

The impact of religiosity on luxury brand consumption: the case of Saudi consumers

Religiosity on luxury brand consumption

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Abstract

Purpose – The purpose of this study was to examine the impact of religiosity on luxury brand consumption among Muslim women.

Design/methodology/approach – A total of 322 women were surveyed. Data was collected in the capital city of Saudi Arabia and assessed using SEM.

Findings – The findings revealed that religion impacts consumers' attitudes towards luxury brand consumption. A positive relationship was found between attitude towards luxury and luxury consumption. Also, attitude towards luxury mediated the relation between religiosity and luxury consumption.

Originality/value – The study's findings serve to remind the retailers in Islamic countries to keep in mind the importance of religion in consumers' preferences and selections.

Keywords Saudi, Religiosity, Attitude, Luxury brand consumption

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Introduction

Religion plays an essential role in our lives. It shapes our beliefs and knowledge and affects our attitudes and decisions at both individual and societal levels (Mokhlis, 2009). Religion also influences and shapes values, public opinions and social issues. Kotler (2000) defined religion as an essential part of the culture that shapes people's behaviour. Based on this definition, religion can impact consumers' buying behaviour and decisions. It also provides guidelines for what is allowed and forbidden for consumption, including food, drink and clothes (Teimourpour and Hanzae, 2011).

Some products are considered taboo in some religions. In Islam, the Qur'an and Sunnah outline prohibited products (Commins, 2015). Islam is the dominant and official religion in Saudi Arabia, and it is practiced by almost 100 per cent of the Saudi population (Nevo, 1998). It affects consumers' choices of food, clothes and other products. According to Islamic teaching, some products are not permitted to be sold in Saudi Arabia. For instance, pork and all kinds of alcohol products are prohibited for sale and consumption among Saudis, while those specific products are produced and sold all over the world. Therefore, consumers treat products differently according to their religious beliefs.

Based on the Islamic consumption guidelines, which encourage to avoid excessiveness and indulgence, some people think that highly religious individuals are not into fashion and do not consider buying luxury brands; in Indonesia, some religious Muslims considered other luxury consumers guilty in the eyes of God (Tjahjono, 2014). Some marketers see the spread of Islam as being in opposition to globalisation and western consumerism (Farrag and Hassan, 2015). However, economic necessities and globalisation lead to more global consumption. Some Islamic and traditional values have faded out among conservatives



because of the spread of global consumer culture (Nwankwo *et al.*, 2014), and statistics indicate an increase in luxury consumption in the Islamic world.

The number of Muslim consumers is booming these days, and the Islamic luxury market is one of the biggest markets in the world. In the Middle East, the luxury market was worth US\$5.45bn in 2010, a figure that increased at a rate of almost 10 per cent annually until 2016 (Alserhan *et al.*, 2014). Moroccan consumers were one of the top 10 highest spenders and buyers of luxury products in Paris 2010 because of their high incomes (Benbrahim, 2011). Teimourpour and Hanzaee (2011) reported the importance of luxury items among Iranian consumers. Additionally, Turkey, Indonesia and Pakistan have huge fashion factories that produce fashion for the world (Farrag and Hassan, 2015). Although Islamic countries share the same religion, consumers value luxury products differently.

Consumers in different cultures consume products for various reasons. They are influenced by their values, beliefs and cultures (Teimourpour and Hanzaee, 2011). Many dimensions of culture affect the consumption of luxury in different countries (Farrag and Hassan, 2015). In Saudi Arabia, Islam is one of the cultural elements that has an impact on buying behaviour, and marketers should understand this. Although many research studies have explored the Islamic luxury market (Teimourpour and Hanzaee, 2011; Shah Alam *et al.*, 2011; Nwankwo *et al.*, 2014; Farrag and Hassan, 2015), most current research does not cover the Saudi market. For this reason, Saudi consumers as Muslim consumers were addressed in this study. Specifically, the degree of impact the Islamic religion has on luxury consumption was investigated, with the following question as a guide: *Does religion have an impact on luxury brand consumption among Saudi consumers?*

Review of the literature

Different researchers define the concept of luxury based on different values. Concentrating on social value, Grossman and Shapiro (1988) defined luxury items without a functional purpose. From their point of view, they are used or shown just for social status or prestige. Addressing functional and intangible values, Nueno and Quelch (1998) defined luxury products as those brands “whose ratio of functional utility to price is low while the ratio of intangible and situational utility to price is high” (p. 62). Danziger (2005) stressed that luxury consumption is all about the need for experience and self-values and not necessarily related to status-seeking. Vigneron and Johnson (1999) defined luxury brands as the highest level of prestigious products based on a number of physical and psychological values. As religion is one of the elements that shape our values, this definition fits best with this study. Based on luxury concept definitions, many previous studies contain discussions of luxury among different societies.

Many studies have investigated the impact of culture and religion on consumer behaviour, though few of them have concentrated specifically on luxury consumption. Additionally, to my knowledge, the impact of religion on luxury consumption among Saudi consumers has not been examined in any of these studies. Teimourpour and Hanzaee (2011) focussed on religious factors in their review of cultural factors that influence Iranian consumers’ behaviour regarding luxury products. They observed that religion does play a role in consumer behaviour. Some values, with regard to the Islamic religion, are more essential than others and include price, quality, usability and materialistic values. Islam is not reflected in individual general consumption, but the degree of Islamic commitment impacts consumers’ decision making (Teimourpour and Hanzaee, 2011).

Examining the impact of religiosity on Muslim consumer behaviour and purchase decisions in Malaysia, Shah Alam *et al.* (2011) found that Islam influences consumers’ behaviour and decisions. Muslim consumers spend moderately according to Islamic

teaching. The results of the study indicated that those who scored high in religiosity tended to be less impulsive when making purchase decisions. They also seemed to be more mature and responsible than those who scored lower. The researchers stressed the need to examine the influences of religion on the purchase of luxury products and to compare Islam to other religions with regard to the consumption of luxury brands.

Nwankwo *et al.* (2014) conducted a study among Moroccan consumers to investigate how Islamic values and motivation influence luxury brand purchase intentions. They summed up that there is no fundamental difference between Muslims and western consumers regarding their tendency towards luxury brand consumption. Moroccan consumers are mainly motivated to buy luxury goods to enhance their social status, uniqueness and conspicuous motivations.

Targeting youth Muslim consumers in Egypt, Farrag and Hassan (2015) examined the influence of different religiosity dimensions on attitudes towards fashion. The dimensions included were ideological, intellectual, ritualistic, experimental and consequential. Researchers provided evidence that a negative relationship existed between religiosity dimensions and the attitude of youth towards fashion. That means consumers who followed Islamic teachings tended to have negative attitudes towards fashion. The result confirmed that religion plays an essential role in shaping consumers' attitudes and preferences.

As confirmed by past studies, there is an urgent need to investigate the impact of religion on luxury brand consumption. Other researchers have explored this field in different Islamic countries, but this study concentrated on Saudi consumers. Although most researchers tend to generalise their results, the Islamic impact is varied in different regions. Also, different opinions have existed on the interpretation of Islamic law in different Muslim nations. In Saudi Arabia, Islam interpretation is considered to be more conservative than in other Islamic countries (Abdul Cader, 2015). Also, most previous studies examined either attitude towards luxury or luxury purchase intentions, while this study concentrated on actual consumption. To my knowledge, this is the first study that targeted Saudi women with regard to their religiosity and luxury consumption.

Conceptual framework

As outlined in the literature review, several studies have examined the relationship between religiosity and luxury (Teimourpour and Hanzaae, 2011; Nwankwo *et al.*, 2014; Alserhan *et al.*, 2014). The main research question of this particular study was as follows: *Does religion have an impact on luxury brand consumption among Saudi consumers?* To answer this question, a model was developed to measure the relationship between religiosity and luxury consumption. Attitude towards luxury was also included in the equation as a potentially mediating variable of the relation between religiosity and luxury consumption. Moreover, age and income were tested to clarify whether they would act as moderating variables. Previous studies have shown how age and income affect the relation between relative and contextual factors (Wilkes *et al.*, 1986; Hernández *et al.*, 2011). The proposed conceptual model was designed as shown in Figure 1.

In this framework, religiosity is the independent variable, and luxury consumption is the dependent variable. Luxury consumption falls into three categories, namely, expensive, moderate and affordable. Furthermore, attitude towards luxury is the mediating variable, while age and income are the moderating variables. This model attempts to fill the gap between religion and luxury brand consumption.

Hypotheses development

Based on the literature review, the following hypotheses were developed:

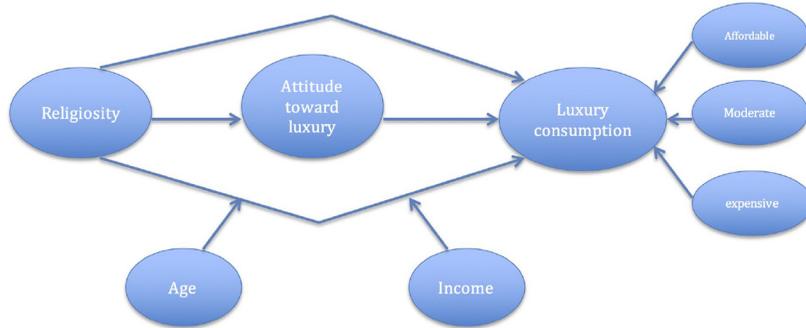


Figure 1.
Proposed model

- H1.* There is a negative relationship between religiosity and luxury consumption.
- H2.* The relation between religiosity and luxury consumption is mediated based on the respondent's attitude towards luxury.
- H3.* There is a positive relationship between attitude towards luxury and luxury consumption.
- H4.* The relation between religiosity and luxury consumption is moderated by the participant's age.
- H5.* The relation between religiosity and luxury consumption is moderated by the participant's income.

Methodological framework

Measurement

As noted above, the purpose of this study was to investigate the impact of the Islamic religion on luxury brand consumption. A questionnaire survey that was designed to investigate this impact included three main parts. The first part was about luxury brand consumption. Out of 45 brands, the participants were asked to choose any they had ever purchased. Those brands were divided into three categories based on their prices, namely, expensive, moderate and affordable. The second part was designed to measure religiosity. It included 17 questions about participants' beliefs and practices. The third part consisted of items designed to examine participants' attitudes towards luxury brands. This part included 31 questions. Finally, the last part of the survey covered participants' demographic data as follows: age, sex, race, income, level of education and marital status.

The measurement of luxury consumption was based on the scale developed by [Alserhan et al. \(2014\)](#). Because of the lack of studies about real luxury consumption, researchers developed this scale to measure the actual consumption of luxury brands. The measurement includes 123 brands of luxury products classified into three main categories, namely, affordable, moderate and expensive. Some changes to the scale were made for the purposes of this study. The brands that are not popular or not located in Saudi Arabia were omitted, and some other brands were added. Also, the concentration was on fashion luxury brands; therefore, any other brands were deleted. Participants were asked to choose the brands they had purchased during their lifetimes.

To measure participants' religiosity, the Islamic Religiosity Scale (IRS) was adopted. [Tiliouine et al. \(2009\)](#) proposed this scale. Many scales were designed to measure religiosity in general, and a few of them were designed to measure Muslims' religiosity specifically ([Alserhan et al., 2014](#)). This scale fit this study because it provides an exact measurement of Muslims' religiosity. The scale consists of questions designed to test the religiosity of both genders. As this study targeted women only, one item was omitted to ensure gender equity. There are some aspects of the Islamic faith that are mandatory for men and not for women such as praying at the mosque. The questionnaire consisted of 17 questions on the topic of religiosity. For example, one question asked whether the respondent prayed on time each day. Each item was measured on a five-point Likert scale, namely, never, rarely, sometimes, often and always.

To measure attitude towards luxury, the measurement of attitude towards luxury concept was applied. [Laurent and Dubois \(1994\)](#) developed this measurement. Later, in 2005, Dubois and Laurent completed the second version of the survey by classifying items under three main categories, namely, knowledge-related themes, affect-related themes and behaviour-related themes. Also, they added one item to the measurement as follows: "luxury items should be taxed more heavily". This scale is the best-known scale for the measurement of attitude towards luxury ([Gil et al., 2012](#)). It has been applied in many previous studies of luxury ([Tidwell and Dubois, 1996](#); [Dubois et al., 2001](#); [Kim et al., 2002](#); [Dubois et al., 2005](#); [Tak and Pareek, 2016](#)) and consists of 32 questions, an example of which is "I do not know much about the luxury world". All items are measured using a one- to five-point scale (1 = strongly disagree, 5 = strongly agree).

Sample

The research was conducted through the Qualtrics online survey tool as a web-based survey. The link of the survey was sent through emails and as an SMS randomly among women in Riyadh. The researcher got back 396 surveys, 322 of which were completed. Ladies were chosen for this study because women were found to have positive attitudes towards luxury ([Stokburger-Sauer and Teichmann, 2013](#)). Also, they were prone to impulse buying of luxury products as compared to men in Islamic countries ([Nwankwo et al., 2014](#)).

Results

First, a series of descriptive statistical analyses were conducted. [Table I](#) reports the results of these analyses conducted on the categorical measures included in this study. As shown, nearly 100 per cent of the sample was female, with the vast majority of respondents being of Saudi nationality. Over two-thirds of the sample was found to have a bachelor's degree, and close to 70 per cent of respondents were married. With regard to respondent age, this was more evenly distributed, with slightly over 38 per cent of respondents being between the ages of 25 and 34, slightly over 25 per cent between the ages of 35 and 44 and close to 23 per cent between the ages of 18 and 24. Finally, with regard to monthly household income, close to 23 per cent of the sample had a monthly household income between 10,000 and 14,999 SR (\$2,666 and 3,999), with over 17 per cent having incomes between 15,000 and 19,999 SR (\$4,000 and 5,333). Next, 15 per cent of respondents reported monthly household incomes between 5,000 and 9,999 SR (\$1,333 and 2,666). All remaining categories of responses each comprised less than 10 per cent of this entire sample.

[Table II](#) shows the luxury brands purchased by participants. The top three affordable luxury brands purchased were DKNY (48.48 per cent), Lacoste (46.21 per cent) and Coach (43.18 per cent). The top three moderate brands were Burberry (43.18 per cent), Givenchy

Measure	<i>n</i>	(%)
<i>Gender</i>		
Female	322	100
<i>Nationality</i>		
Saudi	309	95.96
GCC	9	2.80
Arab	4	1.24
<i>Education</i>		
Less than high school	6	1.86
High school	34	10.56
Diploma	30	9.32
Bachelor	218	67.70
Postgraduate	34	10.56
<i>Marital status</i>		
Married	223	69.25
Single	85	26.40
Divorced	10	3.11
Widowed	4	1.24
<i>Age</i>		
18 to 24	74	22.98
25 to 34	123	38.20
35 to 44	82	25.47
45 to 54	37	11.49
55 or older	6	1.86
<i>Monthly HH income</i>		
0-4,999 SR	28	8.70
5,000-9,999 SR	50	15.53
10,000-14,999 SR	74	22.98
15,000-19,999 SR	55	17.08
20,000-24,999 SR	33	10.25
25,000-29,999 SR	20	6.21
30,000-34,999 SR	17	5.28
35,000-39,999 SR	20	6.21
40,000 SR and up	25	7.76

Table I.
Descriptive statistics:
categorical measures

(37.63 per cent) and Carolina Herrera (25.25 per cent). For the expensive brands, the top three were Dior (41.67 per cent), Gucci (41.41 per cent) and Fendi (37.12 per cent).

Next, measures of central tendency and variability were conducted on the continuous measures of religiosity, attitude towards luxury and having purchased affordable, moderate and expensive brands. These measures were calculated as the mean of the constituent items, with means ranging between three and four with respect to both religiosity and attitudes, and with means ranging between 0.20 and 0.30 with regard to having purchased affordable, moderate and expensive brands in the past. Standard deviations were found to be small with respect to religiosity and attitudes, and large with respect to the category of brand purchased (Table III).

In the following table, the results of the reliability analyses conducted on these data are reported. In all five cases, an acceptable level of reliability was found, as Cronbach's alpha was found to be above 0.70 in all cases (Table IV).

Luxury brands	<i>n</i>	(%)	Religiosity on luxury brand consumption
<i>Affordable</i>			
Calvin Kline	160	40.40	
Juicy couture	111	28.03	
Mark Jacobs	77	19.44	
Coach	171	43.18	
Michael Kors	141	35.61	
DKNY	192	48.48	
Boss	78	19.70	
BCBG Max Azria	34	8.59	
Lacoste	183	46.21	
Ted Baker	114	28.79	
Alviero Martini	81	20.45	
Kate Spade	39	9.85	
Donna Karan	20	5.05	
A X Armani exchange	83	20.96	
<i>Moderate</i>			
Burberry	171	43.18	
Carolina Herrera	100	25.25	
Chloe	58	14.65	
Escada	50	12.63	
Moschino	60	15.15	
Just Cavali	60	15.15	
miu miu	45	11.36	
Tory Burch	99	25.00	
Givenchy	149	37.63	
Missoni	27	6.82	
Aigner	91	22.98	
Armani Collezioni	51	12.88	
<i>Expensive</i>			
Giorgio Armani	69	17.42	
Cavali	90	22.73	
Chanel	134	33.84	
Dior	165	41.67	
Dolce and Gabbana	112	28.28	
Fendi	147	37.12	
Hermes	23	5.81	
Christian Louboutin	23	5.81	
Louis Vitton	125	31.57	
Prada	98	24.75	
Salvatore Ferragamo	47	11.87	
Gucci	164	41.41	
Jimmy Choo	22	5.56	
Versace	116	29.29	
Saint Laurent	93	23.48	
Valentino	60	15.15	
Bulgari	66	16.67	
Tom Ford	56	14.14	
Celine	28	7.07	

Table II.
Frequencies and percentages for luxury brands purchased by respondents

Finally, the following table contains the results of the structural equation model analysed. Initially, separate multiple groups analyses were conducted to test the moderating effects of age and income. In both cases, significant moderation was not found. For this reason, these variables were deleted from the model (Figure 2), and the results of the final model conducted can be seen in Table V. The relationship between religiosity and luxury consumption was not statistically significant; therefore, H1, H4 and H5 were not supported. A statistically significant, positive relationship was found between attitude towards luxury and luxury consumption, while a statistically significant and negative relationship was found between religiosity and attitude towards luxury. These results were found to support H2 and H3, with excellent model fit indicated.

Table III.
Descriptive statistics:
continuous measures

Scale	<i>n</i>	Mean	<i>SD</i>	Minimum	Maximum
Religiosity	362	3.72	0.49	1.82	4.76
Attitudes	323	3.15	0.35	2.06	4.35
Affordable	396	0.27	0.23	0.00	1.00
Moderate	396	0.20	0.21	0.00	1.00
Expensive	396	0.22	0.21	0.00	1.00

Table IV.
Reliability analyses

Scale	<i>n</i> items	Cronbach's alpha
Religiosity	17	0.842
Attitude towards luxury	31	0.750
Affordable	14	0.820
Moderate	12	0.794
Expensive	19	0.858

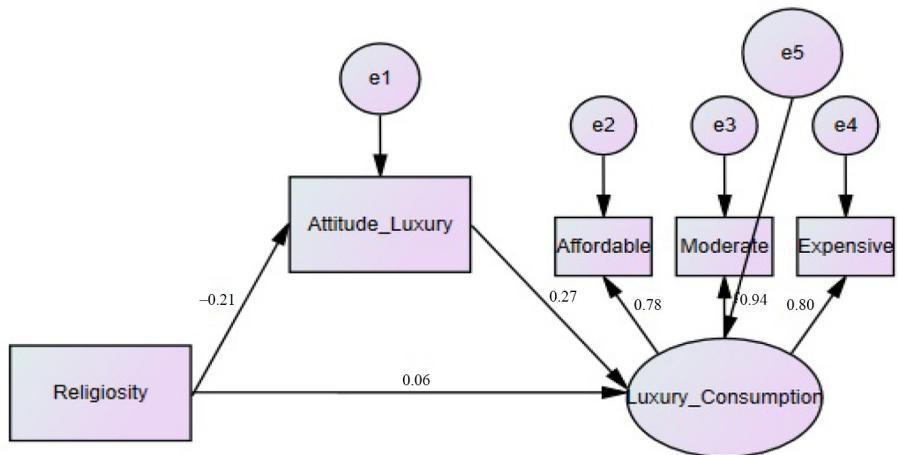


Figure 2.
Model diagram

Discussion

This study was conducted to address the need for research to better understand the role of the Islamic religion on luxury consumption among Saudi women. The mean religiosity score for the sample was somewhat high (3.72), a result that illustrates the importance of religion for Saudi society. The results of this study were consistent with those of other studies that demonstrated the importance of Islam in Saudi culture and its role in everyday life (Souryal, 1987; Saleh, 1998; Silbermann and Hassan, 2011; Elamin and Tlaiss, 2015).

Testing the hypothesis via SEM allowed the researcher to evaluate the relationships among the variables and control all other effects. It was hypothesized that there would be a negative relationship between religiosity and luxury consumption and religiosity and attitude towards luxury. The results confirmed the negative relationship between religiosity and attitude towards luxury brands. Highly religious consumers had a negative attitude towards luxury brands. This result is consistent with past studies that confirmed this relationship (Teimourpour and Hanzaee, 2011; Nwankwo *et al.*, 2014; Farrag and Hassan, 2015). Although those studies were conducted in different regions of Islamic countries such as Morocco, Iran and Egypt, different results may be expected. There is a multiplicity of Islam and Islamic interpretations based on demographical and geographical variables (Jafari, 2012). For instance, considering hijab (a head covering worn by Muslim women) as a good hijab vary based on different Islamic interpretations. Some women consider facial coverage as a part of the hijab while others cover hair only. Religion, which is part of the culture, remains a major factor in influencing customers' attitudes when purchasing luxury brands especially in rich countries such as the Gulf countries where spending on luxury brands should be significant (Kapferer and Valette-Florence, 2016). Despite that Islamic teachings encourage the generosity, there is a difference between wastefulness and generosity. Arab hospitality does not depend on luxury; generosity from an Islamic point of view is in simplicity (Sobh and Belk, 2011).

No relation was confirmed between religiosity and luxury consumption. This result agreed with the result of Dubois *et al.* (2001) and Alserhan *et al.* (2014). They observed no relationship between the two variables. A consumer may have a negative attitude towards luxury brands based on the religious background but choose to buy them anyway. Believing in Islam is reflected in beliefs and attitudes more so than performance and behaviour (Farrag and Hassan, 2015); or it might be appearing in their performance in different way. Therefore, we can interpret the relation between inconspicuous consumption and degree of religiosity. Highly religious consumers may think that conspicuous consumption of luxury brands is outrageous, therefore they prefer inconspicuous consumption or "discreetly marked products" (Wilson *et al.*, 2015). Those consumers do not want to show their conspicuous luxury consumption for religious reasons, at the same time they want to purchase luxury products. They try not to raise the envy of others to maintain social

Path	Estimate	SE	z
Religiosity → attitude towards luxury	-0.154***	0.040	-3.880
Attitude towards luxury → luxury consumption	0.135***	0.029	4.587
Religiosity → luxury consumption	0.022	0.020	1.083
Luxury consumption → affordable	1.000		
Luxury consumption → moderate	1.123***	0.060	18.601
Luxury consumption → expensive	0.932***	0.054	17.265

Notes: $\chi^2(4) = 5.971, p = 0.201$; normed $\chi^2 = 1.493$; TLI = 0.989, CFI = 0.997; RMSEA = 0.035

Table V.
Results of SEM

harmony (Eckhardt *et al.*, 2015). Despite the importance of religiosity in predicting the behaviour of luxury consumption, many researchers concluded that the impact of religiosity on consumer behaviour is still under-researched (Mokhlis, 2010; El-Gohary and Eid, 2014).

The results showed that age did not moderate the relationship between religiosity and luxury consumption. In contrast, the results of the study done by Schade *et al.* (2016) revealed differences among the age groups in terms of luxury intention. Age also acted as a moderating effect in the context of luxury brand consumption (Kim and Ko, 2010). This result is also inconsistent with those of the study done by Park *et al.* (2008), which revealed a negative relationship between age and luxury purchase intention. Indeed, Park *et al.* (2008) indicated that a lower consumer age indicates higher purchasing intentions towards luxury brands. Extensive studies in the field of religiosity and luxury should be conducted to show the extent of luxury consumption in different generations.

The results of the current study also suggested that income does moderate the relationship between religiosity and luxury consumption. This result is inconsistent with the previous studies that confirmed the role of income in purchasing luxury products (Dubois and Duquesne, 1993; Kim and Ko, 2010). As luxury products are very expensive, it makes sense that income plays an essential role in buying luxury goods.

The results confirmed the relationship between attitude towards luxury and luxury consumption. Attitude and behaviour are strongly related. The theory of planned behaviour indicates that human behaviour is a result of attitudes, norms and perceptions, and it is not unprompted (Ajzen, 1991). Many previous research studies have also confirmed the relation between attitude towards luxury and luxury purchase intention (Summers *et al.*, 2006; Kim and Ko, 2010; Stokburger-Sauer and Teichmann, 2013; Zhang and Kim, 2013). Further studies should be conducted to examine the relationship between the attitude towards luxury and luxury consumption.

Managerial implications

The findings of this study have some strategic implications for luxury brand retailers. As religion directly impacted attitude towards luxury brands but not luxury consumption, marketers should enhance luxury merchandising in Islamic countries. Because Islamic teaching is reflected more in attitude than behaviour, marketers should develop their plan for luxury brand merchandising among Muslim women to enhance positive attitudes towards luxury.

The other implication for luxury retailers is the top luxury brands preferred by consumers in Saudi Arabia. The top three affordable brands preferred by participants are DKNY, Lacoste and Coach. The top three moderate brands are Burberry, Givenchy and Carolina Herrera, and the top three expensive brands are Dior, Gucci and Fendi. Marketers of the top brands should continue their brand positioning and maintain their performance. Other luxury brands less preferred by consumers in this study should learn from the top brands and assess the reasons behind higher preferences for these brands.

Although, in this study, age and income did not act as moderating variables in the relationship between religiosity and luxury consumption, most participants were young middle-class women. More than 50 per cent of the participants were between the ages of 18-34 with monthly income less than 20,000 SR. Thus, the findings of this study provide retailers with an idea of what to expect when targeting marketing at this age group and class. Marketers should develop valuable strategies for targeting and dealing with the most powerful consumer segment in the luxury products market in Saudi Arabia by understanding consumer characteristics in relation to their religion, attitudes and luxury consumption.

Limitations and future research

This study has a few limitations. One of the main limitations is the overlapping price range of the luxury consumption scale. Small differences between affordable, moderate and expensive brand prices were noted, and some brands seemed to have overlapping prices. To solve this problem, a pre-test was conducted. Eight luxury brand consumers took the survey. They were asked to reposition some brands, if necessary, according to how they perceived their prices, namely, affordable, moderate or expensive. Thereafter, based on their repositioning and revision, the last draft of the survey was created. Thus, the first recommendation for future researchers is to consider developing new luxury consumption scales. Most research studies, thus, far have concentrated on measuring attitudes towards luxury or luxury purchase intention. Further research studies have to be conducted to measure the actual consumption.

Another limitation of the study is that the participants all resided in one city in Saudi Arabia (Riyadh). To generalise the results, participants from different cities have to be considered. Additionally, further studies in other Arabian countries should be conducted. Thus, the second recommendation for future researchers is to conduct further studies to examine other Arab and Islamic countries with a similar culture and religion. Indeed, Muslim consumers are booming these days all around the world and becoming one of the most important consumer groups in different countries (Benbrahim, 2011; Teimourpour and Hanzaee, 2011; Alserhan *et al.*, 2014; Farrag and Hassan, 2015).

The third limitation of the study is the gender of the participants: 100 per cent of the participants were female. Although the study targeted women from the beginning, the result would be more effectible and generalisable if both genders were included. Further studies with an equal number of men and women should be conducted.

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