

# Dimensions of the perceived value of malls: Muslim shoppers' perspective

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## Abstract

**Purpose** – The purpose of this paper is to identify customers' perceived value constructs of shopping malls from the perspective of Muslim shoppers and to develop items for measuring these constructs, empirically validate the scale, and carry out an initial investigation of the effect of these dimensions on behavioural outcomes.

**Design/methodology/approach** – By means of a multi-dimensional procedure on a sample of 329 Muslim mall shoppers in the UAE, the authors have developed a scale of measurement of these shoppers' perceived value of malls through grouping 30 value items into eight dimensions.

**Findings** – The study constructed and validated a scale of perceived value of malls taking into consideration the mall shopper's religion (i.e. Islam). The authors name this new scale Muslim MALLVAL. This scale demonstrates that, like any other shoppers, Muslims who shop in malls assess the shopping experience through both cognitive and affective values in addition to the Islamic value of the mall. The study in addition reveals that the dimensions of Muslim MALLVAL have significant positive influences on behavioural outcomes such as willingness to continue shopping and recommendation of the mall to others.

**Research limitations/implications** – This study is carried out on Muslim shoppers in the UAE context. However, the authors urge other researchers to replicate the study and get replies from different countries and in particular to use the measures developed in this study to test their robustness.

**Practical implications** – Muslim mall shoppers evaluate not only the traditional aspects of mall value but also the religious identity related aspects that contribute to the value creation. Therefore, mall developers and managers who target Muslim shoppers (residents and/or tourists) should create and maintain the appropriate shopping environment for Muslim shoppers.

**Originality/value** – This study is the first to provide an integrative scale for the perceived value of shopping malls from the perspective of Muslim shoppers.

**Keywords** Scale development, UAE, Muslims, Shopping mall, Customer perceived value

**Paper type** Research paper

## Introduction

Value as perceived by customers is subjective and contextual in nature and based on the consumption experience that varies from one person to another when they interact with a specific object in a specific situation (Holbrook, 2006). Therefore, it is helpful to move from thinking of customers as isolated entities to understanding them in the context of their own networks, backgrounds and religions. In this regard, Essoo and Dibb (2004) have found that religion influences customer behaviour among Hindus, Muslims and Catholics. In addition, Weidenfeld and Ron (2008) have found that religion influences the destination choice, tourist product preferences, and selection of facilities under offer. Therefore, there is in many sectors a trend to adopt and invest in business practices based on the Islamic principles of Shari'ah "Islamic law", for example, banking, hospitality, tourism, and retailing (Eid and El-Gohary, 2015) to satisfy the increasing demand among Muslims for such Islamic-based business practices.

The number of Muslims around the world is projected to increase rapidly from about 1.6 billion in 2010 to nearly 2.8 billion in 2050 (Pew Research Center's Forum on Religion and



Public Life, 2015). Although the commitment to Islamic doctrines and rules (i.e. religiosity) may vary from one Muslim to another, we argue that the greater part of this large market segment require consumption experiences which are compatible with Islamic Shari'ah (e.g. Halal food, Shari'ah-compatible toilets, etc.). This may justify the increasing demand for "Halal Tourism" which is the fastest growing area of global tourism, excluding Hajj and Umrah (i.e. Muslim pilgrimage to Mecca), and set to exceed \$230 billion by 2020 (Dinar Standard, 2015).

Nowadays, shopping has become an important component of the tourism value chain and overall travel experience; in some cases, it represents the primary travel motivation. Therefore, destinations have a huge opportunity to exploit this market trend by developing unique shopping experiences which add value to their tourism offers (Rifai, 2014). In this regard, malls play a vital role in tourism, since they serve as ideal destinations during family vacations. They are not intended for shopping only, but offer a mix of dining, entertainment, leisure attractions, and staying services. Therefore, one can argue that malls do not belong to the retail industry only but also to the hospitality sector. In this regard, Muslim Travel Shopping Index (MTSI) studies the shopping habits of Muslim consumers and provides a closer insight at two key components of the traveller consumer experience – shopping and dining. The MTSI indicates that Muslim tourists spent \$62 billion on shopping and dining in 2014 which are the main business of malls (Retail Redaction, 2015). Meanwhile, over the last decade, Dubai (UAE) has established itself as a city of shopping malls, luxurious lifestyle destinations, a land of opportunities for retailers and shoppers from all over the world, and is now included among the top global tourism destinations (Zulfiqar, 2011). In addition, with the rising number of malls in the UAE, shoppers have become more selective and are more likely to only patronise malls that match their preferences and cultural background (El-Adly, 2007).

Undoubtedly, although academics have built considerable theoretical knowledge on the conceptualisation of customer perceived value (see, for instance, Sweeney and Soutar, 2001; Gallarza and Saura, 2006; Sánchez *et al.*, 2006; Nasution and Mavondo, 2008; Williams and Soutar, 2009; Singh and Sahay, 2012; Singh and Prashar, 2014), research about this concept from the Islamic perspective is still sparse. Very little is known about what makes up value that could be derived from the complete shopping experience of Muslim customers. Customers' perceived value of shopping malls that target this huge market segment (i.e. Muslims) has not so far been clearly defined. Therefore, further exploration is needed to broaden the concept of customer perceived value because it should be designed to fit the needs and expectations of Muslim customers. In beginning this exploration, this study seeks to augment our understanding of customer perceived value in the context of malls from the Muslim shoppers' perspective by developing and validating a psychometric measure of this notion. Various conceptual and empirical studies investigating the concept of perceived value are discussed in the following section.

## Literature review

Reviewing the literature on customer perceived value, we find broad agreement among marketing scholars about the multi-dimensional nature of customer perceived value. However, there is no consensus about its dimensions. Different researchers identify different dimensions for the same notion. The reasons behind this disagreement may relate to: the diversity of meanings of "customer perceived value", the contextual nature of customer perceived value.

First, regarding the diverse meanings of "customer perceived value"; Woodall (2003) identifies 18 different names for similarly-described notions of value. In addition, marketing scholars define customer perceived value differently. For instance, Schechter (1984) as cited in Zeithaml (1988) defines value as "all factors, qualitative and quantitative, subjective and objective, that make up the complete shopping experience". This definition recognises explicitly the subjective nature of value and suggests that value is provided by the complete

shopping experience, not simply by product acquisition (Babin *et al.*, 1994). Another definition is revealed by Zeithaml (1988) that “perceived value is the customer’s overall assessment of the utility of a product based on perceptions of what is received and what is given”. This definition is more specific and illustrates that customer perceived value is a trade-off between what customers get (e.g. benefits, quality) and what they pay (e.g. price, sacrifices). Such a conceptualisation of value takes its principles from the economic theory of rational choice and reflects customers’ cognitive and utilitarian perceptions of value (Sánchez-Fernández and Iniesta-Bonillo, 2009). However, focussing only on the trade-off between quality and price makes the value construct too narrow and too simplistic; clearly, dimensions other than quality and price would increase the construct’s usefulness (Sweeney and Soutar, 2001). A third definition by Woodruff (1997) presents customer value as “a customer’s perceived preference for, and evaluation of, those product attributes, attribute performances, and consequences arising from use that facilitates achieving the customer’s goals and purposes in use situations”. Although this definition is broader than the “give-versus-get” definition of customer value, it cannot be operationalised due to its complexity in combining multiple contexts (pre-and post-purchase situations), cognitive tasks (“preference for” and “evaluation of”), and multiple assessment criteria (product attributes, usage consequences, and customer goals) (Parasuraman, 1997). Moreover, it focusses on the functional/instrumental value of the product but ignores other types of value that are not related to product attributes or performances but affect the customer’s evaluation of value such as experiential/hedonic value and symbolic/expressive value (Smith and Colgate, 2007). Furthermore, Holbrook (2006) defines customer value as an “interactive relativistic preference experience”. This four-word definition seems to be vague and somewhat elusive. Therefore, Holbrook (2006) himself clarifies the meaning of this definition by highlighting the aspect of customer value that involves subjective hierarchical preferences based on an individual’s situation-specific comparison of one object with another. Therefore, the perception of customer value may vary between two persons even when they interact with the same object in the same situation or may vary for the same person if he/she interacts with the same object but in a different situation. In the present study, we adopt the experiential view of value that is derived from the complete shopping experience (Babin *et al.*, 1994) which is subjective, contextual in nature, and varies from one person to another (Holbrook, 2006) according to his/her network, background, and religion when he/she interacts with a specific object in a specific situation.

Second, regarding the contextual nature of value, many researchers have investigated customer value in different contexts and set up different dimensions of customer value. Table I shows how customer perceived value dimensions vary in different contexts.

Although these studies provide empirical evidence of the multi-dimensional nature of perceived value, none of them examines the perceived value in the mall context from an Islamic perspective. In addition, most of the studies in the mall context focus on two value dimensions (specifically: hedonic and utilitarian values). The study of value from an Islamic perspective in particular is important, since Islam regulates all aspects of Muslim’s life from the moment of birth to death. Islam through The holy *Qur’an* and Prophet Muhammad’s instructions (i.e. Sunnah) provide guidance in all aspects of human activity, so Islam as a religion influences the direction of customer choices (Jafari and Scott, 2014). Therefore, we expect that any attempt to design a scale of measurement of the perceived value of malls from the perspective of Muslim mall shoppers’ or to identify its dimensions should not only reflect its traditional values (i.e. cognitive and affective dimensions) but also the dimension of Islamic value.

### **Scale development of customer perceived value of malls for Muslims**

Based on the investigation of the MALLVAL scale developed by El-Adly and Eid (2015) which does not take the mall shopper’s religion into consideration, we conceptualise Muslim

| Author(s)                                                                                                   | Context                                                                  | Perceived value dimensions                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sheth <i>et al.</i> (1991)                                                                                  | Cigarettes                                                               | Social, emotional, functional, epistemic and conditional value                                                                                                                                                                       |
| Sweeney and Soutar (2001), Chi and Kilduff (2011)                                                           | Durable goods, casual sportswear                                         | Emotional, social, quality/performance, and price value for money                                                                                                                                                                    |
| Carpenter <i>et al.</i> (2005)                                                                              | Retailer's brand (apparel)                                               | Hedonic and utilitarian value                                                                                                                                                                                                        |
| Gounaris <i>et al.</i> (2007)                                                                               | Automobile                                                               | Emotional, social, product, and perceived sacrifice, procedural (i.e. after sale value) and personnel value                                                                                                                          |
| Choo <i>et al.</i> (2012)                                                                                   | Luxury goods                                                             | Utilitarian, hedonic, symbolic, and economic value                                                                                                                                                                                   |
| Li <i>et al.</i> (2012)                                                                                     | Luxury fashion                                                           | Social/emotional, perceived utilitarian, and perceived economic value                                                                                                                                                                |
| Chahal and Kumari (2012)                                                                                    | Health care                                                              | Acquisition, transaction, efficiency, aesthetic, social interaction, and self-gratification value                                                                                                                                    |
| Roig <i>et al.</i> (2006), Sánchez <i>et al.</i> (2006)                                                     | Banking, tourism                                                         | Functional value of the establishment, functional value of the personnel; functional value of the service; functional value price; emotional value; and social value                                                                 |
| Izquierdo <i>et al.</i> (2006)                                                                              | Financial services                                                       | Functional, affective, and saving value                                                                                                                                                                                              |
| Nasution and Mavondo (2008)                                                                                 | Hospitality                                                              | Reputation for quality, value for money, and prestige                                                                                                                                                                                |
| Gallarza and Saura (2006)                                                                                   | Tourism                                                                  | Positive value dimensions (i.e. efficiency, quality, play, aesthetics, and social value) and negative value dimensions (i.e. perceived monetary price, perceived risk and time and effort spent)                                     |
| Williams and Soutar (2009)                                                                                  | Tourism                                                                  | Functional value, value for money, social value, emotional value, and epistemic value                                                                                                                                                |
| Babin <i>et al.</i> (1994)                                                                                  | Anchor stores                                                            | Utilitarian and hedonic values                                                                                                                                                                                                       |
| Arnold and Reynolds (2003)                                                                                  | Shopping in stores and malls                                             | Adventure, gratification, role, value, social, and idea shopping motivations                                                                                                                                                         |
| Terblanche and Boshoff (2004)                                                                               | Supermarkets vs clothing retailers                                       | Personal interaction, merchandise value, internal store environment, merchandise variety and assortment, and complaint handling                                                                                                      |
| Rintamaki <i>et al.</i> (2006)                                                                              | Department store                                                         | Utilitarian value, hedonic value, and social value                                                                                                                                                                                   |
| Jones <i>et al.</i> (2006, 2010), Cottet <i>et al.</i> (2006), Carpenter (2008), Carpenter and Moore (2009) | Traditional retail store, hypermarkets and supermarkets, discount stores | Hedonic and utilitarian values                                                                                                                                                                                                       |
| Ribeiro Cardoso and Carvalho Pinto (2010)                                                                   | Specialty stores                                                         | Seven shopping dimensions: pleasure and gratification, idea, social, role, value, achievement, and efficiency                                                                                                                        |
| Davis and Hodges (2012)                                                                                     | Department stores and mass merchandise stores                            | Six in-store values: price, selection, shopping efficiency, product quality, in-store services, and shopping environment value. Five shopping trip values: functional, self-gratification, epistemic, socialisation, and transaction |

(continued)

**Table I.**  
Customer perceived  
value dimensions in  
different contexts

| Author(s)                                                                                                                                    | Context                                       | Perceived value dimensions                                                                                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Davis and Dyer (2012)                                                                                                                        | Mass merchandise stores and department stores | Acquisition, transaction, efficiency, choice, exploration, aesthetic, self-gratification, social interaction, and social status value<br>Hedonic and utilitarian values             |
| Stoel <i>et al.</i> (2004), Michon and Chebat (2004), Michon <i>et al.</i> (2007), Allard <i>et al.</i> (2009), Jackson <i>et al.</i> (2011) | Mall                                          |                                                                                                                                                                                     |
| Kim <i>et al.</i> (2005)                                                                                                                     | Mall                                          | Consumption-oriented mall shopping motivation (service consumption, value consumption, and eating) and experiential mall shopping motivation (diversion and aesthetic appreciation) |
| Keng <i>et al.</i> (2007)                                                                                                                    | Mall                                          | Efficiency, service excellence, playfulness, and aesthetics                                                                                                                         |
| Farrag <i>et al.</i> (2010)                                                                                                                  | Mall                                          | Three functional motives (safety, bargain hunting, and convenience) and four hedonic motives (entertainment, freedom, appreciation of modernity, and self-identity)                 |
| Singh and Sahay (2012), Singh and Prashar (2014)                                                                                             | Mall                                          | Ambience, convenience, marketing focus, safety and security and physical infrastructure                                                                                             |
| Lucia-Palacios <i>et al.</i> (2016)                                                                                                          | Mall                                          | Cognitive dimensions (efficiency and confusion) and affective dimensions (excitement, peacefulness, frustration, and stress)                                                        |

Table I.

MALLVAL as a multi-dimensional scale by constructing and validating additional dimension related only to Muslims (i.e. its Islamic value). This new scale comprises eight shopping values namely hedonic, self-gratification, utilitarian, epistemic, social interaction, transactional, time convenience, and Islamic value. The MALLVAL instrument developed by El-Adly and Eid (2015) was adopted to measure all the value constructs except Islamic value.

#### *The additional dimension for Muslim MALLVAL*

The participation of Muslims in shopping activities requires acceptable goods and services in an acceptable environment which are compatible with Shari'ah. Islamic Shari'ah principles are requirements for every adult and mature Muslim (male or female) and must be conducted appropriately otherwise religious deeds are not accepted (Eid and El-Gohary, 2015). According to Shari'ah, Muslims are allowed to consume or use all products and services except those prohibited by Allah (the Almighty God). These prohibited (i.e. Haram) products and services include pork, liquors, gambling, adultery, usury, nudity, and dressing inappropriately. In addition, Muslim consumers must avoid being wasteful or squanderers since wasteful consumption and squandering are prohibited in Islam as stated in the holy *Qur'an* (7:31): "O children of Adam, wear your beautiful apparel at every place of worship, and eat and drink but do not be wasteful; indeed, He does not like the wasteful". Wasting wealth means to spend it on what Allah has prohibited (Al Qaradawi, 2013, p. 376). However, to avoid any confusion between these prohibited products and others, Shari'ah designates the term (Halal) specifically to products that are permissible, lawful and are unobjectionable to consume (Eid and El-Gohary, 2015).

Moreover, a typical Muslim must pray at the five stated times a day that are enjoined upon him/her. Coincidentally, four out of five prayers (i.e. Dhuhr: noon; Asr: afternoon;

Maghreb: sunset; Isha: night prayer) occur during the opening hours of malls. Therefore, if there are no prayer rooms in the mall, Muslims may shorten their shopping time or leave the mall to join in prayer at its stated times or may prefer to shop in some other place nearer a mosque. Malls which target or planning to target Muslims, whether residents or tourists, must take this into consideration by allowing their Muslim shoppers to pray at due times in segregated prayer rooms installed for men and women, as well as Shari'ah-compatible toilets and segregated places for ablution. Therefore, Shari'ah-compliant malls may therefore add value to Muslim customers' shopping experiences through incorporating Islamic attributes that contribute to the value of the shopping experience.

Based on the above discussion, in order to build an effective scale to measure Muslim MALLVAL, we assume that Muslim mall shoppers evaluate not only the traditional aspects of value (cognitive and affective components) but also the aspects related to religious identity that contribute to value creation. This overall vision underlies the multi-dimensional approach to Muslim MALLVAL and hence this study aims to develop and validate a scale of malls value perceived from the Muslim shopper's perspective.

## Research method

### *Research instrument development – measures*

A structured questionnaire with 41 perceived value items measured on a five-point Likert scale (with 5 implying = strongly agree to 1 = implying strongly disagree) was finalised. In total, 37 items in the original scale developed by El-Adly and Eid (2015) were used with minor modifications. However, to develop the Islamic value items, a focus group of nine Muslim mall shoppers (males and females of different ages in Al Ain city) was conducted to explore their requirements as Muslims during their shopping trips to malls. All participants revealed that they need to perform their prayers in its stated times during their shopping trips to malls and find Halal food in the mall; while female participants showed their concern not to find embarrassing ads in the mall, and the desire to deal with saleswomen when buying lingerie. The first two items regarding prayers facilities and Halal food were supported by Eid and El-Gohary (2015) while the third item about no embarrassing ads in the mall was supported by Fam *et al.* (2004) and El-Adly (2010) but the fourth item was supported by Granot *et al.* (2010).

The questionnaire was developed and administered in both Arabic and English for the sake of a considerable percentage of residents in the UAE who do not speak Arabic. Accuracy of the translation from English to Arabic was sought using the back translation method. Two consecutive rounds of pre-testing were conducted in order to ensure that respondents could understand the measurement scales used in the study: first, the questionnaire was reviewed by three academic researchers experienced in questionnaire design and, next, the questionnaire was piloted with two marketing experts known to the researchers. The pilot took the form of an interview with 15 Muslim mall shoppers in which the participants were first handed a copy of the questionnaire and asked to complete it and then to discuss any comments or questions they had. The outcome of the pre-testing process was a very slight modification and alteration of the existing scales, in light of the scales context under investigation.

### *Sampling design and data collection*

Muslim mall shoppers of above 18 years old were considered the target study population. Mall intercept technique and a self-administered questionnaire method were adopted when 350 questionnaires were distributed to Muslim mall shoppers in three cities in the UAE (i.e. Abu Dhabi, Al Ain, and Dubai). A total of 337 questionnaires (96.3 per cent) was received. Of this total, 329 completed questionnaires were used in the data analysis; six questionnaires had to be excluded as not suitable for analysis. This high-response rate may

be explained by the fact that the questionnaire was designed in such a way that only ten minutes was needed to complete it. Our sample size actually meets the suggestion of Bartlett *et al.* (2001) that, in determining the sample size for a structural equation modelling (SEM) study, ten observations per indicator (independent variable) is traditionally recommended. Since we had 329 cases and 30 items were included in the SEM analysis, the current research sample size was highly suitable for employing SEM, as well as being acceptable in practice.

A research team of business students in the UAE University collected data for this study. In order to reduce bias, one of the authors first held a training workshop for the data collection team to explain the questionnaire and the procedures to be followed in collecting it. A full time research assistant was also hired to closely supervise the team during the period of data collection. All the persons involved in the study were personally approached and all gave their informed consent before they were included in the study.

The sample was dominated by female respondents (57.8 per cent). The age of 8.2 per cent of respondents was less than 20 years; 56.5 per cent were aged between 20 and 30; 23.4 per cent between 31 and 40; 9.4 per cent between 41 and 50; 1.8 per cent between 51 and 60 years; and only 0.6 per cent were above 60 years. In terms of marital status, nearly half (49.8 per cent) were married, 46.5 per cent were single, 3 per cent were divorced and a few respondents (0.6 per cent) were widowed. Approximately 62.9 per cent of the respondents had at least a university degree or equivalent, 17.6 per cent had a post-graduate degree, and 19.4 per cent had a high school or equivalent qualification.

With respect to the income level, 34.3 per cent of the respondents reported a household income of less than 10,000 Dhs per month (\$1 = Dhs3.67), 20.1 per cent reported a household income of between 10,000 and 15,000 Dhs per month, 15.5 per cent reported a household income of between 15,001 and 20,000 Dhs per month, 12.2 per cent reported a household income of between 20,001 and 30,000 Dhs per month, 12.2 per cent reported a household income of between 30,001 and 40,000 Dhs per month and only 5.8 per cent reported a household income of more than 40,000 Dhs per month. In terms of occupation, 30.4 per cent of the respondents were students and, 27.1 per cent held governmental positions, 36.2 per cent worked in the private sector, 4.6 per cent were housewives, 0.6 per cent were business men/women, and only 1.2 per cent were retired.

### Data analysis and results

This section follows Churchill's (1979) approach for developing measures of multiple-item marketing constructs. After the development of an initial set of items, the scale was refined.

#### *Exploratory factor analysis (EFA)*

As recommended by Anderson and Gerbing (1982), an EFA was performed using principal components analysis with Varimax rotation to determine the potential groupings of the 41 perceived value items. For the given data, Bartlett's test of sphericity (approx.  $\chi^2 = 6,187.17$ ,  $df = 435$ ,  $p = 0.000$ ) was applied. The significant value for this analysis indicated that correlations in the data set were appropriate for factor analysis. The high value of the Kaiser-Meyer-Olkin measure (0.921) indicated that the sample was appropriate for factor analysis. All the items loaded high on their intended constructs, except one item from the hedonic value, three items from the utilitarian value, two items from the transaction value, and all the items of the spatial convenience value. These not loaded items were all dropped from further analysis. The final result showed 30 items out of 41, loading on eight meaningful factors which together accounted for 73.98 per cent of the variance extracted, as shown in Table II.

Next, the psychometric properties of the constructs were assessed by calculating the Cronbach's  $\alpha$  reliability coefficient (Nunnally and Bernstein, 1994). In Table II, the coefficients are represented for each of the constructs. All the constructs have reliability

|                                                                                                                             |       |       |       |           |       |       |       |       | Dimensions of<br>the perceived<br>value of malls |
|-----------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-----------|-------|-------|-------|-------|--------------------------------------------------|
| Muslim MALLVAL dimensions                                                                                                   | 1     | 2     | 3     | Component |       | 6     | 7     | 8     |                                                  |
| HE1: I feel excited about walking into that mall                                                                            | 0.779 |       |       |           |       |       |       |       | 47                                               |
| HE2: I feel sense of joy to look at the merchandise in that mall                                                            | 0.710 |       |       |           |       |       |       |       |                                                  |
| HE3: it is fun to be in that mall                                                                                           | 0.729 |       |       |           |       |       |       |       |                                                  |
| HE4: I feel happy going to that mall because of its environment                                                             | 0.745 |       |       |           |       |       |       |       |                                                  |
| HE5: compared to other things I could have done, the time spent in that mall was truly enjoyable                            | 0.608 |       |       |           |       |       |       |       |                                                  |
| SG1: shopping trip to that mall truly felt as an escape from life pressure                                                  |       | 0.784 |       |           |       |       |       |       |                                                  |
| SG2: while shopping, I was able to forget my problems                                                                       |       | 0.802 |       |           |       |       |       |       |                                                  |
| SG3: shopping trip to that mall helped me to release stress and to relax                                                    |       | 0.806 |       |           |       |       |       |       |                                                  |
| SG4: for me, doing shopping in that mall is a way to do something different from daily routine                              |       | 0.728 |       |           |       |       |       |       |                                                  |
| UT1: this mall can satisfy all family members                                                                               |       |       | 0.812 |           |       |       |       |       |                                                  |
| UT2: every family member can find what he/she wants in that mall                                                            |       |       | 0.841 |           |       |       |       |       |                                                  |
| UT3: I prefer shopping in that mall because it has a variety of activities to satisfy everyone in the family                |       |       | 0.702 |           |       |       |       |       |                                                  |
| UT4: I prefer shopping in that mall because it has a variety of stores and products to satisfy everyone in the family       |       |       | 0.692 |           |       |       |       |       |                                                  |
| EP1: I like shopping in that mall to get ideas about new trends, fashion, style, etc.                                       |       |       |       |           | 0.663 |       |       |       |                                                  |
| EP2: I do shopping in that mall to see what's interesting or innovative                                                     |       |       |       |           | 0.665 |       |       |       |                                                  |
| EP3: I like to go to that mall to learn interesting ways of decoration, dressing models, etc.                               |       |       |       |           | 0.824 |       |       |       |                                                  |
| EP4: I really enjoy looking around in that mall to keep up with newest trends and fashion                                   |       |       |       |           | 0.766 |       |       |       |                                                  |
| SI1: I often go to that mall with friends, family to have fun and make good memories                                        |       |       |       |           |       | 0.770 |       |       |                                                  |
| SI2: I often go to that mall with friends not necessarily buying anything but to have good time interacting with each other |       |       |       |           |       | 0.823 |       |       |                                                  |
| SI3: I used to go to that mall to socialise with friends and family                                                         |       |       |       |           |       | 0.777 |       |       |                                                  |
| TR1: I feel good when I get some real bargain in that mall                                                                  |       |       |       |           |       |       | 0.778 |       |                                                  |
| TR2: I enjoy the thrill of finding that one expensive piece on sale                                                         |       |       |       |           |       |       | 0.766 |       |                                                  |
| TR3: I consider my shopping trip is successful when I find bargains                                                         |       |       |       |           |       |       | 0.789 |       |                                                  |
| TC1: it is convenient for me to shop at that mall because it works till late                                                |       |       |       |           |       |       |       | 0.703 |                                                  |
| (continued)                                                                                                                 |       |       |       |           |       |       |       |       |                                                  |

**Table II.**  
Results of exploratory  
factor analysis and  
Cronbach's  $\alpha$  for  
Muslim value  
dimensions

Table II.

| Muslim MALLVAL dimensions                                                                                                                                            | Component |        |        |        |        |        |        |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                                                                      | 1         | 2      | 3      | 4      | 5      | 6      | 7      | 8      |
| TC2: I prefer shopping in that mall because it works continuously without breaks                                                                                     |           |        |        |        |        |        |        | 0.810  |
| TC3: Whenever I want doing shopping in that mall I find it open                                                                                                      |           |        |        |        |        |        |        | 0.775  |
| ISL1: I feel I have peace of mind that I can perform my prayers on time during my shopping in mall                                                                   |           |        |        | 0.789  |        |        |        |        |
| ISL2: I feel I have peace of mind that I can fine halal food in the mall                                                                                             |           |        |        | 0.756  |        |        |        |        |
| ISL3: I feel I have peace of mind because there are no embarrassing ads inside the mall                                                                              |           |        |        | 0.756  |        |        |        |        |
| ISL4: I feel I have peace of mind to find saleswomen that sell lingerie in that mall                                                                                 |           |        |        | 0.669  |        |        |        |        |
| Initial eigen value                                                                                                                                                  | 11.436    | 3.009  | 1.572  | 1.465  | 1.405  | 1.173  | 1.128  | 1.005  |
| % of variance                                                                                                                                                        | 38.120    | 10.030 | 5.240  | 4.884  | 4.683  | 3.911  | 3.758  | 3.349  |
| Cumulative %                                                                                                                                                         | 38.120    | 48.150 | 53.390 | 58.274 | 62.957 | 66.868 | 70.627 | 73.976 |
| Cronbach's $\alpha$                                                                                                                                                  | 0.884     | 0.886  | 0.894  | 0.832  | 0.862  | 0.872  | 0.853  | 0.791  |
| <b>Notes:</b> HE, hedonic; SG, self-gratification; UT, utilitarian; EP, epistemic; SI, social interaction; TR, transaction; TC, time convenience; ISL, Islamic value |           |        |        |        |        |        |        |        |

coefficients ranging from 0.791 to 0.894, which exceed the cut-off level of 0.70 set for basic research (Nunnally and Bernstein, 1994). Further, these eight factors were subject to confirmatory factor analysis (CFA) as discussed in the following section.

CFA

As suggested by Bollen (1989), a null model was tested against a series of models; in this null model, no factors were considered to underlie the observed variables, the correlations between the observed indicators were zero and the variances of the observed variables were not restricted. The series of models consisted of a one-factor model (suggesting that the observed variables represented a single value dimension); a three-factor model “in which utilitarian, epistemic, and time convenience” were suggested to represent a single cognitive dimension rather than three dimensions and “hedonic, self-gratification, social interaction and transaction values together” were suggested to represent a single affective dimension rather than four dimensions, in addition to the Islamic value dimension; and an eight-factor model (in which the dimensions were as proposed in the discussion above).

The results, shown in Table III, support the proposed eight-factor solution, comprising the hedonic, self-gratification, utilitarian, epistemic, social interaction, transaction, time

Table III.

Comparative analysis  
of models of various  
dimensionalities

| Model                                 | $\chi^2$    | df  | GFI   | AGFI  | CFI   | IFI   | RMSEA |
|---------------------------------------|-------------|-----|-------|-------|-------|-------|-------|
| Null                                  | 6,398.50    | 435 | 0.196 | 0.140 | 0.000 | 0.000 | 0.204 |
| One factor                            | 2,884.72    | 405 | 0.543 | 0.475 | 0.584 | 0.586 | 0.137 |
| Three factors                         | 2,334.99    | 402 | 0.617 | 0.556 | 0.676 | 0.678 | 0.121 |
| Eight factors                         | 574.64      | 374 | 0.899 | 0.874 | 0.966 | 0.967 | 0.040 |
| Statistic                             | Suggested   |     |       |       |       |       |       |
| $\chi^2/df$                           | $\leq 5$    |     |       |       |       |       |       |
| Goodness of fit index (GFI)           | $\geq 0.90$ |     |       |       |       |       |       |
| Adjusted goodness of fit index (AGFI) | $\geq 0.80$ |     |       |       |       |       |       |
| Comparative fit index (CFI)           | $\geq 0.90$ |     |       |       |       |       |       |
| Incremental fit index (IFI)           | $\geq 0.90$ |     |       |       |       |       |       |
| Root mean square residual (RMSEA)     | $\leq 0.10$ |     |       |       |       |       |       |

convenience, and Islamic value dimensions. Not only did this model have the lowest  $X^2$  and highest goodness of fit index, and adjusted goodness of fit index, but it also had the highest CFI, IFI, and the lowest RMSEA.

#### *Convergent validity analysis*

Convergent validity measures how far the indicators of a specific construct converge or share a high proportion of variance (Hair *et al.*, 2006). Convergent validity can be assessed by three criteria (Fornell and Larcker, 1981; Liang and Wang, 2004; Hair *et al.*, 2006; Čater and Čater, 2010). First, factor loading for an item is at least 0.7 and significant. Second, composite reliability is a minimum of 0.7. Third, average variance extracted (AVE) for a construct is greater than 0.5. Table IV shows that all the constructs have met the three criteria supporting the convergent validity of the constructs in question.

#### *Discriminant validity analysis*

The correlation matrix and square root of AVE were used to assess the discriminant validity of the constructs. To meet the requirements for satisfactory discriminant validity, Fornell and Larcker (1981) recommend that the squared root of AVE of each construct should be higher than the correlations between any combinations among any two pairs of constructs in the model. This indicates that each construct should share more variance with its items than it shares with other constructs. The squared root of AVE values for each construct were found more than the square of the interconstruct correlations, as illustrated in Table V. Thus, the measurement model of eight factors reflects good discriminant validity and desirable psychometric properties.

Although the discriminant validity has been established according to Fornell and Larcker (1981) criterion, we find that the correlation between two constructs (i.e. hedonic and epistemic) is high and close to the squared root of AVE of the hedonic construct as shown in Table V. Therefore, there is a need to confirm the discriminant validity using the heterotrait-monotrait ratio of correlations (HTMT) as suggested by Henseler *et al.* (2015). Using SmartPLS (v.3.2.4), Table VI illustrates that HTMT between each pair of constructs ranging from 0.347 to 0.713 which are lower than the conservative threshold ( $HTMT_{0.85}$ ) 0.85 confirming the discriminant validity of the eight factors model (Henseler *et al.*, 2015).

#### *Correlation among the constructs*

As shown in Table V, the Muslim MALLVAL entails eight constructs. First of all, it is clearly noted that all of the correlations between the constructs of the Muslim MALLVAL are positive and significant. These significant positive correlations also have major implications for marketing people, as they suggest that, to get better Muslim MALLVAL, its constituent constructs should be implemented holistically rather than piecemeal.

#### *The relative importance of the Muslim MALLVAL dimensions in predicting behaviour*

The previous section gave evidence to show that Muslim MALLVAL is statistically reliable and valid. However, it is important from a practical point of view to know how far this proposed scale can predict shopping behaviour. Following the approach by Sweeney and Soutar (2001), it would be expected that if a customer perceived a certain mall to have a high value, he or she would be more satisfied with this mall, would continue shopping in this mall, and would be more willing to recommend this mall to friends or relatives. As can be seen in Table VII, the results support these expectations. The explained variance in three different outcome variables ("overall, I feel satisfied with that mall", "I will continue do shopping in that mall", "I would recommend that mall to my friends or relatives") was between 39 and 43 per cent when the multiple value dimensions of Muslim MALLVAL were used, but less than this when the single

| Muslim<br>MALLVAL<br>factors | Measurement items                                                                                                      | Factor<br>loadings | Average<br>variance<br>extracted (AVE) | Composite<br>reliability<br>(CR) |
|------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------|----------------------------------|
| Hedonic                      | I feel excited about walking into that mall                                                                            | 0.77               | 0.608                                  | 0.886                            |
|                              | I feel sense of joy to look at the merchandise in that mall                                                            | 0.77               |                                        |                                  |
|                              | It is fun to be in that mall                                                                                           | 0.82               |                                        |                                  |
|                              | I feel happy going to that mall because of its environment                                                             | 0.77               |                                        |                                  |
|                              | Compared to other things I could have done, the time spent in that mall was truly enjoyable                            | 0.76               |                                        |                                  |
| Self-gratification           | Shopping trip to that mall truly felt as an escape from life pressure                                                  | 0.75               | 0.665                                  | 0.888                            |
|                              | While shopping, I was able to forget my problems                                                                       | 0.87               |                                        |                                  |
|                              | Shopping trip to that mall helped me to release stress and to relax                                                    | 0.86               |                                        |                                  |
|                              | For me, doing shopping in that mall is a way to do something different from daily routine                              | 0.77               |                                        |                                  |
|                              | This mall can satisfy all family members                                                                               | 0.74               |                                        |                                  |
| Utilitarian                  | Every family member can find what he/she wants in that mall                                                            | 0.79               | 0.640                                  | 0.876                            |
|                              | I prefer shopping in that mall because it has a variety of activities to satisfy everyone in the family                | 0.84               |                                        |                                  |
|                              | I prefer shopping in that mall because it has a variety of stores and products to satisfy everyone in the family       | 0.84               |                                        |                                  |
|                              | I like shopping in that mall to get ideas about new trends, fashion, style, etc.                                       | 0.81               |                                        |                                  |
|                              | I do shopping in that mall to see what's interesting or innovative                                                     | 0.83               |                                        |                                  |
| Epistemic                    | I like to go to that mall to learn interesting ways of decoration, dressing models, etc.                               | 0.64               | 0.584                                  | 0.848                            |
|                              | I really enjoy looking around in that mall to keep up with newest trends and fashion                                   | 0.77               |                                        |                                  |
|                              | I often go to that mall with friends, family to have fun and make good memories                                        | 0.84               |                                        |                                  |
|                              | I often go to that mall with friends not necessarily buying anything but to have good time interacting with each other | 0.87               |                                        |                                  |
|                              | I used to go to that mall to socialise with friends and family                                                         | 0.80               |                                        |                                  |
| Transaction                  | I feel good when I get some real bargain in that mall                                                                  | 0.81               | 0.661                                  | 0.854                            |
|                              | I enjoy the thrill of finding that one expensive piece on sale                                                         | 0.85               |                                        |                                  |
|                              | I consider my shopping trip is successful when I find bargains                                                         | 0.78               |                                        |                                  |
| Time convenience             | It is convenient for me to shop at that mall because it works till late                                                | 0.80               | 0.561                                  | 0.793                            |
|                              | I prefer shopping in that mall because it works continuously without breaks                                            | 0.76               |                                        |                                  |
|                              | Whenever I want doing shopping in that mall I find it open                                                             | 0.69               |                                        |                                  |
| Islamic value                | I feel I have peace of mind that I can perform my prayers on time during my shopping in mall                           | 0.80               | 0.564                                  | 0.837                            |
|                              | I feel I have peace of mind that I can find Halal food in the mall                                                     | 0.82               |                                        |                                  |
|                              | I feel I have peace of mind because there are no embarrassing ads inside the mall                                      | 0.67               |                                        |                                  |
|                              | I feel I have peace of mind to find saleswomen that sell lingerie in that mall                                         | 0.71               |                                        |                                  |

**Table IV.**  
Convergent validity of  
Muslim MALLVAL  
constructs

|                    |         |                    |             | Correlations <sup>a</sup> |                    |             |                  |               |
|--------------------|---------|--------------------|-------------|---------------------------|--------------------|-------------|------------------|---------------|
|                    | Hedonic | Self-gratification | Utilitarian | Epistemic                 | Social interaction | Transaction | Time convenience | Islamic value |
| Hedonic            | 0.780   |                    |             |                           |                    |             |                  |               |
| Self-gratification | 0.669   | 0.815              |             |                           |                    |             |                  |               |
| Utilitarian        | 0.588   | 0.402              | 0.800       |                           |                    |             |                  |               |
| Epistemic          | 0.728   | 0.609              | 0.572       | 0.764                     |                    |             |                  |               |
| Social interaction | 0.582   | 0.599              | 0.451       | 0.633                     | 0.837              |             |                  |               |
| Transaction        | 0.450   | 0.418              | 0.615       | 0.452                     | 0.444              | 0.813       |                  |               |
| Time convenience   | 0.458   | 0.408              | 0.590       | 0.506                     | 0.372              | 0.598       | 0.749            |               |
| Islamic value      | 0.465   | 0.339              | 0.680       | 0.421                     | 0.450              | 0.594       | 0.526            | 0.751         |

**Notes:** The diagonals represent the square root of average variance extracted (AVE) and the lower cells represent the squared correlation among constructs. <sup>a</sup>Correlation is significant at the 0.001 level (2-tailed)

Dimensions of  
the perceived  
value of malls

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**Table V.**  
Discriminant validity  
of Muslim MALLVAL  
constructs according  
to Fornell-Larcker  
criterion

|               | Epistemic | Hedonic | Islamic<br>value | Self-<br>gratification | Social<br>interaction | Time<br>convenience | Transaction | Utilitarian |
|---------------|-----------|---------|------------------|------------------------|-----------------------|---------------------|-------------|-------------|
| Epistemic     | 0.713     |         |                  |                        |                       |                     |             |             |
| Hedonic       |           |         |                  |                        |                       |                     |             |             |
| Islamic       |           |         |                  |                        |                       |                     |             |             |
| value         | 0.404     | 0.469   |                  |                        |                       |                     |             |             |
| Self-         |           |         |                  |                        |                       |                     |             |             |
| gratification | 0.586     | 0.682   | 0.347            |                        |                       |                     |             |             |
| Social        |           |         |                  |                        |                       |                     |             |             |
| interaction   | 0.624     | 0.591   | 0.447            | 0.610                  |                       |                     |             |             |
| Time          |           |         |                  |                        |                       |                     |             |             |
| convenience   | 0.464     | 0.463   | 0.540            | 0.412                  | 0.371                 |                     |             |             |
| Transaction   | 0.444     | 0.451   | 0.603            | 0.419                  | 0.439                 | 0.600               |             |             |
| Utilitarian   | 0.511     | 0.565   | 0.669            | 0.389                  | 0.428                 | 0.579               | 0.598       |             |

**Table VI.**  
Discriminant validity  
of Muslim MALLVAL  
constructs according  
to heterotrait-  
monotrait ratio of  
correlations (HTMT)

item “I value that mall” was used. This means that the multiple value dimensions of Muslim MALLVAL explained customer outcomes better than a single item – “I value that mall”. Table VII also shows that Muslim MALLVAL dimensions had differential effects on the various outcomes. Overall, all Muslim MALLVAL dimensions had a significant positive influence on the three outcome variables. However, the hedonic, utilitarian, and Islamic values were more important in explaining mall shoppers’ behaviour. This means that a Muslim mall shopper’s decision to patronise and to be loyal to a particular mall is much influenced by hedonic (representing the affective component of customer perceived value), utilitarian (representing the cognitive component of customer perceived value), and Islamic values. Meanwhile, using stepwise regression, each dimension entered the equation separately and significantly. This indicates that each value dimension plays an important and separate role in forming attitudes and behaviours in the shopping experience (Sweeney and Soutar, 2001).

## Discussion and implications

This study represents the first attempt in the literature on customer perceived value in the context of malls in the UAE from the Muslim perspective to fill theoretical and practical gaps in research by developing and validating a multi-dimensional scale that consists of

**Table VII.**  
Relative importance  
of the Muslim  
MALLVAL in  
predicting behaviour –  
results of stepwise  
regression

| Outcome                                                      | Dimension          | Standardised<br>coefficients | t-values | Adjusted<br>$R^2$ | Variance explained by single<br>item – “I value that mall” |
|--------------------------------------------------------------|--------------------|------------------------------|----------|-------------------|------------------------------------------------------------|
| Overall, I feel satisfied<br>with that mall                  | Hedonic            | 0.521                        | 11.049   | 0.426             | 0.226                                                      |
|                                                              | Self-gratification | 0.351                        | 6.771    |                   |                                                            |
|                                                              | Utilitarian        | 0.559                        | 12.204   |                   |                                                            |
|                                                              | Epistemic          | 0.330                        | 6.316    |                   |                                                            |
|                                                              | Social interaction | 0.370                        | 7.205    |                   |                                                            |
|                                                              | Transaction        | 0.427                        | 8.527    |                   |                                                            |
|                                                              | Time convenience   | 0.360                        | 6.968    |                   |                                                            |
|                                                              | Islamic value      | 0.523                        | 11.089   |                   |                                                            |
| I will continue do<br>shopping in that mall                  | Hedonic            | 0.534                        | 11.419   | 0.390             | 0.358                                                      |
|                                                              | Self-gratification | 0.388                        | 7.612    |                   |                                                            |
|                                                              | Utilitarian        | 0.497                        | 10.364   |                   |                                                            |
|                                                              | Epistemic          | 0.357                        | 6.904    |                   |                                                            |
|                                                              | Social interaction | 0.420                        | 8.371    |                   |                                                            |
|                                                              | Transaction        | 0.407                        | 8.047    |                   |                                                            |
|                                                              | Time convenience   | 0.378                        | 7.374    |                   |                                                            |
|                                                              | Islamic value      | 0.475                        | 9.758    |                   |                                                            |
| I would recommend<br>that mall to my<br>friends or relatives | Hedonic            | 0.544                        | 11.709   | 0.403             | 0.331                                                      |
|                                                              | Self-gratification | 0.347                        | 6.695    |                   |                                                            |
|                                                              | Utilitarian        | 0.534                        | 11.407   |                   |                                                            |
|                                                              | Epistemic          | 0.360                        | 6.928    |                   |                                                            |
|                                                              | Social interaction | 0.416                        | 8.267    |                   |                                                            |
|                                                              | Transaction        | 0.423                        | 8.435    |                   |                                                            |
|                                                              | Time convenience   | 0.368                        | 7.158    |                   |                                                            |
|                                                              | Islamic value      | 0.450                        | 9.113    |                   |                                                            |

eight distinctive constructs. We named this parsimonious and practical scale Muslims MALLVAL. It makes a number of contributions to the study of customer perceived value. Previous studies mostly examined customer perceived value at the product/brand level or at the store level. There has been little empirical research that examines the perceived value of mall shopping. In addition to the common values that could be required by any mall shopper regardless of religion, Muslims require additional value that is derived from Islamic doctrine, Shari'ah, and rituals.

The study indicates that the Muslims MALLVAL scale and its eight dimensions (i.e. hedonic value, self-gratification value, utilitarian value, epistemic value, social interaction value, transaction value, time convenience value and the Islamic value) have sound and stable psychometric properties and should be implemented holistically. The scale demonstrates that Muslim mall shoppers, like any other shopper, in assessing the shopping experience take into consideration both cognitive and affective values and also take into account the Islamic value of the mall. The study also demonstrates the predictive power and relative importance of the Muslim MALLVAL dimensions on behavioural outcomes; specifically, being satisfied with the mall, being willing to continue shopping in the mall, and being willing to recommend the mall to others such as friends and relatives.

Therefore, mall developers and managers who target Muslim shoppers, whether residents or tourists, should develop a shopping environment that provides the different values that make up Muslims MALLVAL. In addition, its Islamic value dimension should be related to the development of an Islamic-oriented shopping environment (e.g. segregated prayer rooms for men and women as well as Shari'ah-compatible toilets, segregated places for ablution, Halal food, no embarrassing ads inside the mall, saleswomen sell lingerie in the mall, etc.) since the absence of Islamic attributes at a shopping mall may be a source of worry to themselves and those with whom they interact.

From a theoretical point of view, therefore, this study supports the experiential view proposed by Babin *et al.* (1994). This means that the components of cognitive (i.e. utilitarian, epistemic, time convenience values), affective (i.e. hedonic, self-gratification, social interaction, and transaction) and Islamic values play a fundamental role in explaining the decision of Muslim mall shoppers to patronise and to be loyal to a particular mall.

### Limitations and suggestions for future research

This study is done on Muslim mall shoppers live in the UAE only. Although, we expect that Muslims may behave similarly in their consumption according to the Islamic Shari'ah, there is a need to replicate the study and get replies from Muslims mall shoppers in different countries and above all to use the measures developed in this study to test their robustness. Also, each construct presented in this study warrants more in-depth study of other service industries, such as hotels, tourism, banking, and insurance, because Muslims may have some value requirements of them from the Islamic point of view. Finally, different constructs for measuring the Muslims MALLVAL effect could be tried. To this end, a very promising research approach seems to be studying the consequences of Muslims MALLVAL for shoppers' post-purchase behaviours. More specifically we suggest analysing the causal relationship between satisfaction and loyalty and the perceived value of malls from Muslims' perspective, bearing in mind the moderating effect of religiosity in this relationship.

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