

The Effect of Religious Element Towards Micro Enterprises Loyalty

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ABSTRACT

The purpose of this study was to gain an understanding of the structure and determinants of micro-enterprise owner loyalty towards their favorite banks. Using both local and international banks in Malaysia as the focus of study, an exploratory research was carried out to assess micro-enterprise owners' level of loyalty to their banks and the effect of religiosity. The study also attempted to, integrate the seemingly findings of loyalty antecedents from services marketing and banking/financial institutions literature. Data was collected using survey data from 356 bank's business customers of various conventional and Islamic banks. Hypotheses relationships were tested through factors analysis and regression. The research finding shows that religiosity dimension has positive effects on micro-enterprises owner loyalty towards their favorite bank. This study finding could provide important direction for the development of the holistic framework to explain the formation and structure of micro-enterprise owner loyalty towards banking and financial services industries.

KEYWORDS: Bank's Reputation, Perceived Service Quality, Relationship Quality, Religious, Loyalty.

INTRODUCTION

Banking is a service and is a very competitive industry in most developed and developing countries, with different brands competing in a scenario of increasing banking and credit penetration as awareness and business expand. Considering this background, it is very important to understand the moderating influences which can affect the client choices in choosing a bank. In a business-to-business particularly in a small business scenario, a client is very difficult to acquire in an established industry and it is also important or even critical that a service provider is able to keep its clients for the long term. In a business-to-professional setting for banking, the range of services that a client uses with a bank are very large compared to retail banking and thus the level of interaction is bound to be large and highly impersonal due to two or more brands or their representatives interacting with pure business and sometimes, personal influences. Traditionally, Islamic banks were believed to be vehicles for Muslims to discharge their religious financial obligations. But the scenario today has changed to Islamic banking becoming a vehicle for industrial growth and keen on attracting business from other banks and also in retaining its customers [29], while maintaining the basic functions of traditional banks. Islamic banks have been strong in their social orientation in the market and thus have created a widespread appeal in Malaysia resulting in the growth of the second banking channel. The challenge for these banks lies in giving out the priorities of social orientation and profit making and financial health [31]. Above all, these considerations are the factor of cost and benefits to the customer. Financing choices of entrepreneurs in the small and medium-sized enterprise (SME) sector are believed to be widely influenced by religiosity and ethnicity of the entrepreneur seeking funding [3]. However, the extent to which such beliefs guide the choice between Islamic finance and conventional banks has not been clearly established owing to lack of vital information [1]. Individual consumer decisions in normal circumstances are widely impacted by population, demographic features and personal factors such as religious beliefs and nationalities. The research will try to understand the impact of personal factors like religion on the choice of banks by micro-enterprises and their loyalty to their choices in the long run. The study will investigate the extent that the religiosity of the micro-enterprises owners influence their selection of banks and hence relate such influence to the aspect of loyalty among the micro-enterprises owners of the banks of their choices.

LITERATURE REVIEW

It is universal that religion played a significant role in the process of economic growth in the early years of world history. According to [2] the role of established clergies, one of the religion's most imperative contributions to the economic development process was its value as a moral enforcement mechanism. In societies where there was a belief in God, the values of honesty and integrity were more prevalent and fewer resources would be devoted to determining the veracity of an individual's or firm's business ethics what economists call the credit or default

risk associated with lending to an unknown individual. The establishment of the Islamic bank which in the past few years have vigorously grown in Malaysia, and thereafter spreading to the whole world and has received very wide acceptance for both the Muslim and non Muslim [24] in the country. Being one of the very important aspects, for religion is a key element that describes a cluster of beliefs. This is a specific way of communication that is systematic and a cultural arbitration. Religions do not only have the capacity to differentiate people, but also to structure and lend meaning to everyday in the local world of interactions [14]. Prior research also indicates that the reference group often has a lot of impact on consumer behavior [13,22]. On the other hand, the Islamic banking had been established in order to satisfy the financial needs of the Muslims who have to observe the prohibition of interest based transactions [14].

This is because the Islamic bank has played their role similar to what other conventional bank do other than being in conformation to Islamic principles and regulations [18]. A study conducted by [26] was based on the fact that it is compliant with the religious principles such as Islam, is perceived as the most significant attribute that result in the criteria for choosing banks. Consequently, loyalty as investigated it was discovered in their study that the Malaysians prefer to deal with the institutions that suits their religious values and principles. According to the sustained field experience of "Tabung Haji", Malaysian government also introduced a synchronized, methodical and efficient process of materializing Islamic financial system. According to [15] state, "At first they took the plan to familiarize the process by establishing Bank Islam Malaysia Berhad (BIMB) and listed on the major board of the Kuala Lumpur Stock Exchange (KLSE) Bank Islam has developed itself as one of the most reputable financial institutions in the country". Consequently, Islamic bank has played an important role in the overall Malaysian financial market [8]. According to [6], Islamic banking industry has been growing at an average rate of 18% per annum since 2000 in terms of assets. In [6] cites that the Islamic bank constitutes 8.2% of the total banking system in terms of assets, with approximately 70% of the assets being generated by the conventional banks.

At present 27 banking institutions (9 Islamic bank and 18 conventional banking institutions) are offering Islamic banking products and services under the Islamic Banking Scheme (IBS). Based on above, it can be concluded that religion has an influence on the reputation of banks. Religious has a significant influence on Bank's Reputation in determining Micro-Enterprises owner loyalty towards their favorite bank. Religiosity of Micro-Enterprises' owner does not have any impact of the influence of Banks Reputation on the owner loyalty towards their favorite bank. Attitude is one of the most important aspects in understanding and predicting behavior of the customers [29], the attitudes that are displayed are generally good predictors of the probability of the customer's behavior [9]. In addition, the match of the service user image with the customer's self-concept [11, 30] mostly influences the customer's attitude towards a service. The principles of Islamic banking and finance are based on the premise that any kind of financial arrangements leading to investments, in such activities are unproductive and socially undesirable and thereby strictly prohibits them.

Islamic products and the services as they enter the market, a very important factor is the attitude, the perception and the knowledge of the market participants, towards the new financial methods [29]. This factor determines the level in which they consumers choose to patronize these consumer products and services, the main concern is the influence of the religion, persuasion and their relative pricing, the cost and the benefits, their convenience and the accessibility to these products and services [9]. As for the conventional banking, the availability of Islamic banking could with their products and services could affect in a way the level of competition thus affecting their position in the market and forcing them to strategies once again [8]. Practically, the following commercial products and services are offered by the Islamic banks making them highly competitive to conventional banks. Firstly, they provide capital to a partial-equity partnership in return they share the profit. Secondly, is the full equity partnership, where the business is fully shared. Thirdly, they finance the purchase of goods and services, and purchasing on behalf of the customer among others.

As it is consumer, who makes services choice based on the combination of the products attributes that best meet their needs based on the dimension of value, cost and satisfaction [21]. As [5] Indicates that the customer's attitude should be studied through the demographic, attitude and believe. Furthermore, it has been related that the demographic as a factor has a very big role in understanding the customers or the consumers' behavior and attitudes [19]. Moreover, both the attitudes and the non-attitude factors also influence behavior in choice of the service providers [10]. Therefore, as the results of the previously indicated studies showed the following can be assumed that Religiosity has a significant influence on Perceived Service Quality in determining Micro-Enterprises owner loyalty towards their favorite bank.

At the recent times, we have been witnessing a wide religious reinterpretation, spurred on by what are the changes in the national and the global levels [17]. The political and the social cultural values that have been embedded on the development goals of various projects have in big ways shaped the development and the use of technology [23]. In the past few years, the Muslim has been using information technology (IT) making them passive consumers of the products that have been made elsewhere [4]. It is recognized that the customer perceived quality has a relationship with loyalty, hypothesizing an indirect outcome that is in far, mediated by the satisfaction of the customer [7]. On the other hand, because of the relational theory, we find that trust and commitment are key or main variables in the influence of customer loyalty in a successful relationship [28]. Thus, Islamic bank as a service provider should

put more understanding of the designs that are gender specific since understanding the motivation, expectation and also the desire of both provide the basis on how to provide services to the customers [15].

It can also assist in providing information on making considerable improvement in the nature of the business [25]. On the other hand, race and ethnicity are also very important in the question of the effects. This is because the democratic anthropological sense has always described it as a 'whole way of life', which is actually ordinary in every society and in every one's mind [14]. According to the consumer behavior, it is seen that reference groups often impacts on the consumer behavior [13,22]. The banking sector is usually very personal that it does not depend on other people influence or examples. Furthermore, past experiences on the services is the more positive attitude he or she holds about it [13].

Bank selection criteria as studied by [20], as for this it has been observed that the convenience of a bank was the core motivation for customers in selecting their specific institution. In addition, the convenience motivation also could include location or other factors such as quality. In the study conducted by [16], they highlighted the main difference in the patronage of the Islamic and conventional banks in their study of Muslims and non-Muslims in the Malaysia. As in [12], their factor analysis indicated that the religious motivation was not the main reasons for Muslims dealing with Islamic banks.

Furthermore, there was not any difference depicted from the Muslims and the non-Muslims in their bank choosing criteria with the provision of very fast and high quality bank services being the most important selection factor for both the Muslims and the non-Muslims. These findings also depicted that the Malays were not well informed of the specific Islamic financing methods and yet they were aware of the existence of the Islamic banks.

A subsequent survey by [32] concluded that spouses, friends, relatives and their innate religious motivation influenced decision making for banking. However, fast and efficient services were the major motivation of bank selection by the Malays [16]. Verification shows that relationship rudiments affect customer loyalty and relationship practices have a direct impact on customer loyalty. Religion and Relationship quality is predicted to have influence on customer loyalty, as construction of relationship with customer increases loyalty and purchases [27]. Therefore, religion has a lot of influence in relationship quality. Religious factor has a significant influence on Relationship Quality in determining Micro-Enterprises owner loyalty towards their favorite bank.

This study effectively delineates empirical evidence on the attitudinal differences of Malaysian Customers toward Islamic banking services. As the competition among the banking service providers rose rapidly, concerns on customers' attitudinal behavior in the banking markets virtually became the focus of academic and field researchers. The results of this study were encouraging in numerous perspectives. In this study shows terms of attitudes toward the Islamic bank.

METHODOLOGY

Questionnaires were distributed to Micro-Enterprises owners. The sample was obtained from the list of the Micro-Enterprises owner provided my SMECorp, Matrade and the banks. Researcher's email and contacted the respondent personally and asked them if interested to participate in the study. During a period of more than 6 months, researchers managed to collect 400 questionnaires with the help of relatives, friends and my existing network within business circles. Questionnaires are distributed via mail, drop-off collects techniques and also via email. The mailed package as well as drop-off collects techniques consisting: a cover letter explaining the survey, questionnaires that included a cover letter to the respondent and a reply paid envelope (for mailed questionnaires). Based on consensus 2005 stated that there are 1,523,82 (87.9%) of SME's in Malaysia falls under services based industry. A random sampling of the general population of business customer of conventional and Islamic bank involves in services based industries who are officially registered under SMECorp are counted under this study sample. Using a 95% confidence level and a 5% confidence interval, this author determined that there would need to be approximately 380 responses; $1.96 (0.5/\sqrt{380})/0.05$. Approximately 25% response rate was needed for this sample population to ensure appropriate confidence in the data. Targeted respondent is focused only in Klang Valley. In this research, there are only 356 questionnaires are considered completed and out of 400 collected and 1,500 have been distributed. The rest of the questionnaire is rejected due to no completed.

FINDINGS AND DISCUSSION

Moderating Effect of Religious on the Relationship Between Banks Reputation and Micro-Enterprises Owner Loyalty

It was found that banks' reputation is insignificant in predicting owner's loyalty, although there is a positive effect (b value of 0.3695 and $p > 0.05$). Religious also positively affect owner's loyalty and the effect is statistically significant (b value of 0.7165 and $p < 0.05$). In order to test hypothesis 1 "Religiosity of the Micro-Enterprises owner does have an impact of the influence of Banks Reputation on the owner loyalty towards their favorite bank", a moderation analysis is carried out. Under this hypothesis, religious moderates the relationship between banks' reputation and loyalty. Table 1 shows the effect of a moderating variable measured by variable "interact" is not

statistically significant since the value of p for “interact” is 0.5947 ($p > 0.05$) and b value is only -0.0345. Therefore, the relationship between banks’ reputation and owner’s loyalty is not moderated by religious. As such, based on the results, hypothesis 1 are rejected.

Table 1: Moderating analysis on effect of religious of relationship between banks reputation and micro-enterprises owner loyalty

Complete Model Regression Summary

R-sq	F	df1	df2	p	n
0.3829	72.7957	3.0000	352.0000	0.0000	356.0000
	b	se	t	p	
Constant	0.0505	0.8928	0.0566	0.9549	
RQ	0.3695	0.2419	1.5271	0.1276	
Religiosity	0.7165	0.2788	2.5697	0.0106	
Interact	-0.0345	0.0648	-0.5326	0.5947	

Conditional Effect of Focal Predictor at Values of the Moderator Variables

Religiosity	b	se	t	p	LLCI (b)	ULCI (b)
3.1203	0.2618	0.1016	2.5781	0.0103	0.0621	0.4616
3.7674	0.2395	0.1027	2.3330	0.0202	0.0376	0.4415
4.4145	0.2172	0.1195	1.8178	0.0699	-0.0178	0.4522

Alpha level used for confidence intervals: 0.05

Moderating Effect of Religious on the Relationship Between Perceived Service Quality and Micro-Enterprises Owner Loyalty

It was found that that perceived service quality is significant in predicting owner’s loyalty and there is a positive effect (b value of 0.8970 and $p < 0.05$). Religious also positively affect owner’s loyalty, but the effect is not statistically significant (b value of 0.3632 and $p > 0.05$). Hypothesis 2 suggested that “Religiosity of the Micro-Enterprisesowner does have an impact of the influence of Perceived Service Quality on the owner loyalty towards their favorite bank” and moderation analysis was performed using SPSS software to test this hypothesis. Under this hypothesis, religious moderates the relationship between perceived service quality and loyalty. Table 2 shows the effect of the moderating variable as measured by variable “interact” is not statistically significant since the value of p for “interact” is 0.5700 ($p > 0.05$) and b value is only -0.0371. Therefore, the relationship between perceived service quality and owner loyalty is not moderated by religious. As such, based on the results, hypothesis 2 are rejected.

Table 2: Moderating analysis on effect of religious of relationship between perceived service quality and micro-enterprises owner loyalty

Complete Model Regression Summary

R-sq	F	df1	df2	p	n
0.4626	101.0112	3.0000	352.0000	0.0000	356.0000
	b	se	t	p	
constant	-0.6061	0.9377	-0.6464	0.5184	
PSQ	0.8970	0.2593	3.4597	0.0006	
Religiosity	0.3632	0.2695	1.3475	0.1787	
Interact	-0.0371	0.0653	-0.5686	0.5700	

Conditional Effect of Focal Predictor at Values of the Moderator Variables

Religiosity	b	se	t	p	LLCI (b)	ULCI (b)
3.1203	0.7811	0.1050	7.4426	0.0000	0.5747	0.9876
3.7674	0.7571	0.0988	7.6661	0.0000	0.5629	0.9514
4.4145	0.7331	0.1098	6.6747	0.0000	0.5171	0.9491

Alpha level used for confidence intervals: 0.05

Moderating Effect of Religious on the Relationship Between Relationship Quality and Micro-Enterprises Owner Loyalty

Table 3 showed that relationship quality is significant in predicting owner’s loyalty and there is a positive effect (b value of 1.2392 and $p < 0.05$). Religious also positively affect owner’s loyalty and the effect is statistically significant (b value of 0.6598 and $p < 0.05$). Hypothesis 3 suggested that “Religiosity of the Micro-Enterprises owner does have an impact of the influence of Relationship Quality on the owner loyalty towards their favorite bank” and moderation analysis was carried out using Statistical Package for the Social Science (SPSS) software to test this hypothesis. Under this hypothesis, religious moderates the relationship between relationship quality and loyalty. Table 3 shows the effect of the moderating variable as measured by variable “interact” is not statistically significant, since the value of p for “interact” is 0.0747 ($p > 0.05$) and b value is only -0.1042. Therefore, the relationship between relationship quality and owner’s loyalty is not moderated by religious. As such, based on the results, hypothesis 3 are rejected.

Table 3: Moderating analysis on effect of religious of relationship between relationship quality and micro-enterprises owner loyalty

Complete Model Regression Summary

R-sq	F	df1	df2	p	n
0.5928	170.8208	3.0000	352.0000	0.0000	356.0000
	b	se	t	p	
constant	-2.0013	0.8468	-2.3635	0.0186	
RQ	1.2392	0.2303	5.3798	0.0000	
Religiosity	0.6598	0.2285	2.8876	0.0041	
Interact	-0.1042	0.0583	-1.7877	0.0747	

Conditional Effect of Focal Predictor at Values of the Moderator Variables

Religiosity	b	se	t	p	LLCI (b)	ULCI (b)
3.1203	0.9139	0.0733	12.4697	0.0000	0.7698	1.0581
3.7674	0.8465	0.0614	13.7826	0.0000	0.7257	0.9673
4.4145	0.7790	0.0709	10.9948	0.0000	0.6397	0.9184

Alpha level used for confidence intervals: 0.05

CONCLUSION AND RECOMMENDATIONS

The research finding suggests religiosity dimension has positive effects on Micro-Enterprises owner loyalty towards their favorite bank. Due to the recent growth of Islamic finance, a wide range Shariah compliant services and products are available in order to meet the expectations and desire of Muslim investors. As a result, the Muslim investor can be able to subject their investment portfolio in accordance with Shariah. A large number of Malaysia populations are Muslim. Therefore, banks have adopted the Islamic finance systems. As Riba is forbidden in Islam transaction, (interest charged on transactions) so are Maisir (speculation or gambling) and Gharar (extreme uncertainty), according to Islamic law. In this modern world, and mostly in developing countries such as Malaysia, both Islamic and conventional financial companies have embraced the need to have banking services based on Shariah compliance in order to serve a vast number of customers. As this compliance is in accordance with Muslim law, Micro Enterprises Owners prefer those banks that have fully embraced Islamic finance. It is proven that religiosity plays a vital part in adopting and selecting of Islamic banking services. Therefore, it is important for investors to consider Islamic finance services to be incorporated in the banking sector.

At a general level, customer loyalty is essential to many organizations, particularly those that deal directly with customers. In particular, customer loyalty is vital in business such as hotels or hospital where customer satisfaction is an important element and to the success of an organization. Reputation, quality services and quality relationship contribute to the success of such organization. Banks, hotels and hospital can influence customer loyalty by focusing on reputation, quality services, and quality relationship. Ethnicity and religiosity may play a different role in maintaining customer loyalty in organization such as hotels and hospitals. Frequently, clients who visit hospitals and hotels are mostly concerned about customer service, organization’s reputation and quality services. Therefore, this research can be recommended for other such organization in the future.

The bank research group should focus on environmental factors as well as religiosity and ethnicity or culture requirement of the customers. This will help to enhance customer loyalty and retention. Although, customer loyalty has been assessed in the past, but it remains one subject that all banks need to continue researching to overcome different challenges in banking sector. It is important to incorporate new technology to measure bank loyalty in future researches. Bank researches and questionnaires used must meet the new customer requirement in the banking system.

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