledge of consumption by exploring the role of multiple identities. The need to investigate the different levels of identities enacted by consumers via their consumption behaviour has been emphasised previously (Hogg and Mitchell 1996; Bartels and Reinders 2016). Exploring consumption through multiple identities assists consumer researchers to understand the reasons behind consumption beyond just people's decisions. For example, during the course of this study, the author did not only focus on one level or one type of identity, but a number of identities were explored and their components identified. Further, contributing to the existing theory of consumer behaviour through multiple identities, the author identified the various components of each identity and investigated their influence on participants' bank choice. Due to the breadth of the topic of consumer behaviour and its linkages to consumer identity, this area has been highlighted as one of the most fruitful areas for future research (Escalas et al. 2013; Bardhi and Eckhardt 2017). Since consumers partially craft their identities through their consumption, calls have been made for conceptual development within consumer research to move the field forward (Oyserman et al 2012; Bardi and Eckhardit 2017). Similarly, Graeber et al. (2011) and Hogg and Mitchell (1996) urged fellow researchers to critically explore the very

concept of consumption but not through consumer behaviour models due to their linear approach.

Finally, this study also contributes to the existing debate of the precedence of religion over culture and vice versa in consumption research. Previous studies have argued and compared the role of culture and religion towards consumption to the extent of the primary importance of one over the other (Sood and Nasu 1995; Watzlawik 2012). This study has concluded that religion was more important than culture in the formation of multiple identities, and religion was the driving forces behind Pakistani society's cultural values as well, but this was not translated into the consumption of banking services.

8.3.3   Financial services marketing

Much has been published on consumers' selection of banks (e.g. Anderson et al. 1976; Riggall 1980; Boyd et al. 1994; Devlin 2002; Devlin and Gerrard, 2004; Alam and SeifZadeh 2020). But little to no attention has been paid to the area of bank choice through applying the theory of multiple identities. One reason behind the lack of studies exploring this could be the intangible nature of services, which makes it very challenging for researchers to identify the congruence between existing multiple identities and bank choice. Therefore, applying the concept to a variety of banking, i.e., Islamic vs non-Islamic banking, has allowed the author to explore this topic from the viewpoint of the functions of these different types of banks.

This study, therefore, contributes to the consumption literature on financial services. Further, it has also been claimed that most research on multiple identities is conducted in the west. This does not capture the perception of multiple identities in its entirety, and the way it is perceived and enacted in collectivistic cultures (Marsh et al. 2003; Tiwsakul and Hackley 2012), especially when Pakistan is considered to be an under researched context in relation to consumption (Husain et al.2019). Therefore, studying the topic of multiple identities in relation to consumption choices in the context of Pakistan has helped the author to fill this research gap too.

8.4   Recommendations

The author has drawn various recommendations from this study for the banking sector in Pakistan, focusing on Islamic banks.

- In order to focus more on consumers' religious identities, Islamic banks should work on bringing in tangible elements to their communication strategies with banking consumers. These tangible cues may include religious signs, the verses from Holy Quran along with applying the religious symbols to the dress code of their staff. The banking staff should be given training to explain the functions of Islamic banks to consumers. Since bank employees bring the element of tangibility to these intangible services, their role could be very crucial to attract potential consumers. This will help the consumers to overcome the intangible nature of these services and they will be able to relate more with these banks on the basis of these Islamic cues. The use of tangible cues has also been proven to be successful in the marketing of Islamic banking services in other countries (Wright 2020). Similarly, the importance of tangible cues has been discussed in the identity literature because a visual tangible cue can help the consumers to resonate with the product/service more (Mcgowan et al. 2017). Therefore, Islamic banks should work to develop their own strong identities to improve the congruence between theirs and their consumer identities. By doing this, they will be able to attract consumers with salient religious identities. This will also enable them to build and enhance strong emotional and spiritual connections with the consumers.

- Taking a cue from the findings, Islamic banks need to work on gaining consumers' trust. Participants with salient religious identities were not using Islamic banks due to a lack of trust in the compliance of Islamic banks with the Sharia principles. This lack of trust has been noted in previous studies (for example Ashraf et al. 2016; Zafar and Sulaiman 2020). This can be addressed by Islamic banks improving their communication regarding their Sharia compliance. For example, Islamic banks can plan to arrange workshops/seminar series or an open forum for the general public to learn about their operations and ask questions around their concerns. Further, social media platforms can also be used to disseminate all the relevant information to the consumers. Online forums on the bank's own website can be setup for the consumers to discuss all their doubts openly and from the comfort of their homes. Additionally, Islamic banks should develop a FAQ section regarding all the possible questions that consumers may raise regarding doubts about the

non-compliance of Sharia principles. This should be presented on their websites and made available in their physical branches. Islamic banks should aim to win consumers' trust by showcasing their operations in a transparent way to enable consumers to understand the IB processes for themselves. This will help to improve consumers' trust on these services and ultimately will motivate them to use these services.

- Islamic banks should work to introduce schemes/incentives for parents, as this research has shown that participants with salient son/daughter identities choose the bank of their parents' choice. This can be done by launching an introductory scheme to encourage customers (who are parents) to introduce their children to the bank. Thus, attracting parents will help increase the Islamic banks' clientele (Bornstein et al. 2017). Building on previous studies (Alam and Seifzadeh 2020), Islamic banks should also invest in their research and development departments to understand consumers' needs and motives better.

  Further, this study also revealed that participants with salient identities were interested in choosing a bank for its functionality (consumers with salient career identities) instead of for any religious reasons. Thus, Islamic banks also need to work on improving their customer services and building strong customer relationships where they will be preferred over other banks. This can be done through providing training to the front office staff to improve their customer dealings. Also, occasional phone calls to customers can be made to make them feel valued. Further, Islamic banks should work on making their services convenient and accessible for consumers. This can be improved through technology; for example, providing online banking services, or in branch and by setting up ATM/cash machines in their branches to increase their visibility. To increase their market presence, they can partner with some renowned banks, such as the National Bank of Pakistan, which already enjoy a good reputation.

8.5 Limitations

Despite the contributions highlighted above and the efforts made to maintain methodological rigour in the data collection and analysis, the author does acknowledge

that there are some limitations to this study, which can be worked on further when developing any future research.

Reflecting upon this thesis and the centrality of religion in the formation of consumers' multiple identities, the author notes that the literature review could have incorporated identity studies conducted by Muslim scholars to add further insight to the topic area. This was not done for the course of this thesis due to author's limited knowledge of these contributions of Muslim scholars.

Questions around Muslims' identity started emerging after the death of the last prophet Muhammad P.B.U.H in 632 AD (Hoyland 2007). Primarily, these questions were raised due to the wide-ranging debates over Muslim's beliefs, concepts, values, practices, and world views in general. Several contributions have been made in this regard; however, the author could only utilise sources available during the current times.

In this regard, some studies on multiple identity theories derived from religious points of views were not reviewed. Ibn Sina's (Avicenna in Latin, 980-1037) work as discussed by Kaukua (2015), is the most relevant to this study, particularly his theory of self-awareness which states that self-awareness is the very existence of the human being. As per Ibn Sina, one is permanently self-aware regardless of the person realising this, thus self-awareness is the very existence of the individual. His work supports the notion of multiple identities by identifying and acknowledging the ever-changing nature of the soul (Kaukua 2015).

Another important contribution in this domain is of Ibn Kathir (1300-1373), a renowned scholar and Islamic exegete for his work on the interpretation of Quran and Hadith (Mirza 2012) and thus is referred to as *Mufassir* (in Arabic terms). Ibn Kathir discussed and presented a framework describing two main identities (sects) in the Islamic context i-e Sunni and Shia. However, western academics consider his work to be slightly controversial. For example, it was referred to as primary and very elementary philological work (Laoust 1942), whereas according to Calder (1993) it was narrow minded and sceptical piece of work against his predecessors (Mirza 2012; Hagler 2015). This was also one of the reasons to not discuss these contributions at length while reviewing the literature for this thesis.

Yusuf al-Qaradawi is another notable contributor in the field of Muslim identity (Hasan 2013). His main work revolves around developing Islamic answers to the questions modern eras have posed. Emphasising on building a strong 'Muslim identity' he was not in favour of adapting Islam and its various practices to the modern requirements. In contrast, under Islamic awakening project his work was around Islamising modernity to give modern age an Islamic face (Esposito and Shaheen 2013; Warren and Gilmore 214).

In order to explore consumers' multiple identities, the author followed a qualitative approach as was discussed in chapter 5. This was indispensable in order to gain a deeper understanding of the topic and to fulfil the aim and objectives of this study. However, despite the strengths of qualitative research, the author also came across some of the challenges, which are also the limitations of the study.

The biggest critique of qualitative research is researcher bias, where the researcher, being an insider, may impact the research results from developing the interview guide to the analysis and presenting the results (Bryman 2015). This, bias increases when the researcher is an insider as was the case in this study. The author hails from Pakistan, and, therefore, is interviewing people from her own country brought some challenges. For instance, already knowing the religious implications and society's values and norms, some of the participants did not feel comfortable expressing their religious views, which were not aligned with popular views. The author did try to overcome this challenge by rephrasing questions on some occasions and by making it clear to participants that their responses would be anonymised and were only to be used for research purposes. The author also informed participants about the scope of the research and how these findings will be used to understand the broader topic of multiple identities in relation to their bank choice.

Despite following a back-translation technique (Santos et al. 2015), as explained in detail under section 5.7, the author found it challenging to translate most of the interviews from Urdu to English to keep consistency in the responses. This was first identified at the pilot stage and prepared the author for the full data collection stage. In order to overcome this challenge, the author made sure that she had access to the expertise of another bilingual person to verify these translations, which became very helpful at the pilot stage, and, therefore, the author continued with the same during the

rest of the research. However, as noted in previous studies, in many languages a single word has multiple meanings and there are differences in words, idioms, and colloquialisms that are generally understood in one language but do not make sense in the other due to the different syntax of languages (Weeks et al. 2007). This has also impacted the formation of codes, subthemes and themes at some level. Therefore, apart from using a bilingual person's expertise to verify the author's translation, the author has also kept some of the original words/phrases in this work, so as not to lose the authenticity of the data. The author has attempted to overcome this bias, however it may still exist to some extent within the data analysis of this thesis.

Further, the author found participant recruitment a difficult task. Initially, people refused to take part in the data collection process stating their lack of knowledge of banking (in general) and Islamic banking (in particular) and multiple identities as a concept. Some also expressed their discomfort of talking about their religious beliefs, because, to them, religion was their own personal matter and they did not want to be judged on their religious beliefs/practices. For these participants, identity was a complex topic to talk about and they perceived that this research was going to be about money since banking was involved. They were also not sure about how this information would be used and if their responses would be made available in the public domain. These issues were resolved by providing the participants with a participant information sheet and a consent form in advance (appendix 7i and 7ii). This gave them enough time to understand the scope of the research, how their responses would be used and to decide on their participation. Finally, the author managed to recruit 23 participants after a time-consuming process. But these interviews helped the author as the remaining participants were recruited through snowball sampling where the recruited participants referred more potential participants. This was followed by another time-consuming process of arranging the interviews.

8.6 Recommendations for Future Research

Keeping in view the above discussion, it can be said that achieving identity synergy is particularly relevant for today's busy consumers who may feel pulled in many directions by conflicting and competing demands (Fombelle et al. 2012). Therefore, this is a very relevant and timely study and proposes a few recommendations for future research.

First, building on the empirical framework presented in this research (Figure 7.1), future studies can further investigate the role of group identities in particular in consumption and if there are any other identities which become salient in consumer choices.

Second, this study provides a sound foundation for upcoming studies in the area of consumer multiple identities. Future studies should build further by exploring the why and how behind the emergence of identity salience and its impact on consumption. What makes one identity salient over the other in a given situation? This study had utilised a qualitative enquiry, whereas future studies can employ a large sample to address these questions and to test this hypothesis.

Third, this study can be expanded to the services sector, in general, to assess the feasibility of the topic. Similarly, on the basis of this research, future studies can be conducted in a cross-country or a single country context to assess if these multiple identities hold or differ on the basis of factors such as culture and religion.

Fourth, the area of identity conflict has the scope to be explored further to extend the findings of this research. Especially due to the limited research on the impact of identity conflict on consumer choices, this strand can help consumer researchers to advance their knowledge in the field.

Finally, future studies can also be planned to investigate the same topic but from the banks' and their employees' viewpoint. Researchers can explore the area of brand identity and its congruence with consumer identity. What makes a bank tick in the eyes of a consumer from the brand and consumer identity congruity perspective rather than a service quality perspective?

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Appendix 1: Interview guide

Demographic Information:

Age

- 20-30
- 31-40
- 41-50
- 51-60
- 61 and above

Education

- Matriculation
- Intermediate
- Bachelors
- Masters
- M.Phil./PhD

Occupation

- Self-employed (Please state _____)
- Employed   (Please state _____)
- Unemployed

Monthly income

- 25,000-35,000 PKR
- 36,000-45,000 PKR
- 46,000-55,000 PKR
- 56,000-65,000 PKR
- 66,000 PKR and above

Marital status

- Single (Please state, if engaged _____)
- Married
- Divorced
- Widowed

Family Structure

- Extended family
- Joint family
- Nuclear family

Residence

- Owned
- Parents owned
- Rented

Duration at the house

- More than 5 years
- More than 15 years
- More than 25 years
- More than 25 years

Urban/ Rural

Interview questions along with the probing questions

Identity

- How would you describe yourself? (How do you see yourself?)
- How would you describe yourself in personal (family, friends) and professional life?
- Can you describe what is important to you in the above contexts? (We often behave different in different situations. Can you tell me a little about yourself at work, at home, socialising).
- How would you identify yourself in these diff situations
- What roles do you play?
- If I ask you to choose one, which one you would choose and why?
- Are you satisfied the way people identify you?
- Are there any particular groups/individuals that influence you publically or privately and why? (Or any role models)
- What influence you and why? (personally/professionally)
- What kind of people or which group of people you socialize with? Are these the same people you would like to socialise with (given the choice)?
- Who they are like? How do you select them or what things do you consider in selecting your groups? Or do you rather prefer to interact with different people in different situations? (These are number of questions, just in case to probe the interviewees).

Religion

- What does religion mean to you?
- What role religion plays in your life? Does it have direct/indirect impact on your decisions? Can you please give any examples?

Family

- What does family mean to you? Can you describe the value your family holds for you especially in your decisions?
- How does religion spill into your life/banking?
- Which events do you celebrate the most and why? What are the defining occasions for you? And why?
- Do you see any changes in your behaviour depending on various situations? If yes, can you please describe?

Banking

- What does bank mean to you?
- What financial products do you use and which banks do you deal with and why?
- Are there any group of people or anybody that influenced your decision
- In case they mention different bank products (You mentioned different banking products you use, what influence you in deciding these diff products.
- What factors influence your decision/what things did you consider while selecting your bank? How did you decide to choose this bank? Were you happy about it? What went into your mind? What it meant to you? Did you consider religion in your decisions?
- How you would define your relationship with you bank (transactional, relational)?
- How many times do you interact with the bank?
- How do you bank and who do you communicate with?
- What things you consider the most important while deciding the bank? And why?
- How long you have opened this bank account?
- What is your perception about your bank (it would be the bank they are dealing with)? Or how do you perceive your relation with the bank?
- How do you perceive Islamic banks and what is your definition of Islamic bank?
- Do you see any similarity between yourself and your preferred financial institution?

(Meanwhile, there would be further questions depending upon their replies, especially to bank selection criteria).

Appendix 3: Interview 26: Author's initial thoughts/interview summary

Interviewee 26:

I conducted this interview at the interviewee's convenient place which was her work place. I reached there on time. On my arrival I was told that my interviewee will be there in a short while and she was. This lady has started her career in her early age soon after finishing her graduation to support her family. She is 2nd in order among her 6 siblings, 5 girls (including her) and one boy who is the youngest among all in the family. Her father used to work in another city in a different province but he was made redundant and she has to volunteer herself to earn bread and butter for the family. She comes from a lower middle class family and was very concerned about her image and reputation considering her work environment which was dominant by her male colleagues and she being a female felt quite restricted and limited in her options. She initially wanted to pursue her career in banking but then due to the interference of her brother in law she decided to change her plan on religious grounds (due to the involvement of interest). Family is very important for her, especially she values her mother a lot and she has sacrificed for her family in the past and is happy to do so more in the future as well. For example, now she has sacrificed for her younger sister to get married first (going against the society norms) while she supported the family financially. She is not in hurry to get married at the moment as she wants her brother to be financially independent when he grows up and can look after the family and then she will think of settling down, and she consider this her obligation. She does all this sacrifice to return all the family love and care she received when she was growing up. She finds herself and the family trapped in the social norms and cultural values especially when it comes to marriage.

She has a strong religious belief and shows concern about halal and Haram doings/ earnings; despite she does not consider herself a good practicing Muslim.

She doesn't know much about banking and does not want to know in detail as this is complicated for her but in her opinion banks are 'secure institutions' and she thinks that no bank can be excluded because of the vicious cycle of interest.

Appendix 4: Interview transcript – Manual coding (illustration)

Nivo 10/2/16

1 Q.   How would you describe yourself?

Name

2 I am Khadija mushtaq and I am kind off reserved person I
3 don't mean to say that I am less social...I am social but to
4 certain extent, I am social where it needed so I mould myself
5 according to the situation else I am reserved. Apart from that
6 myself priorities include my family and it comes first and on
7 the top of the list. My all decisions are based on my family
8 and I keep them in mind while doing everything in whatever I
9 do, so my relation with family, the way I spend my time with
10 them is my life priorities. And if you talk about my
11 professional life, whatever I do I try to do best. I want to be
12 expert in my field. I don't want to do everything partly, but I
13 want to select one field and to give my best to it and to learn
14 all and to be expert in that field. So I don't want to do
15 different things and leave them incomplete, so whatever I do
16 I do it best.

Personality
situation importance
First priority family
Decisions based on family
Do professional /job best

17 Q.   You mentioned that you are reserved not very
18 social; would you like to explain any other traits of
19 yours?

20 So as I mentioned about reserve, but I want to say is the
21 stage between reserve and social I would probably lie in that
22 stage, and I would describe my personality in that way. Apart
23 from that I am flexible. Regardless of that environment I
24 have the tendency to get settled in that environment, I
25 wouldn't face any problem in doing that. I am flexible, loving
26 and caring (extremely and stress on caring). I am very
27 caring. There are few people with whom I have strong
28 relation I am extremely caring about them and would do
29 anything for them but on the other hand if I don't have a
30 strong relation with someone I am not as caring. so I am not
31 same with everyone, I cannot treat everyone on the same
32 level because I don't like to show off, so if I have something
33 in my mind about someone it will remain in my mind without
34 the other person knowing about it. So if I know a negative
35 thing about someone, I will work with person and follow my
36 duties but I will never show them that I know something
37 negative about them. I can pretend in that way

describe my personality
personality
Caring
personality

38 Q.   So can we say that you are on extreme end on
39 both sides?

40 Yes I am but only one on side. If I am caring with someone I
41 am extremely caring and if I am not I will not cut off myself
42 from that person I would still care about them but on average
43 bases I cannot cut off myself from people like that. So I will

Caring

1

5 treat everyone on average but when I care for someone that will be on extreme.

46 Q. So how do you see yourself personally?

47 Personally I would say as I mentioned earlier, family and
48 home are my priorities these things and I prioritise these
49 things I spend my time with them and I like doing that.
50 Adjusting myself according to family style and do only those
51 things which are acceptable by them and where they are
52 happy. I don't want to make them feel bad because of me.

Family imp
Sacrifice for family
Family don't feel bad coz of me

53 Q. What about professional life?

54 As far professional life is concerned as I have told you that
55 when I do something I try to do it to best of my ability. Since I
56 am a teacher so I want to be the ebst teacher among
57 everyone else. So if there are 3, 4 people sitting there and if
58 I leave the place, everyone have same opinion about me
59 there shouldn't be any difference in there opinion. They all
60 should agree on the fact that I am a good teacher there
61 shouldn't be any difference of opinion. So I want
62 professionally that if there are 30, 40 students in the class,
63 they all should be satisfied from me on the same level
64 without any difference.

To be best teacher

65 Q. So what is the most important thing for you in
66 your personal life?

67 In Personal life, I have many dreams and they are a lot. I
68 think a lot but sometimes I feel they are far from reality and
69 cannot be achieved in reality in my personal life. so in my
70 personal life I just want to make my parents happy, I don't
71 want to hurt them. I want to do only those things which make
72 them feel good about me and I want to make them proud on
73 me where they can tell others proudly that I am their
74 daughter. So I want to make my family and parents happy in
75 whatever I do.

Personal life, parents happ[y]
make family/parents p[ro]

76 Q. So as you said about all those dreams, are these
77 dreams related to your personal life or professional life

78 Well it can be related to career and personal life. Because if
79 you my other siblings all are well educated. We are mash
80 Allah quite educated. Most of them are doctors; one is
81 engineer so I take inspiration from them. At times I feel that I
82 am not doctor like them and I look down upon myself
83 (although I have done an MBA and MS but still I don't feel
84 very confident about myself) but then I take inspiration from
85 my siblings. So I want to achieve a lot just to make my

mashAllah
Family education
sibling education

2

Appendix 5: Nvivo (10) Analysis
(i): Code description (Nvivo 10 coding)

(ii): Code description (Nvivo 10 coding)

Appendix 6: Step by Step Analysis
i)   Nvivo (10) Phase One
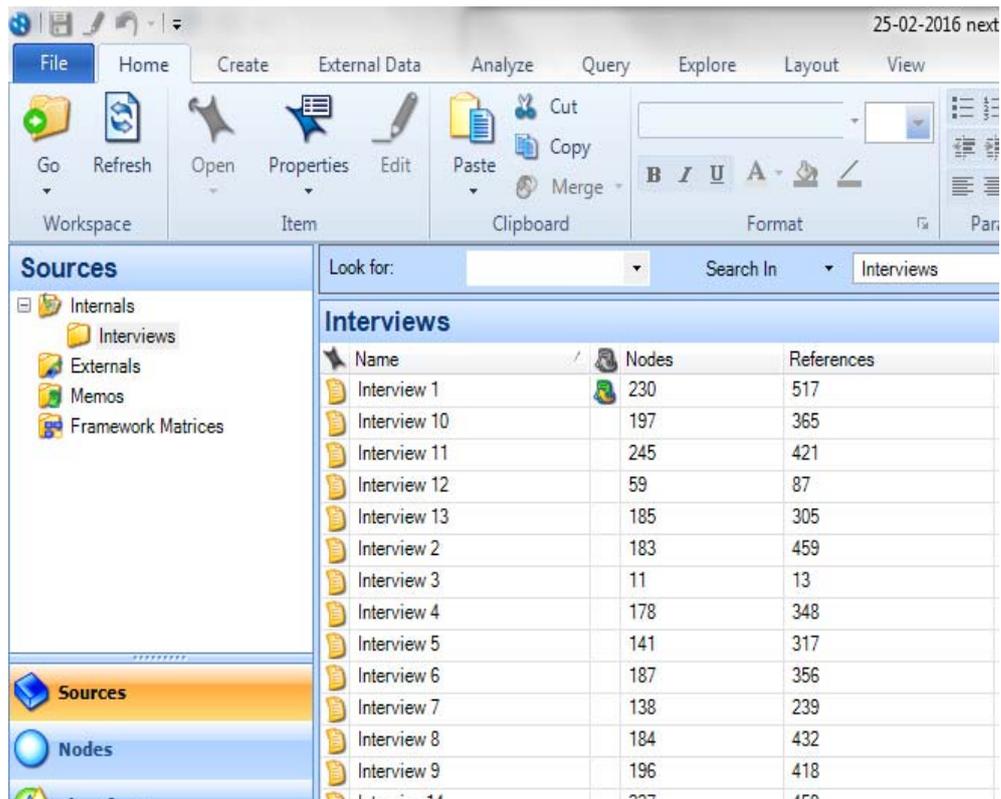
(ii) :   Nvivo (10) Phase Two
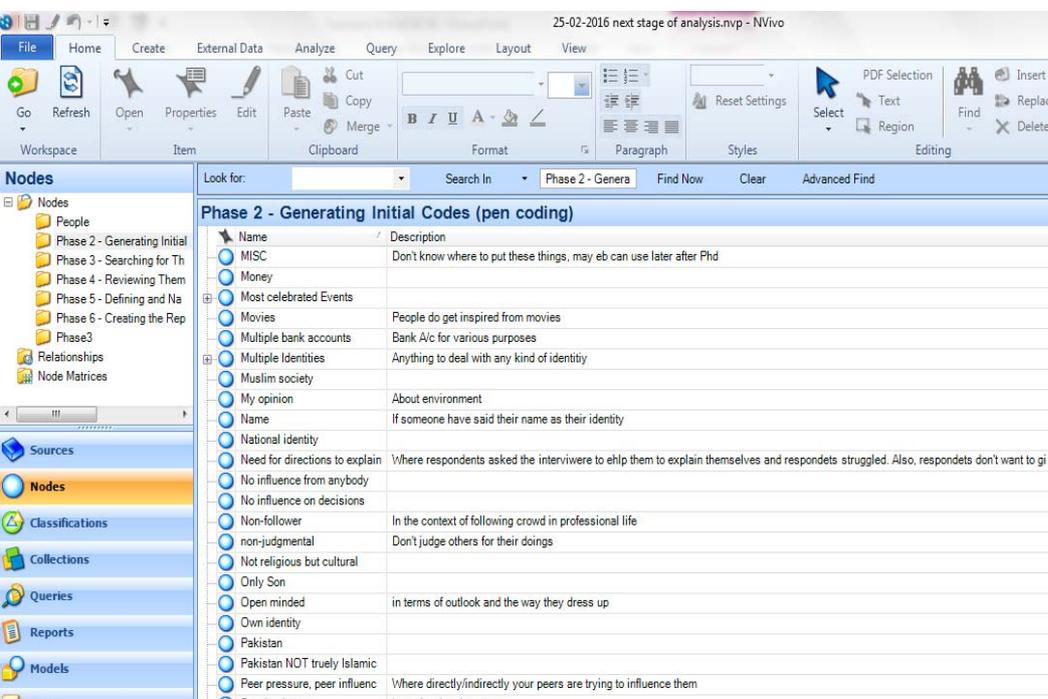
(iii) : Nvivo (10) Phase Three

- **Name**
- ⊟ ○ Family Importance
  - ○ Carry forward family name
  - ○ Childern (daughter)
  - ○ Children
  - ○ Co-dependency
  - ○ Communication gap
  - ○ Dad
  - ○ Family connection
  - ○ Family education
  - ○ Family enquiry
  - ○ Family get together
  - ○ Family gratitude
  - ○ Family happiness
  - ○ Family Men
  - ○ Family priority
  - ○ Family structure
  - ○ Family support
  - ○ Friends are like family
  - ○ GrandFather
  - ○ Growing up years
  - ○ Guilty of not spending time
  - ○ Home comfort
  - ○ Job for family
  - ○ Mother
  - ○ Mother over wife and kids
  - ○ Not burden on my family
  - ○ Not many friends
  - ○ Obliged towards mother
  - ○ Parents
  - ○ Parents do for your betterment
  - ○ Parents expectations from children
  - ○ Parents sacrifise
  - ○ Sacrifise for Family
  - ○ Siblings

Appendix 7 (i) : Participant information sheet
Participant Information Sheet- Samreen Ashraf- PhD research project

The title of the research project: The role of Consumer multiple identities in bank choice in Pakistan.

I am a PhD research student at Bournemouth University (Business school) and invite you to take part in my research. Before you decide it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part.'

- **What is the purpose of the project?**
  As the topic suggests, this research is aimed to investigate the impact of consumer multiple identities on their bank choice. It is a PhD research project.

- **Why have I been chosen?**
  You are chosen because this research require participant considering the age bracket (25 years and above), have minimum educational degree and operate their bank account to fulfil the research objectives.

- **Do I have to take part?**
  It is up to you to decide whether or not to take part. If you do decide to take part you will be given this information sheet to keep (and be asked to sign a consent form) and you can still withdraw at any time. You do not have to give a reason.

- **What do I have to do?/ what will happen to me if I take part?**
  Considering this PhD research project, you would be asked to share your views in the form of semi-structured interview using qualitative research method. Interview questions would be about you as a person, your family, religion and the banks you choose to avail any financial services. Interview may last longer depending upon your answers but minimum time would be one hour. All questions are open ended.

- **What are the possible benefits/risks of taking part?**
  There are no immediate benefits of participating in the project apart from advancing current academic knowledge.

- **Will my taking part in this project be kept confidential?/ What will happen to the results of the research project?**
  All the information that we collect about you during the course of the research will be kept strictly confidential. You will not be able to be identified in any reports or publications.
  You would also make aware of the research results and a copy of result can be sent to you if you require. Once your interview is transcribed, it would be sent back to you to identify any discrepancy in your views and the written material to increase data credibility.

Once, discussed with you this data might be used in future research publication without identifying you, thus it will not affect confidentiality or anonymity.

- **What type of information will be sought from me?**
  As explained earlier, you would be asked a number of questions regarding you and the way you like to be identified, you family and your bank choices. These questions are vital to achieve the research aim and objectives.
- **Will I be recorded, and how will the recorded media be used?**
  The audio and/or video recordings of your activities made during this research will be used only for analysis and for illustration in conference presentations. No other use will be made of them without your written permission, and no one outside the project will be allowed access to the original recordings.
- **Who is organising/funding the research? (If applicable)**

Since I am conducting my research as a PhD student, thus Bournemouth University is funding this project.

Contact for further information

You can contact me at:

Samreen Ashraf (PhD researcher)

Business School, Bournemouth University

EB501, Executive Business Centre

89 Holden Hurst Road

BH8 8EB- Bournemouth

Email: sashraf@bournemouth.ac.uk or samreenashraff@yahoo.com

Dr. Yasmin Sekhon (1st Supervisor) Dr. Julie Robson (2nd Supervisor)

mailto:Y.K.Sekhon@soton.ac.uk Email: jrobson@bournemouth.ac.uk

Finally…

The information sheet is a designed to provide you a clear understanding of the whole process, if you feel some ambiguity in any part, please let me know on my above contact details. Further, this is your copy for future reference.

In the end, I would like to thank you for taking some time out to take interest in my research and for reading this document.

Samreen

Appendix 7 (ii) : Participant Consent Form

Project tittle: The role of Consumer multiple identities in bank choice in Pakistan.

Researcher: Samreen Ashraf (PhD researcher)

Business School, Bournemouth University

EB501, Executive Business Centre

89 Holden Hurst Road

BH8 8EB- Bournemouth

Email: sashraf@bournemouth.ac.uk or samreenashraff@yahoo.com

Supervisory team:

 Dr. Yasmin Sekhon   mailto:Y.K.Sekhon@soton.ac.uk

Dr. Julie Robson

Email: jrobson@bournemouth.ac.uk

<div align="right">Please Initial Here</div>

I confirm that I have read and understood the participant information sheet for the above research project and have had the opportunity to ask questions.	
I understand that my participation is voluntary and that I am free to withdraw at any time, without giving reason and without there being any negative consequences. In addition, should I not wish to answer any particular question(s), complete a test or give a sample, I am free to decline	
I give permission for members of the research team to have access to my anonymised responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the report or reports that result from the research.	
If needed, I could be contacted in future.	
I agree to take part in the above research project.	

Name of Participant   _____

Date   _____

Signature   _____

Name of Researcher   _____

Date   _____

Signature   _____

Once this has been signed by all parties the participant should receive a copy of the signed and dated participant consent form, the participant information sheet and any other written information provided to the participants. A copy of the signed and dated consent form should be kept with the project's main documents which must be kept in a secure location.

Appendix 8 : Research Ethics Approval

Research Ethics Checklist

Bournemouth University

Reference Id	5052
Status	Approved
Date Approved	22/12/2014

Researcher Details

Name	Samreen Ashraf
School	Business School
Status	Postgraduate Research (MRes, MPhil, PhD, DProf, DEng)
Course	Postgraduate Research
Have you received external funding to support this research project?	No

Project Details

Title	The impact of Consumer multiple identities on their bank choice: A case of Pakistan