


## Article

# Faith and Finance: Understanding Muslim Consumers' Identity in Pakistan's Traditional Banking Sector

Samreen Ashraf \*, Juliet Memery and Martyn Polkinghorne 

Bournemouth University Business School, Bournemouth University, Poole BH12 5BB, UK

\* Correspondence: sashraf@bournemouth.ac.uk

## Abstract

Although research on religion has gained increasing attention, few studies have examined its connection to consumer identity and how it influences purchasing decisions. This gap is especially noticeable when it comes to decision-making around religious services. Previous studies on what influences consumers' choice of banks have produced mixed findings on the role of religion. This study explores how multiple identities shape the decision to use non-Islamic banking services in Pakistan, where Muslim consumers can choose between Islamic (religious) and non-Islamic (non-religious) banking options. Using a qualitative approach, the research focuses on Muslims who opt for non-Islamic banking to understand the factors behind their choice. Findings reveal that role identity—especially as a son or daughter—plays a key role in bank selection, even when religion is important to the individual. However, identity conflicts arise as people navigate different aspects of their identity. Surprisingly, group identity had little influence on these banking decisions.

**Keywords:** consumer multiple identities; religious identity; role identity; identity conflict; qualitative; financial services; banking



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## 1. Introduction

In recent times, there has been a renewed interest in religion and spirituality, particularly within the context of consumer identity and its impact on consumption (Aglozo & Cohen, 2025; Sandikci, 2020). Despite the substantial growth in the Muslim market segment (Statista, 2025), the exploration of this topic concerning religion-based services, such as Islamic banking, remains incomplete. Various studies have investigated consumer motivations for using Islamic banking, yielding conflicting results. While some studies (Rehman & Masood, 2012; Ali, 2022; Hamadou et al., 2025) identify religion as the primary driver behind the choice of these services, others (Abdullrahim & Robson, 2017; ElMassah & Abou-El-Sood, 2021; Lebdaoui et al., 2024) contest this assertion. Moreover, many of these studies assume that Muslims will inherently choose Islamic banks, thereby introducing a potential bias. This study seeks to delve deeper into the question of why religious individuals (Muslims) may not necessarily consume religiously orientated services, specifically Islamic banking services.

Consumer behavior experts recognize the significance of consumer identity and religion (Coşgel & Minkler, 2004; Lindridge, 2005; Reed et al., 2012; Sharifonnasabi et al., 2020; Aglozo & Cohen, 2025). However, the relationship between consumer identity and service consumption has yet to be thoroughly explored (McKeage & Gulas, 2013; Ashraf et al., 2022). The conflicting findings of previous studies exploring the usage of Islamic banking present an opportunity to better understand consumers and the factors influencing their

bank choices, particularly considering their multiple identities. Responding to the need to investigate the different levels of identities enacted by consumers in their consumption behavior, especially in the service sector (McKeage & Gulas, 2013), this study examines consumers' multiple identities concerning their choice of a bank.

The focus of this study is Pakistan, a country uniquely founded on religious principles, where the intersection of religion and culture profoundly influences societal behaviors and economic decisions. Pakistan presents a particularly important case for examining the interplay between religion and banking preferences due to its distinctive socio-economic and cultural context. With a population of over 250 million, the majority of whom are Muslims (World Population Review, 2024), religious adherence plays a central role in shaping individual and collective economic choices.

Pakistan's banking sector operates both Islamic and conventional (non-Islamic) banking systems. Islamic banking, based on Shariah principles, aligns with the ethical and religious beliefs of a large portion of the population who view interest-based transactions as impermissible (Alam & Seifzadeh, 2020). Simultaneously, conventional banking retains a strong foothold, serving segments less influenced by religious considerations or those prioritizing financial convenience over faith-based alignment. It is important to note here that Sharia compliance refers to adherence to Islamic legal principles derived from the Quran, i.e., the sayings of the Prophet Muhammad, and subsequent scholarly interpretations (Omer, 1992). For financial activities, Islamic banking forbids earning or paying interest, viewing it as being exploitative and unjust. Instead, banks earn profits through trade, leasing, and equity participation. Anyone can open an account in an Islamic bank, as there are no specific restrictions based on religion or background. If an individual is eligible to open a bank account in general, they can also choose to open one in an Islamic bank.

Socio-economic factors, such as the widespread income disparity, which is commonplace with 40% of the population living below the poverty line (Wieser et al., 2024), further highlight the importance of Islamic financial products that cater to ethical concerns and risk-sharing mechanisms (Islahi, 2018). Additionally, cultural norms in Pakistan emphasize collective decision-making within families, which often leans toward Islamic banking as a symbol of religious adherence and communal values (Omer, 1992).

This study therefore contributes to the consumer behavior literature by addressing an often-overlooked complexity in religious consumers' banking choices. By applying theories of multiple identities, this study shifts the analytical focus from religion as a singular, static influence to a more dynamic understanding that accounts for the interplay between religious identity and cultural norms. Thus, it responds to a critical gap in the literature and offers a more contextually grounded framework for understanding consumer behavior in religious financial markets, particularly where both Islamic and non-Islamic banking options are available.

This paper begins with an overview of the interplay between religion and culture, recognizing the blurred lines between these two concepts (Sharifonnasabi et al., 2020). This is followed by a discussion of consumers' multiple identities, including personal, role, and group identities, along with justification for the chosen setting and context, i.e., the banking system in Pakistan. The methodology is then outlined, followed by the presentation of findings and discussions. Finally, the study is concluded and suggestions for future research are proposed.

## 2. Literature Review

The literature discussed in this section relates firstly to religion and culture (with specific consideration of identity) and secondly to Pakistan and Islamic banking.

## 2.1. Religion and Culture

Until recently, religion has not received much attention in the marketing literature despite past studies demonstrating the clear influence that it has on consumer behavior (Muniz & Schau, 2005; Engelland, 2014; Ashraf et al., 2022). This could be due to the perception that religion belongs in the social realm of life and not in the marketplace, although this viewpoint can be questioned given the strong linkages between the two (Sandıkci, 2018). Alternatively, it may be because the lines between religion and culture are blurred, with some studies considering these concepts as being two sides of the same coin. However, some studies report a degree of ambiguity due to the overlapping nature of these concepts, and others comment on the precedence of one over the other (Jamal & Sharifuddin, 2015).

In academic discussions, it is crucial to understand that religion and culture are not the same things. They represent different aspects of human life. Religion is about the things people do, based on what they think are related to a higher power or reality. For example, going to a place of worship, praying, or following specific rituals are behaviors connected to religion. On the other hand, culture is about the mental characteristics that make different groups of people unique. For instance, the way we dress, the food we eat, or the traditions we follow are part of our cultural traits. However, some of these could also be influenced by religious choices, for example, eating Kosher food in Judaism, Halal food in Islam, wearing modest clothing in various religions, etc. Even though religion and culture are distinct, it is important to note that they partly overlap with human activities. In simpler terms, as explained by Saroglou and Cohen (2011), they both involve shared ways of thinking, feeling, identifying, following norms, and behaving socially.

Thus, culture and religion may be similar in nature, but this study will only consider religion as being the key factor in consumers' multiple identities due to the nature of the religious services being explored, i.e., Islamic banking (Ashford & Polkinghorne, 2012). This, however, does not exclude culture from this investigation, and we remained open to finding cultural influences on consumers' identities during this study.

## 2.2. Consumer Multiple Identities

The importance of self-identity is evident in past publications (Reed et al., 2012; Gaither, 2018), and it is widely argued that consumers create identities, expressed through the consumption of various products, for themselves and for others (Belk, 1988; Hogg & Michell, 1996; Coşgel & Minkler, 2004; Randers & Thøgersen, 2023). Whilst many 'types' of identities have been explored in relation to consumption, for example, consumer multiple identities in meat consumption (Randers & Thøgersen, 2023), national identity in the context of consumption (Carvalho et al., 2019), and green identity in sustainable fashion consumption (Costa Pinto et al., 2014), the topic of religion has received little attention (Jamal & Sharifuddin, 2015). In particular, limited studies have been conducted around identity and the consumption of religious products and services (Sandıkci, 2018).

### 2.2.1. Consumer Identity

Consumer identity is not developed in a vacuum as various factors contribute towards it, such as an individual's family background, education, religion, and culture. Given this, research suggests that rather than focusing on one identity, the consumer experience should be considered through the prism of multiple identities, and the interplay among them investigated (Stets & Burke, 2005; Burke & Stets, 2009; Reed et al., 2012; Oyserman, 2015). "A multiple identity is about being, how one classifies and perceives oneself in a given situation" (Ashraf, 2021, p. 7), which implies that identity is a dynamic concept, fluid in nature, and will change dependent upon the individual's situation. Past studies consider

the personal aspects of identity ([Hardy et al., 2017](#)), in which identity is about being and how a person thinks about themselves, i.e., who they are and who they want to become. It reflects traits and/or characteristics that may feel separate, or linked, to one's own social and role identities ([Oyserman, 2015](#)). The situational aspect of identity may attach certain category labels to people. It can therefore refer to both an individual's role identity, which includes all the roles an individual plays in their life, e.g., personal (family-based), social (friends-based), and professional (work-based), as well as their group identity ([Burke & Stets, 2009](#)) which combines all of the affiliations one has in which group membership makes them feel they belong, are represented, and are heard. Thus, personal, role, and group identities need to be considered within the realm of multiple identities in this study, as these three strands encapsulate consumer identity at all levels.

### 2.2.2. Personal Identity

The development of personal identity is influenced by various factors during an individual's growth, including family, early experiences, social environments, networks, and heritage/background ([Erikson, 1994](#); [Hardy et al., 2017](#)). This study specifically examines the impact of religion, as certain religious institutions have traditionally played a crucial role in shaping the identity of their followers. These institutions can regulate even the most mundane aspects of consumption behavior, such as diet, clothing, entertainment, and other lifestyle choices, in a comprehensive manner ([Goffman, 2022](#)). Religious identity, which encompasses an individual's goals, conduct, behavior, and values, holds significant importance in one's existence.

However, individuals may not always fully align their beliefs with the teachings of their religion and cultural norms. The reasons for this misalignment have not been thoroughly explored. While it might be expected that individuals whose beliefs align with their religious teachings would naturally engage in religious practices, the conflicts between an individual's religion, beliefs, and culture may impact their consumption choices. This introduces the concept of religiosity.

Religiosity generally consists of two components, which are religious affiliation and religious commitment ([Worthington et al., 2011](#)). Religious affiliation refers to the behavioral or interpersonal component, indicating the extent to which people practice their religious principles. Religious commitment, also known as the cognitive or intrapersonal component, denotes the degree to which individuals adhere to their religious values, beliefs, and practices in their daily lives. The practice of religious identity varies from country to country, and social pressure can influence individuals to conform to certain religious identities aligned with religious norms ([Ashraf et al., 2022](#)). Therefore, religion can play a crucial role in shaping role identities.

### 2.2.3. Role Identity

Role identities are shaped by the personal meanings that individuals attribute to the various social categories with which they are associated ([Harmon, 2007](#)). According to McCall's theory (2003), role identity can be understood as the different personas individuals adopt when occupying specific social positions ([Harmon, 2007](#)). [Stets and Burke \(2005\)](#) define role identity as the meanings associated with a role and the expectations linked to the social position that it entails. Consequently, role identities play a defining role in shaping individuals, influencing their behavior, and serving as guiding principles in their lives, thereby offering a sense of purpose and meaning ([Harmon, 2007](#)).

Existing literature acknowledges the connection between an individual's social categories and the diverse roles that they undertake in daily interactions ([Reed et al., 2012](#); [Oyserman, 2015](#)). For instance, social gender roles within a family can vary from east

to west, whereby men are often regarded as the head of the household in many eastern countries, more so than in the west (Anwar et al., 2013; Bano & Ferra, 2018; Grunow et al., 2018). Since individuals juggle multiple, and sometimes conflicting, role identities throughout their lives (McCall, 2003), aligning these roles can be challenging. In specific contexts, certain roles within a family may overshadow others, influencing an individual's consumption choices. For example, religion can strongly shape how individuals perceive themselves and their various roles, leading to the prominence of one identity over another.

#### 2.2.4. Group Identity

Group identity suggests that people can be linked to a group based on their similarities, and they seek confirmation from fellow group members (Stets & Burke, 2005). It also involves a shared sense of belonging with other group members. Social identity theory (Turner & Reynolds, 2010) emphasizes the importance of identity confirmation from group members to maintain a consistent identity. This confirmation is achieved through both intrinsic and extrinsic rewards, reinforcing identity within the group. Tajfel and Turner (2004) identify crucial elements of group identity, such as an individual's awareness of their social group membership, the value placed on that membership, and the emotional significance attached to it. Examples of group identity include affiliation with a sports team, country, or religion. The impact of group identity on consumption behavior is notable when such behavior is evident to all group members. For instance, this influence is evident when religious individuals make choices regarding food or clothing within their religious community.

In the context of banking, group identity plays a pivotal role in financial decision-making, particularly in countries where religion is a dominant social force. Studies have shown that in Muslim-majority countries, the preference for Islamic banking is significantly influenced by religious group identity. For example, research in Malaysia and Indonesia highlights that Islamic banking is not only a financial choice but also a means of affirming religious identity within the community (Amin, 2013). Consumers in these countries often choose Shariah-compliant banking products as a visible declaration of their faith and to align with the values endorsed by their religious group (Alshater et al., 2021).

In comparatively non-Muslim-majority countries, the consumption of religious services, including Islamic banking, may cater to minority communities as a way to preserve their cultural and religious identities. For instance, studies in the UK and the USA show that Islamic banking products appeal to Muslim minorities who wish to maintain their religious practices despite living in a predominantly secular or Christian-majority environment (Haniffa & Hudaib, 2007).

In summary, consumer multiple identities are the premise of this study, and it will focus on personal, role, and group identities. However, the question remains, in the presence of these multiple identities, which identity is the most salient in the choice between religious and non-religious services, i.e., non-Islamic and Islamic banking? Whilst past studies have suggested that religious consumers will make their choices based on their religious beliefs, it needs to be considered if this also holds true for financial services.

#### 2.3. Pakistan and Islamic Banking

Pakistan is a Muslim country with a population of 251.3 million people in 2024, of which 96.5% follow Islam (World Population Review, 2024). It is the only country to be founded in the name of its religion, Islam, which as a result creates a society with strong religious values (Mohiuddin, 2007). Pakistan is considered to be one of the most under-researched countries relating to the consumption of services (Husain et al., 2019), which makes it of great interest to study. Furthermore, it is a unique setting that suits the

aim of this study for several reasons. Firstly, Muslims are a large and untapped market segment which is yet to be fully explored in terms of their consumption patterns. By default, the existence of a group of practicing Muslims theoretically indicates a demand for religious (Islamic banking) products. Secondly, identity related research has predominantly been conducted in a Western context. As a result, Asian countries, and, in particular, Pakistan, have been given very little attention ([Tiwsakul & Hackley, 2012](#)). This is a vital consideration, especially given that the setting is considered to be the most important aspect of identity studies due to the impact it has on cultural, religious, and social values within identity formation ([Oyserman, 2015](#)). Finally, there has been a recent increase in interest in exploring religious consumption in developing countries ([Gbadamosi, 2021](#)).

The banking system of Pakistan can be divided into Islamic and non-Islamic banks. Whilst both offer similar services, Islamic banks differ from non-Islamic ones in that they adhere to Islamic principles, most specifically 'interest-free' services ([Ali, 2022](#)). Under the Islamic system, the alternative to charging interest for financing business is through the provision of profit and loss sharing ([Islahi, 2018](#)). Several countries (especially Muslim ones) provide an Islamic banking option to allow Muslims to consume products in keeping with their religion. Indeed, with the increasing demand for and growth of Islamic banking, several non-Muslim countries have also started Islamic banking operations, e.g., Singapore, the United Kingdom (UK), France, the United States of America (USA), Japan, South Korea, India, and China ([Alam & Seifzadeh, 2020](#)). However, despite a rise in the availability of Islamic banking, in Pakistan, non-Islamic banks still hold the majority market share (80%) in the country's banking sector ([State Bank of Pakistan, 2022](#)) even though it is a Muslim country. This poses a need to further understand consumer perspectives on the usage/non-usage of Islamic banking services.

Consumption in banking has typically been studied in relation to demographic factors, customer service quality, and consumer choice behavior. Some studies have also examined the role of religion in exploring the choice of Islamic banks over non-Islamic banks ([Dusuki & Abdullah, 2007](#); [Rashid & Hassan, 2009](#); [Ashraf et al., 2015](#); [Rehman & Masood, 2012](#); [ElMassah & Abou-El-Sood, 2021](#)). However, while these studies have offered valuable insights, they often report surface-level findings without delving into the underlying mechanisms or broader contextual factors potentially influencing these outcomes.

For instance, [Omer \(1992\)](#), who considered the UK; [Rashid and Hassan \(2009\)](#), who investigated Bangladesh; and [Rehman and Masood \(2012\)](#), who undertook research in Pakistan, all concluded that religion was the most significant factor in selecting Islamic banking. These studies suggest that religious values strongly influence consumer preferences, especially in Muslim-majority contexts. However, these findings are not universally consistent. [Dusuki and Abdullah \(2007\)](#) found that customer service quality, rather than religion, was the primary determinant of Islamic banking consumption in Malaysia. This points to regional variations in which cultural and service-related expectations may overshadow religious considerations.

In addition, studies including [Ashraf et al. \(2015\)](#) and [Belwal and Al Maqbali \(2019\)](#) highlight a lack of trust and confidence in the Shariah compliance of Islamic banking. This skepticism undermines its appeal, despite the inherent religious alignment. In Pakistan, for example, Islamic banks were found to be less popular due to perceived inconsistencies in adhering to Islamic principles ([Ashraf et al., 2015](#)). Similarly, in Oman, mixed sentiments arose from doubts about Islamic banks' ability to maintain strict Shariah compliance in financial operations ([Belwal & Al Maqbali, 2019](#)).

These conflicting results highlight the complexity of factors influencing Islamic banking choices. While religion may play a significant role in certain contexts, it is clear that other factors, such as trust, cultural norms, and service quality, can moderate its impact.

This highlights a critical gap in the literature, i.e., a need to move beyond simplistic associations between religion and banking choices to instead explore how contextual and identity-related factors, including the interplay of religion and culture, shape consumer behavior. Therefore, taking an alternative approach, this study explores religion-based financial services through the application of theory relating to multiple identities to further understand the influences on religious consumers' bank choices when they have the option of an Islamic (religious) or non-Islamic (non-religious) bank.

### 3. Materials and Methods

This research is a qualitative study based upon the philosophical position of interpretivism and uses a mono-method interview strategy, with an inductive approach, to enable the findings to emerge from the data collected (Saunders et al., 2019). The time horizon for the study is cross-sectional, as it is based upon the thoughts, views, and feelings of the participants at one point in time and so does not link to any previously collected data (Bell et al., 2022). Because the nature of the data being collected is subjective, the Lincoln and Guba (1988) trustworthiness criteria of credibility, dependability, confirmability and transferability have been considered throughout.

#### 3.1. Data Collection

A total of 39 semi-structured interviews were conducted in Pakistan with bank account holders. Depending on the participant's preference, interviews were held in Urdu or English, the former being Pakistan's national language. The interviewer, being from Pakistan and fluent in both languages, was able to address any questions or concerns in either language.

##### 3.1.1. Participant Selection and Sampling Approach

Participants were recruited using purposive sampling to ensure the study included only Muslim individuals who had chosen non-Islamic (non-religious) banking, either exclusively or alongside an Islamic (religious) banking option. The study does not investigate why some Muslims choose Islamic banking exclusively, as this is considered the societal norm and falls outside the research scope.

To capture a variety of perspectives, participants were selected based on factors such as age, gender, and educational background. To expand the sample further, snowball sampling was also employed, where existing participants referred others meeting the study criteria. While effective in securing a well-suited sample, these methods have limitations. Purposive sampling can introduce selection bias, but since this is a qualitative study, the aim is not to generalize findings to the wider population but to explore individual motivations in depth. Future research would be needed to determine whether these findings are broadly applicable. Additionally, snowball sampling may result in a sample with similar perspectives, as participants tend to refer individuals with shared characteristics. Despite this, these methods were appropriate for the study's exploratory nature, which focuses on how multiple identities shape banking choices in Pakistan.

##### 3.1.2. Ethical Considerations and Interview Process

Each participant was provided with an information sheet in advance of the interviews that informed them about the research and what it entailed, including an assurance of confidentiality and anonymity. Signed consent forms were obtained from each participant before conducting the interview. Interviews lasted between 60 and 90 min.

A pilot study was undertaken before the interviews commenced to ensure that the questions being asked were understandable and unambiguous. As a result of this pilot,

some questions were modified to improve clarity. Interview questions focused on the following topic areas:

- Identity;
- Religion;
- Family;
- Banking.

This research was undertaken with ethical approval from Bournemouth University (reference 5052).

### 3.2. Data Analysis

Interviews were audio-recorded and transcribed verbatim. To ensure accuracy and cultural sensitivity, back translation ([Santos et al., 2015](#)) was used to minimize researcher bias. Translations were further verified by a bilingual third-party expert with in-depth cultural and linguistic knowledge, ensuring that the original meanings and nuances were preserved. Given the cultural complexities inherent in the use of both Urdu and English, special attention was paid to idioms, colloquialisms, and context-specific expressions. In many languages, including Urdu, a single word may carry multiple meanings, or its meaning may shift depending on syntax, cultural context, or tone ([Weeks et al., 2007](#)). For example, certain Urdu phrases may convey emotional or social subtleties that lack direct English equivalents, which require careful interpretation during the translation process.

To address these challenges, the research team engaged in iterative discussions to reconcile linguistic and cultural nuances during the coding and thematic analysis phases. When direct translations risked losing critical context or authenticity, the original words or phrases were retained and accompanied by interpretative explanations. This approach ensured that the data's cultural integrity was maintained while facilitating meaningful analysis. The consideration of such linguistic subtleties directly informed the formation of codes, sub-themes, and themes, reflecting the richness and complexity of the participants' perspectives. Data analysis was conducted using NVivo 11, following [Braun and Clarke's \(2006\)](#) thematic analysis framework as follows:

- Phase One involved becoming familiar with the data corpus through the researcher's transcription efforts. Translating and transcribing interviews facilitated immersion in the data, and note-taking during reading provided a foundation for subsequent analysis. All transcripts were uploaded into NVIVO 11 and then organized into separate folders for each data item.
- Phase Two, termed 'open coding', involved systematic coding of each data item, allowing the presentation of data as concepts, segments, and meaningful clusters. A total of 321 codes were created by observing and refining the data. Multiple blind coding, involving independent coding by others in the research team, ensured consistency and minimized bias. Some codes were derived from interviewees' expressions (in vivo code) and others were constructed based on their explanations.
- Phase Three focused on sorting codes into potential themes and organizing relevant extracts within each theme. Themes represented patterned responses or meanings within the dataset, these being broader than codes. The use of CAQDAS, specifically NVIVO 11, facilitated rigorous data analysis and maintained an audit trail.
- Phase Four refined themes by discarding, merging, or breaking down the data based on availability. The researcher reread the coded text to ensure accurate representation, seeking input from others in the research team to reduce bias.
- Phase Five involved defining and naming themes, ensuring clarity, and writing a detailed analysis of each theme. The iterative process required critical thinking and continuous discussion with others to limit bias.

- Phase Six presented the complicated story of the data, convincing readers of the analysis' merit and validity. The researcher reached a deep understanding of the data, drawing on field notes, writing memos during coding, and taking notes from interview transcriptions. The 6-phase process, though presented linearly, involved frequent iterative reviews, revisits to notes, and continuous refinement to ensure the authenticity of the final account presented.

#### 4. Results

All of the 39 participants were Muslims and held an existing bank account. Of these, 33 participants had non-Islamic bank accounts, and 6 had both an Islamic and a non-Islamic bank account. As described in Table 1, participants were predominantly male (28 male; 11 female), which reflects traditional Pakistani society in which males have more power and control over resources and are thus considered the head of the household in terms of financial decision-making (Anwar et al., 2013)

**Table 1.** Profile of participants.

Participant Identification	Gender	Age (Years)	Occupation	Marital Status
Participant 1 (P1)	Female	29	Employed	Single
Participant 2 (P2)	Male	30	Employed	Single
Participant 3 (P3)	Male	33	Employed	Married
Participant 4 (P4)	Female	29	Employed	Single
Participant 5 (P5)	Female	31	Employed	Single
Participant 6 (P6)	Female	27	Employed	Engaged
Participant 7 (P7)	Female	35	Employed	Single
Participant 8 (P8)	Male	38	Employed	Married
Participant 9 (P9)	Male	32	Housewife	Married
Participant 10 (P10)	Male	27	Student/part-time work	Single
Participant 11 (P11)	Male	35	Employed	Married
Participant 12 (P12)	Male	30	Employed	Single
Participant 13 (P13)	Male	37	Employed	Married
Participant 14 (P14)	Male	41	Employed	Married
Participant 15 (P15)	Female	35	Housewife	Married
Participant 16 (P16)	Male	39	Employed	Married
Participant 17 (P17)	Male	36	Employed	Married
Participant 18 (P18)	Male	29	Employed	Single
Participant 19 (P19)	Male	29	Employed	Married
Participant 20 (P20)	Male	42	Employed	Married
Participant 21 (P21)	Male	44	Employed	Married
Participant 22 (P22)	Male	46	Employed	Married
Participant 23 (P23)	Female	40	Employed	Married
Participant 24 (P24)	Male	36	Employed	Single
Participant 25 (P25)	Male	33	Employed	Married
Participant 26 (P26)	Male	35	Employed	Married
Participant 27 (P27)	Male	36	Employed	Single

Table 1. Cont.

Participant Identification	Gender	Age (Years)	Occupation	Marital Status
Participant 28 (P28)	Male	39	Employed	Single
Participant 29 (P29)	Male	41	Employed	Married
Participant 30 (P30)	Male	29	Employed	Single
Participant 31 (P31)	Male	31	Employed	Single
Participant 32 (P32)	Male	33	Employed	Married
Participant 33 (P33)	Male	34	Employed	Married
Participant 34 (P34)	Male	30	Employed	Married
Participant 35 (P35)	Male	32	Employed	Married
Participant 36 (P36)	Male	41	Employed	Married
Participant 37 (P37)	Female	37	Housewife	Married
Participant 38 (P38)	Female	34	Employed	Divorced
Participant 39 (P39)	Female	29	Employed	Married

Participants were relatively evenly split between those aged 25–35 years (20 participants), and those aged 35–45 years (19 participants). The majority (35 participants) were employed full time; three participants were housewives; and one was a full-time student who worked part-time. Twenty-four participants were married, one was engaged, 13 were single, and one was divorced.

#### 4.1. Religious (Personal) Identity and Bank Choice

For most participants, religion and family were the most important aspects of their lives and had the strongest influence on their religious identity. Therefore, in this study, personal identity will be referred to as religious identity moving forward. The importance of religion and being a Muslim was one of the biggest blessings for some participants, referring to themselves as ‘a Muslim’, ‘a proud Muslim’, ‘lucky to be Muslim’. They spoke at length about their connection with transcendent reality and how all the blessings in their lives were because of their beliefs. Some participants were of the utmost faith and credited their belief in God for everything they had in their lives:

*“Alhamdulillah, I have been blessed throughout my life. I have got good job, house, I have kids, my parents live with me and are happy, what else could I ask from Allah”.* (P3, 33-year-old male)

Similar statements were iterated throughout the interviews, showing the immense importance these participants gave to their religion and specifically to their religious beliefs. The way religious teachings were transferred from participants’ elders (parents in particular) to themselves was accepted as being absolute and unquestionable. When some participants questioned, or asked about, a particular religious belief or practice, they were afraid and worried to do so in fear of disrespecting their beliefs. Similarly, considering their beliefs as being ‘God’s will’ they were not even allowed to take credit for their own achievements:

*“Yes, I have achieved all these things (referring to his house, car, job and family) but I have worked for it too. My Dad, for example, warns me not to take credit because if Allah does not will [it], it will not happen. I agree with that, but I also think if I won’t put the effort in, I won’t get anywhere”.* (P26, 35-year-old male)

Religious influence was evident in most of the responses, and participants referred to Allah (the Arabic term for God) on many occasions. Arabic words that form part of Pakistani culture and language were used frequently, for example, Alhamdulillah (thank God), MashAllah (what God has willed), and InshAllah (God willing). This also translated into their behavior and product consumption choices:

*“Yes, absolutely, I don’t indulge in any ‘Haram’ activity knowing that this is prohibited in my religion. For example, I don’t drink, and I don’t gamble”. (P22, 46-year-old male)*

One female participant talked about making life choices in line with her religious beliefs (including food and clothing) and making sure that her children also follow them:

*“One thing is very important to me [is] to make sure that my kids know the difference between right and wrong, and we have our Holy book to guide us”. (P23, 40-year-old female)*

On the one hand, this was a scenario in which participants were strictly following religious guidelines and not consuming products that were prohibited in Islam. For example, some participants had very strong views about alcohol and pork being ‘Haram’ (non-permissible) in Islamic teachings; however, this did not translate into the use of services offered by religious institutions. When queried about such behavior, it was stated that banking services are not discussed in detail in their households, but other ‘Haram’ things, e.g., alcohol, pork consumption, do come up in conversation to remind them that these are not allowed.

It was found that Participant 22, who initially stated his religious beliefs translated into every aspect of his life and his family, did not actually transfer them to his bank choice. When probed, he implied that Islamic banking in Pakistan was not halal and thus he did not want to use these services. He did not want to dilute his earnings with any iota of haram action/earning (in the form of interest), nor did he want to deal with misleading actions of Islamic banks that do not follow their words when it comes to their actions:

*“I am a proud Muslim and would not have liked it any other way. I try to avoid lies, be honest in my everyday dealings, take care of my parents and near and dear ones and earn by Halal (permissible) ways and thus I don’t have any bank account in Islamic banks”. (P22, 46-year-old male)*

Furthermore, he stated that he selected to use a non-Islamic bank knowing that a ‘true’ Islamic bank was not available. He added that ultimately it came down to his intentions, and since he had the ‘right’ intentions, he considered that he was not committing any sin:

*“I did think through it to see how I feel while using the services of a non-Islamic bank, and I realized that I feel fine. . . I don’t have the ‘right’ services of [an] Islamic bank to use so I am not at any fault. My intentions are clear”. (P22, 46-year-old male)*

This reasoning was not unique to this participant; others (e.g., P3, P19, P20, P23, and P26) expressed similar views, emphasizing the importance of the intentions behind their actions. In Islamic teachings, niyyah (intention) is a fundamental ethical principle, underscoring that the moral value of an action is judged by the sincerity of the intention behind it. Participants believed that as long as their intentions were aligned with Islamic principles, they would not be held accountable for circumstances beyond their control.

For these participants, the use of non-Islamic banks was not a matter of deliberate choice but rather a necessity stemming from the lack of accessible and trustworthy Islamic banking options. This perspective reflects a key aspect of their Muslim identity, where actions are secondary to the purity of intention. Participants often rationalized their banking choices by focusing on their inability to act otherwise due to external limitations, such as the perceived inadequacy of Islamic banking services.

This emphasis on intention allowed participants to reconcile their behavior with their religious values, offering a sense of peace despite the apparent contradiction. It highlights how Islamic ethical considerations can influence decision-making, particularly when external constraints limit the ability to act in strict accordance with religious teachings.

#### 4.2. Role Identity and Bank Choice

A link between religion and role identity was evident in the findings; however, the boundaries between them were not clear due to their overlapping nature. On one hand participants considered themselves religious with strong religious affiliation and religious commitment (Worthington et al., 2011):

*“To begin with I am a 44-year-old Muslim who works in AB IT professional company. . . . I am married with 3 children. . . . I consider myself lucky to be born in a Muslim household”.*

(P21, 44-year-old male)

On the other hand, they considered their roles, particularly family roles, more important to them than others. Exploration revealed the role of a daughter was salient over other roles, such as being a wife, mother, and professional, for most female participants. When investigated further, it was revealed that daughters have always been given the responsibility of care givers, and they are also expected to take care of their family, including their parents, even after they start their own family (Tarar, 2012). For male participants the role of son was also important; however, it was not as significant when compared to the daughter’s role:

*“I have always idealized my dad, no matter what. Although I am married now, and have my own family, [I] will still consult him for all my decisions including my financial choices and my kids’ future”.* (P23, 40-year-old female)

The level of respect participants had for their parents was evident in their responses regardless of their marital status. On various occasions, participants went on to share situations where they had taken their parents advice, which worked well. They expressed trust in their parents’ wisdom based on their life experience, which indicated their strong role identity. Thus, this also applied in their bank choice decisions:

*“I don’t question my parents’ choices; be it house related matters or outside . . . I have always been in an awe of them, and I wish that my children will feel the same way towards me”.* (P16, 39-year-old male)

Participants placed more weight on their father’s advice in relation to financial matters than their mother’s. This is because males are considered to be the head of a household in a traditional Pakistani family. Participants expressed their desires to follow in their father’s footsteps in life, including with their financial matters and bank choice. Often this was due to various life situations where they found their father to be the strong pillar of the family, taking care of their mother and helping them all financially:

*“He (referring to his father) has seen all the ups and downs on his own, also have gone through major financial crisis, but stood through it all strong”.* (P32, 33-year-old male)

Furthermore, it was found that participants supported their father’s behavior in relation to banking regardless of the bank’s religious status. There was evidence of a blind trust in which participants did not question or challenge their parent’s choice or thoughts, even when these were in conflict with their own mind-set:

*“Of course, if my Dad is doing something there must be a reason and good justification behind it. My parents have managed everything so well so far, how can this be wrong?”.*

(P15, 35-year-old female)

Despite having religious affiliation and religious commitment (Worthington et al., 2011), participants followed their parent's choice rather than following their own beliefs. This influence can be attributed to the Islamic belief that parents are important in peoples' lives. According to Muslim belief, there is a traditional hadith that says that 'Heaven lies under the feet of a mother', and the importance of parents is also reiterated in many Quranic commandants. There was also a sense of becoming a role model for their own children to ensure that they received the same love, respect, and care from them as participants that they were sending to their own parents:

*"I want my children to see my bond with my parents, especially in this age, as I don't want to live a sad lonely life when I am old". (P16, 39-year-old male)*

Similarly, strong links with the family were also shared. This could be attributed to the collectivist culture Pakistan has, in which families are extremely important in daily lives and decision-making; thus, bank choice is not any different. This was more evident with the influence that parents had on their children regarding their decisions, financial or otherwise. Here the lines between culture and religion become blurred because Islam, the religion followed by Muslims, also teaches to take care of their family, especially their own parents. Thus, in line with previous studies (Waheed et al., 2017), some participants asserted that they make all possible efforts to make their family happy. However, when referring to the family, the focus always remained on their parents:

*"For me, my parents come first before anything else, and I hold them dear in every decision I make, from my career choices, to my studies, and wedding decisions, pretty much everything". (P5, 31-year-old female)*

Making family happy, parents in particular, was key for participants, and choosing an alternative bank, one different from their father's choice, was a tough decision for them to make despite their disagreement with that parental choice. On an underlying level, it was also noticed that, although participants were following the bank of their father's choice, they were not very keen themselves to use Islamic banking services. They did not always trust in the compliance of Shariah principles in Islamic banks, and they did not see any harm in earning interest from non-Islamic banks.

#### 4.3. Group Identity and Bank Choice

Findings from this study found little evidence of the influence of group identities in consumers bank choice. Though the tangible side of their religious identity was mentioned throughout the interviews, e.g., their preference for modest clothing, halal food, and avoiding abusive language, even when probed about group identity, little was expressed regarding their bank choice:

*"You see, I don't want to talk about money, or my financial matters, with the people around me. The only people [who] know about that is my parents and wife". (P30, 29-year-old male)*

Participants repeatedly mentioned the need for secrecy around their financial matters, and one even noted:

*"I don't go around and tell people if I am using bank A or B, it's none of their business". (P11, 35-year-old male)*

This finding suggests that the intangibility of banking services may reduce the visibility of group influence in this context. Unlike tangible consumer goods or public behaviors such as clothing or dietary choices, banking decisions are typically private and lack the outward visibility necessary to reinforce or signal group identity.

Moreover, the collectivist nature of Pakistani society could further dilute the salience of individual group identity in banking choices. In such societies, individuals often prioritize

familial or communal influences over broader group affiliations. This was evident in participants' references to the role of parents and immediate family in shaping their financial decisions, suggesting that familial identity may supersede broader group identity in this context (Thomas et al., 2015; Waheed et al., 2017).

For these reasons, group identity was not considered influential in consumers' bank choices in this study.

## 5. Discussion and Implications

This study contributes to the consumer behavior literature by examining the role of multiple identities—personal, role, and group—in shaping consumers' bank choice decisions in Pakistan. It reveals that role identity, particularly the role of being a son or daughter, was the most salient in influencing bank selection. In contrast, group identity played the least significant role, which challenges existing assumptions about collectivist cultures such as Pakistan, where social norms and group influence are typically considered dominant (Waheed et al., 2017). This unexpected result may be explained by the intangible nature of banking services. Since bank affiliations are not publicly visible, unlike tangible consumer goods, individuals may not feel pressured to conform to group norms in this context.

While participants demonstrated clear expressions of religious identity in their every-day practices, such as modest dressing, dietary choices, and moral conduct, these behaviors did not consistently translate into the choice of an Islamic bank. Chong and Ahmed (2018) state that Muslims put their faith in the market to fulfill and express their religious needs. But what about those who decide otherwise? The findings reveal a complex interplay between visible religious practices and the less visible domain of financial decision-making. This aligns with the broader notion of "hidden consumption", where individuals refrain from openly expressing or even disclosing their consumption choices to avoid judgment or scrutiny. However, in this case, the hidden nature of the service itself (banking) may reduce the social impetus to align with religious norms in this domain.

The findings also underscore a tension between religious and role identities, particularly when participants found themselves following the preferences of parents, most notably fathers, even when doing so conflicted with their personal or religious inclinations. This identity conflict echoes Giddens' (1991) concept of the "reflexive project of the self," wherein individuals continuously negotiate their identities in response to cultural and institutional pressures. Participants often rationalized their decisions by expressing distrust in Islamic banking services or pointing to practical concerns such as financial convenience and profitability. Others deferred responsibility by citing family or workplace expectations, using these external pressures to justify their choices.

Finally, the study provides insight into how intentions a central concept in Islamic ethics, were frequently invoked by participants. Many participants emphasized that their intentions to live as good Muslims mattered more than whether they selected an Islamic bank. This perspective resonates with Islamic teachings that prioritize niyyah (intentions) in ethical evaluation. However, it also reflects a possible disillusionment with the perceived authenticity of Islamic banking in Pakistan, where some participants doubted whether these services genuinely aligned with Shariah principles.

### 5.1. Theoretical Implications

Theoretically, this study advances understanding within consumer behavior, identity, and religious consumption research by foregrounding the salience of role identity over religious and group identities in a collectivist, religiously oriented society. This challenges traditional assumptions that religious identity is the most dominant influence in Muslim-

majority contexts and suggests that identity salience is fluid and context-dependent. It also adds nuance to existing frameworks of identity conflict (Ashraf, 2021) by showing how invisible services like banking can elicit different identity negotiations compared to visible consumption choices.

Additionally, the study extends the literature on hidden consumption by demonstrating that intangibility itself may reduce the influence of group norms not because individuals fear judgment, but because the service choice is not visible enough to be socially scrutinized. Furthermore, by integrating the notion of intentions from Islamic ethics into identity-based decision-making, the research adds a valuable religious dimension to existing theories of ethical consumption. It contributes to debates around religion vs. culture, revealing that cultural norms (e.g., respecting parents) may shape behavior as much as, or more than, explicitly religious doctrines, thereby blurring the distinction between the two.

### 5.2. Practical Implications

From a practical standpoint, the findings offer several important insights for Islamic banks and financial marketers. First, Islamic banks need to go beyond general religious appeals and instead align their messaging and services with consumers' role identities, especially those associated with familial and cultural expectations. Marketing communications that resonate with the role of being a good son or daughter, emphasizing ethical responsibility, family honor, and trust, may prove more persuasive than religious claims alone.

Second, transparency and authenticity must be prioritized. A recurring concern among participants was a lack of trust in the Shariah compliance of Islamic banks. This perception undermines the appeal of these services, even among consumers with strong religious identities. Islamic banks should address these doubts by openly communicating how their practices meet religious standards and by improving customer service and ethical conduct.

Third, since group identity was found to be less influential in this service context, marketing strategies should shift focus from social conformity to personal trust and role-based relevance. For example, campaigns could highlight how choosing an Islamic bank supports not only spiritual values but also fulfills one's duty as a responsible family member. Additionally, developing financial products that are tailored to local cultural values, such as joint family savings accounts or elder-respected investment options, could improve engagement and loyalty.

Finally, there is scope for consumer education that addresses both practical and ethical dimensions of Islamic finance. This could help bridge the gap between religious intent and actual behavior by increasing awareness of what constitutes genuine Shariah-compliant practices. By better understanding the identity-based motivations behind consumer decisions, Islamic banks can design more effective strategies that align with the multifaceted identities of their target markets.

## 6. Conclusions

To conclude, this study aimed to investigate the role of multiple identities in consumers' consumption of religious services, specifically their choice between Islamic and non-Islamic banks. The findings reveal that, in the presence of personal, role, and group identities, role identity became the most salient factor in consumers' bank selection decisions. This is particularly relevant in Pakistan, where strong religious and cultural values shape consumer behavior.

The practical implications of these findings for Islamic banks and marketers are significant. Islamic banks could enhance their appeal by better aligning with consumers' role identities, particularly by emphasizing the religious and cultural values that resonate

with their target demographic. For example, marketing efforts could focus on promoting the ethical, Shariah-compliant aspects of Islamic banking, reinforcing how these services support the religious and moral roles that customers prioritize. Additionally, creating tailored products or services that reflect local cultural values and expectations could increase engagement and trust among consumers.

Future research should further explore the interplay between religion and culture and examine how identity conflict might influence consumption decisions. This would provide valuable insights for both Islamic and non-Islamic banks looking to attract customers in religiously and culturally diverse markets.

### 6.1. Limitations

While the interviews conducted in this study provide valuable insights into the topic area, it is important to acknowledge that the findings are derived from a specific sample within a particular geographic location. This geographic limitation, along with the small sample size, restricts the generalizability of the results. Although the study's conclusions may be transferable to similar service contexts, they cannot be broadly generalized. Furthermore, the subjective nature of the data collected must be considered when interpreting the findings.

Another limitation of the study is the absence of participants who exclusively use Islamic banking services, which limits the ability to fully explore the motivations and experiences of this group. Future research should aim to expand the sample to include such participants and ensure a more balanced representation across varying banking preferences.

In addition to the geographic and sample-specific constraints, the potential influence of the interviewer's background on participants' responses is another important consideration. The interviewer's own cultural, social, and religious background may have subtly influenced how participants engaged with the interview process or shaped their responses, particularly on sensitive topics related to religion and banking. This interviewer effect could introduce bias into the data, affecting the authenticity of participants' viewpoints. To mitigate this in future research, employing multiple interviewers with diverse backgrounds, or using a neutral third-party interviewer, could help reduce potential bias.

### 6.2. Future Research

This study contributes to the consumer behavior literature from the perspective of consumer identity by investigating the function of religious and role identities in relation to bank choice.

The results suggest a need to further explore the interplay between culture and religion in 'religious' countries. Specifically, future research could include longitudinal studies to track changes in the effect of religious and role identities over time, offering insights into how these dynamics evolve across different life stages and/or socio-economic changes. Comparative studies between Pakistan and other Islamic countries could also provide a deeper understanding of how varying cultural and religious contexts shape banking choices and consumer behavior.

Additionally, the precedence of religion and role, as well as the potential for identity conflict arising from strong cultural and religious values, remains a critical area for further consideration. The role of parents could be explored more thoroughly, investigating whether their influence stems primarily from religious teachings or from communal cultural norms that emphasize conformity. These areas of inquiry would broaden the understanding of identity-driven consumer behavior in diverse settings.

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