


Development and Quality of Life in Turkey: How Globalization, Religion, and Economic Growth Influence Individual Well-being

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Abstract

Recently, scholars have been calling attention to the macro-social and institutional structures shaping development and welfare. In this study we offer a socio-temporally situated understanding of quality of life (QOL) in a developing country setting and investigate the effects of macro structures on consumer well-being. Specifically, we focus on neoliberal development (led by the business sector, rather than led or directed by the government) and examine how a neoliberal transformation of the marketplace affects consumers' QOL perceptions. The context of our research is Turkey, a developing country that has been an avid follower of neoliberal policies since the 1990s. We focus on three key macro-social developments that have been shaping Turkish society in the past decades – globalization, religion, and economic growth – and seek to understand how these forces influence consumers' satisfaction with life. Our study contributes to the literature on development and QOL by first, showing the moderating effect of income, and second, introducing faith and global brands as important variables in conceptualizing QOL.

Keywords

Turkey, quality of life, neoliberalism, globalization, religion, economic growth, macromarketing

From the mainstream macromarketing perspective, development leads to an increase in quality of life (QOL) at both the individual and the societal level (Sirgy et al. 2004; Mullen et al. 2009). Anchored in modernization theory (Rostow 1960), this view assumes that as developing countries go through industrialization, urbanization, and liberalization processes, they experience economic progress. The more a country's economy aligns with the Western capitalist model and the more it integrates into the global economy, the more prosperity comes to the country.

In recent years, this model of development and QOL has come under criticism. Arguing against the traditional perspective's strictly economic and linear basis, Kilbourne (2004) proposed an expanded model that postulates QOL as being comprised of economic, political, and cultural dimensions. In this expanded model, QOL is both a cause and an effect of development. Pointing out that developing countries are not a homogeneous set of markets, the author argues that research should investigate how unique institutional structures enable and limit development and satisfaction with life.

In a similar vein, Figueiredo et al. (2014) highlight the systemic interdependencies between markets, marketing, and society. These authors also call attention to the political, cultural and ethical complexities that underline the debates about marketing and development. They argue that “consumer well-being is deeply embedded within and contingent upon larger

market processes and structures” (Figueiredo et al. 2014, p. 261) and urge scholars to take into account the macro-social and institutional structures while studying development and welfare. Consistent with these calls, our goal is to offer a socio-temporally situated understanding of QOL in a developing country setting and to investigate the effects of macro structures on consumers' satisfaction with life.

Since the 1980s, neoliberal policies characterize the development path of much of the developing world. Such policies allow the business sector to lead development, rather than the government. However, while there is a substantial amount of research looking into the effects of neoliberal development on an economy and on society, little research explores the effects of neoliberal transformation on individual well-being. In this study, we seek to understand how the social, political, cultural, and economic changes related to neoliberal restructuring impact

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consumers' quality-of-life perceptions. The empirical context of our study is Turkey, a country often characterized as "a meeting and confrontation of the East and the West, culturally, historically, economically, socially, and politically" (Ger and Firat 2014, p. 1).

Turkey's development efforts share many commonalities with other developing countries. Following independence in 1923, Turkey adopted modernization and state-led import-substituting industrialization as the route for development. While the model had some success initially, it failed to create sustainable growth. In the mid-1980s, Turkey's development strategy changed from import substitution to export orientation approach (Onis 1991). This first phase of neoliberal restructuring entailed a positive approach to foreign capital, expansion of the service and consumer goods industries, and expansion of the financial and retailing sectors. Yet despite some economic growth, three major macro-economic crises, in 1994, 2000 and 2001, severely destabilized the country. In the 2002 elections, a new political party with Islamic roots, the Justice and Development Party (the AKP), gained the majority in the parliament. The AKP avidly followed a neoliberal program that called for aggressive austerity, deregulation, and privatization measures. Over the years, a combination of Islamic and neoliberal policies became dominant. While the economy prospered and Turkey became the 17th largest economy in the world, divisions along religious (Islamic) and ethnic (Kurdish) also became more pronounced.

In this study, we focus on three key transformations that have been shaping Turkish society in the past decades. These are globalization of production and consumption, religious (Islamic) revivalism, and economic growth and rising income inequality. In order to assess the effects of these macro forces on consumers' quality of life assessments, we use the constructs of Perceived Value of Global Brands, Importance of Faith, as well as household income. Our study contributes to the literature on development and QOL by first, showing the moderating effect of income, and second, introducing faith and global brands as important variables in conceptualizing QOL. We begin our study with a review of the literature on neoliberal development and related marketplace transformation with a focus on Turkey. We then present the conceptual model and hypotheses of the study. Next, we explain the methodological procedures and present our findings. We conclude by discussing theoretical and policy implications and future research directions.

Research Background

Development and the Marketplace Transformations

Development is a highly-charged construct entailing multiple and contradictory meanings. As a discourse, development is based on the assumption that the so-called Third World countries would progress by replicating the Western-style capitalist model. Postwar development theories were dominated by a concept of modernization emphasizing economic growth (Rostow 1960). The underdeveloped countries were seen merely at

the earlier stages of progress. They were expected to pass through the same stages of economic development and eventually reach the level of the First World. In the 1970s, the development as modernization idea came under attack for its historical linearity, ethnocentricity, and ideological biases. In particular, dependency and world systems theories provided alternative perspectives on development.

The Dependency School shifted the emphasis from internal characteristics of countries to the structure of the international system. It argued that development could only be understood when situated within the historical and present day context of imperialism and colonialism (e.g., Amin 1976). Similarly, world-systems theory focused on inter-societal systems rather than single societies and postulated that the way a country is integrated into the capitalist world system determines how economic development takes place in that country (Wallerstein 1979). According to the advocates of these theories, the unequal power relations between the developed and developing world made it increasingly difficult for less-developed states to structure their national economies and achieve growth.

Indeed, in the aftermath of the 1970s oil crisis and severe economic collapse, the very notion of development came under scrutiny. With governments' ability to foster economic growth being increasingly questioned, critics identified too much state regulation and market protection as the cause of economic difficulties in developing countries (Bruton 1998). In the context of the general anti-Keynesian ideological wave that characterized the West at the time, the neoliberal model was promoted to the less-developed world as an innovative growth strategy. Advocating pursuit of market liberalization as the engine of growth, neoliberalism emphasized the deregulation of business, the privatization of public assets, the reduction of corporate taxes, and the elimination of social welfare programs. It also called for free movement of goods, services, capital, and money (Epstein 2005; Harvey 2005). By the mid-1980s, through various structural adjustment and fiscal austerity programs, neoliberalism had become the dominant ideological form of capitalist growth in much of the developing world (Harris and Seid 2000).

While acknowledging that the nature, dynamics, and consequences of neoliberal restructuring vary across contexts, we observe three common patterns of transformations. First, is globalization of production and consumption (Appadurai 1996; Sklair 2002). With liberalization of trade and capital movement, Western businesses sought to internationalize their businesses and to take advantage of the cheap supply of labor and resources in developing countries. While product design, marketing, and intellectual property remained in the West, manufacturing (via direct investment or outsourcing) moved to the developing world. Some regions of the world experienced rapid growth, such as the countries of the Far East, South Asia and Eastern Europe. Countries, such as China, India and Turkey, established themselves as production centers for the rich world (Sassen 1993).

The shift in production to the developing world along with the growth of financial markets in developing countries created

opportunities for local entrepreneurs and helped boost the emergence of a new industrial and professional class in these countries. However, in many of developing countries, the benefits of economic growth were distributed unevenly across society (Babb 2005), with great portions of the populations remaining trapped in poverty. For many critics, neoliberal development policies have been responsible for accentuating social and economic inequalities (Klein 2007; Milanovic 2005; Navarro 2007; Witkowski 2005).

On the consumption side, the material conditions of globalization contributed to the development of a globally-oriented consumer culture. An unprecedented inflow of foreign consumer goods dramatically changed the marketplaces of developing countries. As global brands became available and abundant in economies once characterized by scarcity of products and lack of choice, new patterns of consumption emerged (Ger 1997; Ger and Belk 1996). Access to satellite television and transnational images of advertising and new spaces for shopping and leisure further fueled the role of consumption as a key constituent of identity. While a culture of spending (supported by debt) arose in many parts of the less-developed world, it has been the new middle classes that mostly benefited from globalization (Leichty 2003).

The second common pattern of transformation in developing countries is marketization; that is, the diffusion of market logic into every sphere of social life (Slater and Tonkiss 2001). The process marketization is also linked to the new public management paradigm, which advocates governments to assume a regulatory role and reallocate the task of provision of public services to the private sector (Hood 1991). In the years following the adoption of neoliberal policies, marketization of health services, education, and land development has become commonplace across developing countries (Agartan 2012; Xu, Yeh, and Wu 2009). Under the new modality, access to these services has become dependent on an individual's socio-economic position. Those who are relatively wealthy and well-connected enjoy the benefits of higher-quality services and better living environments, whereas the poor and the informal-sector workers experience poorer choices and service quality (Klein 2007). The poor also face displacement when the neighborhoods in which they dwell become the target of urban regeneration programs (Lovering and Turkmen 2011). Marketization has further exacerbated the gap between haves and have-nots and made access to basic amenities increasingly harder for a significant portion of the population.

The third pattern of transformation in developing countries can be seen in the ethnic and religious revivalism. Several scholars note that the globalization of trade, decentralization of capital accumulation, immigration of huge numbers of people from the developing world to the developed markets, and rapid advances in information and transportation technologies have mobilized and realigned ethnic and nationalist identities. This phenomenon has challenged unified models of citizenship based on one fixed territory (Ong 2006; Tsing 2000). Along with ethnic plurality and differentiation, political and economic effects of globalization and marketization have been linked to

transformation of religion and religious subjectivities (Gauthier, Martikainen, and Woodhead 2013a; Wilson and Steger 2013). Despite the prediction that modernization would lead to secularization of the public sphere and privatization of religion, those practicing all kinds of faith movements (such as Pentecostal Christianity and Islamism, as well as Hinduism) have increased in number across the developing world during the era of neoliberalism and globalization that began in 1979 (van der Veer 1994; Overmyer 2003; Robbins 2004; Witkowski 2005). Some read religious revivalism as a fundamentalist and defensive reaction against the erosive forces of modernization and the retreat of the state under neoliberalism (Marty and Appleby 1993). Others see the resurgence as a welcome expression of a civil society emerging out of the legacy of authoritarian states and a phenomenon integral to modernity and consumer capitalism (Comaroff 2009).

Overall, neoliberal restructuring is associated with a radical change in the dynamics of development, profoundly impacting not only the economic but political, social, and cultural realms. As we discuss next, while there are some particularities, the Turkish case shares structural affinities with the development trajectories in other countries. Turkey's earlier development efforts emphasized industrialization as a route to modernization. Failing to create sustainable growth, the domestically oriented import substitution model was replaced by an export-oriented approach in the 1980s. In the early 2000s, the country fully adopted neoliberal policies and, since then, has been experiencing major socio-economic, political, and cultural transformations.

Transformation of the Turkish Market

The collapse of the Ottoman Empire and the establishment of the Republic in 1923 marked a fundamental change in Turkish history. Mustafa Kemal Atatürk, the founder of the state, embarked upon a program of political, economic, social, and cultural reforms. These sweeping changes, known as Kemalism, sought to transform the former Ottoman Empire into a modern, secular, and democratic nation-state (Balfour 1964). In the 1920s and 1930s, Turkey's development strategy was based on state capitalism run under a single-party regime (Hale 1981). The semi-controlled mixed economy consisted of a domestically oriented, publicly and privately owned industrial sector and mostly privately owned small agricultural businesses. Many restrictions on foreign direct investment and high import tariffs protected local companies from competition.

Although the model managed to create an industrial base for basic consumption goods, it proved to be limited both economically and politically. Following the end of World War II, multiparty politics was introduced and, in 1950, the opposition Democratic Party, more committed to the demands of private businesses, came into power. The period from 1950 to 1980 was characterized by "an indecisive liberalization of the economy" (Tugal 2009, p. 26) that failed to create a context of economic and political trust and stability. Outbursts of sociopolitical turmoil and economic hardship typified the

period, with the Turkish military interfering with the parliamentary system three times, in 1960, 1971, and 1980.

The import-substituting industrialization model characterized the Turkish development strategy in the 1960s and 1970s (Gulalp 1985). Import licenses for raw materials and investment goods were given to business elites and soon new manufacturing giants emerged (Karadag 2010). However, despite the increase in industrial output (based on Western technology), social and economic conflicts deepened in the 1970s. Divisions along ethnic (Kurdish) and religious (Islamic) lines became more visible. The economic and financial crisis following the oil-price shock of 1973 and the decrease in remittances from Turkish migrants in Europe further strained differences in Turkish society. This resulted in violent clashes between nationalists on the one side opposing socialists, Kurds, and Alevis on the other. On January 24, 1980, the government reluctantly adopted the IMF-imposed structural-adjustment program that called for extensive austerity measures. Only a few months later, the military took over the parliament, once again.

With the return to parliamentary politics in 1983, Turkey's development strategy changed drastically from import substitution to an export orientation (Onis 1991). A positive approach to foreign capital, expansion of the service and consumer goods industries, and restructuring of the financial and retailing sectors characterized the late 1980s. During the 1983–1993 period, the economy experienced high rates of growth, averaging an annual rate of five percent. In the 1990s, as a result of the liberalization policies, Turkish consumers found themselves bombarded with foreign brand-name products that they had not heard of before or could only have purchased previously from the black market. Shopping malls, five-star hotels, office towers, foreign cuisine and fast food restaurants became the new landmarks of Istanbul and other big cities. With the privatization of television and radio broadcasting, several private television and radio channels emerged and dramatically transformed the nature and scope of advertising. Credit cards, consumer credit, and installment options helped development of a solid consumption base among the relatively affluent segments of the urban population. Yet, the first phase of neoliberal restructuring was anything but smooth, as three major macroeconomic crises occurred in 1994, 2000, and 2001. Each of these crises severely destabilized the country.

According to many, the 2001 financial meltdown represented a rupture in Turkish economic history and carried significant socio-political ramifications (Onis 2003). With a 40 percent devaluation of the Turkish Lira overnight, all sections of the population were negatively affected. A massive increase in unemployment, a drastic shrinkage of the banking sector, along with widespread bankruptcies of particularly small firms sent shock waves through the system. The incumbent coalition government became the target of blame and was replaced in the 2002 election by a new political party—the Justice and Development Party (the AKP).

The AKP, with Islamic roots, claimed the center place in Turkish politics, and kept its majority in the parliament from 2002 until 2015 (Arango 2015). The AKP strictly followed the

reform package outlined by the World Bank, which called for aggressive austerity, deregulation, and privatization measures. The decrease in the inflation rate, along with high growth rates for the economy, with fiscal and monetary stability, and with a rising inflow of foreign capital contributed to the neoliberal transformation of Turkish economy. However, as Bugra and Savaskan (2014) note, “the change went beyond the economic policy environment and economic institutions, affecting the political regime itself . . . the rise of Islamist politics, challenged the secularist character of the republican regime and affirmed religious identity as an essential component of the demands for democratization” (p.2). Paralleling the so called Islamic resurgence in the Middle East and South East Asia has been an increasing visibility of Islam in everyday life and almost every domain of the marketplace, from pious consumers (Jones 2010; Sandıkcı and Ger 2010) to pious entrepreneurs (Adas 2006; Atia 2012). Indeed, recent polls report that an overwhelming majority of the Turkish population regard religion as highly important in their lives and strongly believe in the existence of God (Diyaret Isleri 2014; Carkoglu and Ersin 2009).

Overall, Turkish (Islamic) neoliberalization has been both successful and socially disruptive (Tugal 2009). While an already wealthier segment of the population became even more affluent and a new conservative upper class emerged, unemployment and an inequality of the income distribution have become more pronounced. However, unlike other developing market contexts, the welfare system did not completely collapse. For example, the AKP government restructured the health care system and sponsored a mass housing program that sought to benefit the poor (Bugra and Keyder 2006). Perhaps the combination of old style welfarism with neoliberal policies contributed to the continuing electoral support of the AKP from the so-called Islamic bourgeoisie (Yankaya 2013) and from the pious underprivileged. In the mid-2000s, the AKP claimed that the combination of neoliberal policies and Islamic ethics contributed favorably to both economic growth and increased democratic freedom. Such outcomes rendered Turkey as a model country in the eyes of many (Dal and Ersen 2014). However, after 2013, both economic and political gains stalled. This led to more frequent criticism about the possibility of Turkey turning into an authoritarian state (Eissenstat 2015).

With the fault line between the secular and Islamist segments in Turkish society widened, neoliberal development policies have come under increasing scrutiny. Interestingly, while ample research discusses the macro effects of neoliberal restructuring on societies and economies, the individual level impact of macro-social transformations on well-being remain largely unknown. In this study we look at how macro-social transformations related to neoliberalism impact Turkish consumers' QOL perceptions. In the following section, we explain our conceptual model.

Conceptual Model and Research Hypotheses

Guided by the discussion above, this study examines the effects of key macro-social transformations on consumers' perceived

QOL. Specifically, we focus on the relationship between globalization, religion, economic growth, and satisfaction with life within a developing country context. Globalization, religion, and economic growth are forces that operate at the societal level. We are interested in how these macro forces are experienced at the individual level and how they affect consumers' life satisfaction assessments. In order to evaluate the impact of these macro forces on the QOL of individuals, we use the constructs Perceived Value of Global Brands, Importance of Faith, and household income. Figure 1 depicts the proposed theoretical model, which consists of a) Perceived Value of Global Brands, and Importance of Faith as antecedents, and b) Quality of Life as the outcome variable. Household income is modeled as a moderator for the proposed relationship. Next, we explain the constructs and the model in detail.

Perceived Value of Global Brands and QOL

In general, macromarketing scholars regard globalization as a process that should enhance QOL (Kilbourne 2004; Mullen et al. 2009; Shultz, Rahtz, and Speece 2004). Some scholars point out the possible negative effects of globalization on a country's QOL, such as job losses due to privatization (Navarro 2007). However, the prevailing view is that the global integration of economies and the reduction of market protectionism creates opportunities to increase productivity and wages (Thorbecke and Eigen-Zucchi, 2002). Such positive impact on the economy contributes to overall societal well-being.

As noted above, globalization impacts both production and consumption domains. With trade liberalization, developing countries experience an influx of global brands and changes in their retail environments (Ger and Belk 1996). Using Appadurai's "scape" metaphors, Askegaard (2006) argues that global brands and their meaning universes create new value systems that fundamentally reshape how consumers relate to the world of goods. According to Askegaard, this process is particularly visible in developing countries where the emergence of a modern business culture along with other ideoscapes transforms the social and economic realms. Brands are an important element of a global ideoscapes. They represent the ideas about "the good life" and circulate as symbols of higher standards of living (Askegaard 2006; Ger and Belk 1996).

Despite the significant role brands play in the global consumer culture, marketing research lacks an adequate understanding of the relationship between brands and QOL.

Consumer behavior scholars discuss in detail how possession and consumption of products relate to individual and societal well-being (Lee et al. 2012; Sirgy et al. 2012). However, only a few studies go beyond the product level analysis and look at the nature and direction of the relation between brands and QOL (Bettingen and Luedicke 2009; Bhardwaj, Park, and Kim 2011). For example, in their study of Indian consumers, Bhardwaj, Park, and Kim (2011) examine the effect of life satisfaction on brand consciousness and brand consumption behaviors. The authors show that Indian consumers' life satisfaction positively influences their brand consciousness, which,

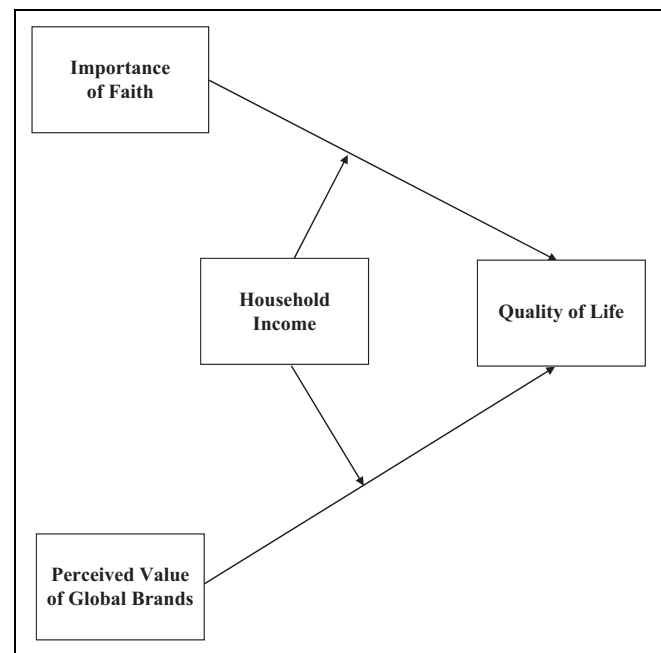


Figure 1. Conceptual model of the study.

in turn, affects perceived quality and emotional value for the global brand. The results of a recent survey by Havas Media Group (2013) suggest that the relationship might also work in the opposite direction. According to the report, consumers in developing countries believe more than their counterparts in developed countries that brands contribute to having a meaningful life and attribute higher significance to global brands in their lives. Research on international marketing provides some insights about why and how global brands might contribute to consumers' quality of life perceptions.

Studies indicate that consumers in developing countries associate global brands with high perceived quality (Friedman 1990; Holt, Quelch, and Taylor 2004; Ozsomer and Altaras 2008; Steenkamp, Batra, and Alden 2003). In many developing countries, most consumers grow up in an environment characterized by scarcity and low-quality local products. In these environments, consumers tend to associate global brands with high quality and prefer global brands over local alternatives. Research shows that even when quality and value are not objectively superior, global brands create perceptions of brand superiority and affect brand preference (Shocker, Srivastava, and Ruekert 1994). Studies also report that global brands enable consumers to identify with a global community of like-minded people and act as a vehicle for participation in an aspired-to global consumer culture (e.g., Alden, Steenkamp, and Batra 1999, 2006; Holt, Quelch, and Taylor 2004; Strizhakova, Coulter and Price 2008; Kravets and Sandıkçı 2014). Scholars note that the belief in the role of global brands as a "passport to global citizenship" is more about a mindset than actual ownership (Holt, Quelch, and Taylor 2004; Strizhakova, Coulter, and Price 2008), and indicates identification with the values of a global consumerist ethos.

Overall, global brands operate as meta-symbols of globalization and the “good life.” For consumers in developing countries, the availability of high-quality products and the associated sense of belongingness to a global community, create a sense of being part of the developed world. We believe that such feeling of participation in the developed world contributes to individuals’ perceptions of QOL. No longer feeling/being excluded, consumers in the developing world can now take part in the fantasies, desires, and imaginations of a global consumer culture. These consumers can experience, materially or vicariously, the modern life and higher living standards promised by global brands. The potential of global brands as a contributor to QOL depends on the extent consumers regard participation in the global world favorably. We expect that in developing country contexts where global belongingness is considered favorably, the perceived value of global brands will matter in consumers’ QOL assessments.

Importance of Faith and QOL

Despite the massive body of work on QOL in the marketing field, there is little research that looks at the relationship between religion and satisfaction with life. Peterson and Webb (2006) note that the topic hardly receives mention in Sirgy’s (2001) *Handbook of Quality-of-Life Research* (p. 108). Outside the marketing field, studies provide substantial evidence for a significant relationship between religion and QOL (for a meta-analysis, see Sawatzky, Ratner, and Chiu 2005). In general, scholars report that religion, at the belief and/or practice level, is positively related to satisfaction with life and happiness (Ferris 2002; Greene and Yoon 2004; Inglehart and Baker 2000; Myers 2000). While much of the existing research focuses on Christianity, the positive effect is also reported for other faiths (for Buddhism and Hinduism, see Chang 2009; Trung et al. 2013; for Islam, see Tiliouine, Cummins, and Davern 2009; Abdel-Khalek 2010).

Given the significance of religion for well-being, we believe that a better understanding of religion-QOL interaction is also needed in the macromarketing field. The teachings and religious institutions of Judaism, Christianity, and Islam, as well as other faiths, affect the nature of economic activity in the marketplace. Importantly, religion affects: (1) what we trade, (2) how we trade, and (3) when and where trade occurs (Mittelstaedt 2002). Religious traditions and institutions can both hinder and facilitate markets and marketing systems. The nature and workings of markets and marketing systems, in turn, have an impact on well-being. During the era of neoliberalism and globalization that began in 1979 (Witkowski 2005), many scholars have noted how religion has made a dramatic resurgence globally and gained a new visibility and importance in the contemporary political economy (e.g., Gauthier, Martikainen, and Woodhead 2013a, 2013b; Wilson and Steger 2013). The change in the religious landscape is linked to the growing influence of neoliberalism, and in particular the globalizing mediasphere and the growth of consumerism (Ignatow, Johnson, and Madanipour 2014; Martikainen and Gauthier 2013).

The work conducted under the rubrics of “desecularization” and “postsecularization” have demonstrated that both traditional and new forms of religion are alive and thriving, and that the political potential and public role of religion have intensified (Karner and Alridge 2004).

As noted previously, the revival of religion is particularly salient in the developing world where high portions of the populations indicate religion as one of the most important domains in their lives (Carkoglu and Ersin 2009; Pew Research Center 2012). In contrast to modernization theory (which predicted that development would lead to secularization and privatization of religion), religion has become even more prominent and more public in its expression as many developing countries have experienced progress (Wilson and Steger 2013). A growing body of work in sociology and anthropology looks at the religion-development interaction and discusses how religious institutions and organizations have come to interact with neoliberal globalization (Comaroff and Comaroff 2001; Hefner 2000). The significance of this research is that it goes beyond analyzing the impact of economic development on religion and explores “the emergence of forms of religio-ethno-economic practice which are completely integral to consumer capitalism” (Gauthier, Martikainen, and Woodhead 2013b, p. 269). Vivid examples of this development are the religious movements with a strong “prosperity” message, such as the Charismatic Christianity (Robbins 2004) and “market Islam” (Haenni 2005; Rudnycky 2009). While these movements differ significantly, they share a promise of salvation through worldly as well as spiritual prosperity and emphasize hard work, individualism, and consumerism. The focus on prosperity in the present encourages followers to pursue economic success and self-improvement, and reframes a proactive and entrepreneurial engagement with economics and politics as a religiously appropriate endeavor (Atia 2012; Kim 2012).

The emergence of market friendly forms of religion in countries as diverse as Guatemala, Brazil, Indonesia, and Turkey, suggests a new form of linkage between faith and development. No longer an obstacle to progress, religious practices and organizations become firmly embedded within the path to development and prosperity (Jones and Petersen 2011). The mobilization of religious morality and the adoption capitalist values culminate in what Atia (2012) refers to as “pious neoliberalism,” a discourse that increasingly frames development as an ethical rather than a political and economic problem (also Adas 2006; Rudnycky 2009). Under this framing, the path to development is also the path to paradise as hard work, self-discipline, and responsibility are expected to lead to worldly affluence as well as otherworldly salvation.

Overall, religion continues to play an important role in the global political economy and is firmly linked with the discourse of growth and progress. In much of the developing world, market friendly forms of religion have been on the rise and in some countries, such as Turkey and Malaysia, and religiously-driven political parties have been avid followers and practitioners of “pious neoliberalism.” We believe that in contexts where religion and neoliberal development have

been closely connected, faith will be a central component of individuals' QOL perceptions. In other words, to the extent that religiously-framed development discourse is articulated as a key means to prosperity and growth, the importance given to faith will weigh in consumers' QOL assessments. By importance of faith, we emphasize the belief component of religiosity (rather than the practice component), and focus on the cognitive aspects of religious expression. We do this to avoid confounding variables related to practicing religion, such as accessibility to facilities for practicing religion and symbolic connotations of participating in a communally-practiced religious activity (e.g., Muslim Friday prayer or a Christian Sunday service). Thus, we focus our attention on understanding how the importance a person attributes to religion affects his/her QOL assessment, irrespective of the extent he/she engages in religious activities. We expect that in countries where development is linked to pious neoliberalism, the importance individuals attribute to faith will contribute to their overall satisfaction with life.

Overall, based on the discussions above we hypothesize that:

H_{1a}: Perceived value of global brands will be an antecedent of quality of life, and

H_{1b}: Importance of faith will be an antecedent of quality of life.

Moderating Role of Income

The traditional macromarketing perspective conceptualizes economic growth as positively contributing to QOL (Ahuvia and Fredman 1998; Mullen et al. 2009). As a country's economy grows, individual incomes rise. Higher levels of disposable income are associated with greater consumption and an improved standard of living, which are related to higher levels of well-being (Nakano, McDonald, and Douthitt 1999; Sirgy et al. 2012; Zinam 1989). However, in developing countries where significant problems in income distribution exist and the winners and losers of macroeconomic policies are not clear, the income-QOL relationship might be more complex. Studies indicate that while neoliberal restructuring has led to improvements in disposable income of certain segments of the population, it is also associated with new clusters of people living under extreme conditions of poverty (Ferguson 2007; Lovering and Turkmen 2011). Furthermore, as many developing countries are characterized by high unemployment and inflation rates, even the economic winners may be reluctant to assess their life satisfaction highly (Frijters et al. 2006; Graham and Pettinato 2001; Kenny 2005).

Some evidence indicates that income can moderate the relationship between the perceived value of global brands and importance of faith and QOL. Scholars report that the beneficiaries of neoliberal reforms and globalization have been mostly upper-middle and upper classes, who have the economic and cultural resources to take part in the global consumer culture (Eckhardt and Mahi 2012; Ustuner and Holt 2010). The

economically well-off groups serve as the engine of economic growth, living a globally oriented lifestyle and enjoying the consumer paradise they can easily access. The poor, on the other hand, often remain excluded from the consumerist society (Santos and Lacznik 2009). For example, Ustuner and Holt (2007) studied poor migrant women's consumer identity projects in a Turkish squatter neighborhood. These researchers, found that disenfranchised consumers who lack economic, social, and cultural capital fail to acculturate to a new globalized social reality and remain mostly outside the promises and expectations of the global consumer culture. Overall, these studies suggest that being poor or not poor impacts both ownership of global brands and engagement with their meaning systems.

The literature also suggests that income level might have an effect on the relation between the importance of faith and QOL. Studies show that religion may act as a buffer and provide comfort and reassurance for economically disadvantaged people (Bradshaw and Ellison 2010; Gebauer et al. 2012). That is, poor people who strongly believe in God and afterlife tend to accept a higher reason for whatever hardships they face in this world and believe that they will reach a better place if not in this life, then in the next. The teachings of world religions advocate that suffering can be a godly gift and contribute to a well-lived life (Joshano 2013). Hardship in this world can be considered as a test of faith and help a humans focus their attention on eternal blessings and rewards (Husain 1998). In contrast, for well-off individuals, worldly blessings might not necessarily mean a failure of faith or an indication of immorality. As research on new market-friendly forms of religious movements suggest, hard work and wealth along with it may be seen as leading to both worldly prosperity and other-worldly salvation. These observations imply that income might affect the relation between religion and satisfaction with life, even though the direction of impact, as in the case of the perceived value of global brands and QOL link, is not yet clear. Accordingly, we hypothesize that:

H₂: Household income will moderate the antecedent relationships between quality of life and (1) perceived value of global brands and (2) importance of faith. Specifically, for the lower-income group, the only antecedent of quality of life will be importance of faith, while for the higher-income group, the only antecedent of quality of life will be perceived value of global brands.

Methods

The Study

Item Generation. As part of the effort to evaluate a nomological network of likely antecedent constructs for consumer QOL in Turkey, we focused on a well-established scale from the World Values Survey representing Importance of Faith (Inglehart and Baker 2000). Two items identified each of the two antecedent constructs, while five items identified QOL. The World Values Survey guided the development of the items representing

Importance of Faith (Inglehart and Baker 2000). The scales used in Holt, Quelch, and Taylor (2004), Alden et al. (2013) and Strizhakova, Coulter, and Price (2008) studies inspired the items for measuring the Perceived Value of Global Brands. Additionally, we include the construct representing overall satisfaction with life (labeled as “Quality of Life” in the model).

Psychological researchers widely employ the Diener et al. (1985) Satisfaction with Life Scale (SWLS) because of its consistent reliability and validity (Burroughs and Rindfleisch 2002) in studies conducted in dozens of countries (Diener and Suh 1999). Norms for a seven-point SWLS have ranged from 4.0 in China to 6.23 in Australia. Turkey and the U.S. place in the middle of countries with 5.29 and 5.77, respectively. The SWLS is a five-item measure intended to assess cognitive aspects of well-being and includes such items as “The conditions of my life are excellent,” and “I am satisfied with my life.”

Main Study. We developed the study’s sample in order to avoid oversampling within one demographic group. Table 1 presents the descriptive statistics for the sample. In general, the sample included an approximate profile of Turkey across important demographic variables, such as gender, marital status, and age (TUIK 2013, 2014). Females comprised 50.5 percent of respondents. More than two-thirds of the sample was married, and 29.4 percent of the respondents were in the 21-30 age bracket, which was the modal group. The modal value for education level was secondary education or more.

Ankara, the capital city of Turkey, served as the field site for administering the survey. Researchers contacted potential informants at various settings such as work places, schools and houses. Participation was voluntary and informants completed the questionnaire anonymously. When a person agreed to participate in the study, the researchers briefly explained the purpose of the research and provided instructions on how to fill out the questionnaire. Overall, survey procedures resulted in 279 usable questionnaires.

A set of nine items comprised the set of items representing the three constructs (Importance of Faith, Perceived Value of Global Brands, and Quality of Life). We used seven-point Likert-type scales in operationalizing the constructs of the study (1=Strongly Disagree / 7=strongly agree). We employed confirmatory factor analysis using structural equation modeling prior to assessing the structural model of the study.

Results

Initial Analyses

To address the hypotheses of the study, we first analyzed descriptive statistics, as well as the reliabilities for the proposed constructs of the study. The set of nine items included all the items measuring the QOL construct and the two constructs used to better understand the nomological validity of QOL for Turkish consumers: (1) Perceived Value of Global Brands and (2)

Table 1. Descriptive Statistics for the Sample.

	Frequency	% of Sample	% in Turkey ¹
Highest education level²			
Illiterate	N/A	N/A	6
Primary education	170	25.1	49
Secondary education or more	202	72.3	45
Missing	1	0.4	
Total	279	100	100
Gender			
Female	138	49.5	49.8
Male	141	50.5	50.2
Total	279	100	
Marital status			
Married	190	68.1	63.8 ³
Never Married	78	28	27.4
Divorced/Separated/ Widowed	10	3.6	8.8
Missing		1	0.4
Total	279	100	
Age			
16 - 20	10	3.6	9.41 ⁴
21 - 30	82	29.4	21.58
31 - 40	70	25.1	21.29
41 - 50	64	22.9	17.42
51 - 64	52	18.6	18.77
Missing	1	0.4	
Total	279	100	
Income – combined household			
Less than 500 TL per month	116	41.6	46.6 ⁵
500 TL or more per month	163	58.4	53.4
Total	279	100	

Notes: ¹TUIK, State Statistical Institute 2013 and 2014; ²Based on population over 18 years old (2014); ³Based on population over 15 years old (2014); ⁴Based on population over 15 years old (2013); ⁵Represents the 5th 20 percentile income group (2013).

Importance of Faith. Because of the study’s intention to understand the possible moderating effects of income on the antecedent structural relationships for QOL in Turkey, Table 2 presents the items used in the study along with the means and standard deviations of these items for each of the income groups of the study—less than 500 TL per month and more than 500 TL per month. (The current minimum wage is around 900 TL. Hence, an income less than 500 TL represents the poorest of the poor.)

To better understand how the income groups might differ in response to the nine items representing the three focal constructs of the study, the study compared the means of these items across groups using independent sample t-tests. Table 3 presents these results. As can be seen, the lower-income group (household income less than 500 TL per month) posted higher means on the two items for Importance of Faith. These differences were statistically significant at $p = .05$. The group means were not statistically different for the two items of Perceived Value of Global Brands. Finally, the higher-income group (household income of 500 TL or more per month) posted

Table 2. Descriptive Statistics for Items in the Study (n = 279) by Income Group.

	< 500 TL per month			500 TL or > per month		
	N	Mean	σ	N	Mean	σ
Importance of Faith						
Q3a.1 - God is very important to me.	116	5.94	1.72	163	5.30	1.94
Q3a.3 - It is most important for a child to learn religious faith.	116	5.06	2.03	163	4.20	1.99
Perceived Value of Global Brands						
Q3b.8 - Global brands signal quality to me.	116	3.88	2.07	163	3.81	1.92
Q3b.9 - Global brands bring me into a community of consumers who appreciate such brands.	116	3.97	1.94	163	3.60	1.80
Quality of Life						
Q2.1 - My life is close to my ideal.	116	2.90	1.34	163	3.43	0.97
Q2.2 - Conditions of my life are excellent.	116	2.75	1.46	163	3.59	1.18
Q2.3 - I am satisfied with my life.	116	3.32	1.39	163	3.77	0.96
Q2.4 - I have gotten the important things I want in life.	116	2.78	1.40	163	3.50	1.13
Q2.5 - If I could live my life over, I would change almost nothing.	116	2.58	1.47	163	3.15	1.32

Table 3. T-Tests for Comparing Means Across Lower (< 500 TL per month) and Higher-income groups (500 TL and more).

	t	Sig.	Mean Difference	Std. Error Difference
Importance of Faith				
Q3a.1 - God is very important to me.	2.84	0.00	0.64	0.23
Q3a.3 - It is most important for a child to learn religious faith.	3.52	0.00	0.86	0.24
Perceived Value of Global Brands				
Q3b.8 - Global brands signal quality to me.	0.28	0.78	0.07	0.24
Q3b.9 - Global brands bring me into a community of consumers who appreciate such brands.	1.63	0.10	0.37	0.23
Quality of Life				
Q2.1 - My life is close to my ideal.	-3.58	0.00	-0.52	0.15
Q2.2 - Conditions of my life are excellent.	-5.13	0.00	-0.84	0.16
Q2.3 - I am satisfied with my life.	-3.04	0.00	-0.45	0.15
Q2.4 - I have gotten the important things I want in life.	-4.56	0.00	-0.72	0.16
Q2.5 - If I could live my life over, I would change almost nothing.	-3.28	0.00	-0.56	0.17

higher means on the five items of QOL. These differences were statistically significant at $p = .05$. In sum, the lower-income group reported higher means on the two items for Importance of Faith, but lower means on the five items for QOL.

Table 4 presents the reliabilities for the constructs of the model. As can be seen, each of these constructs registered healthy reliabilities above .76 with most above .81. Common factor analysis using maximum likelihood extraction found evidence for the unidimensionality of the terminal construct of the model—QOL in both income groups (Hair et al. 2010). In the lower income group, the one-factor solution accounted for 57.02 per cent of variance explained. In the higher income group, the one-factor solution accounted for 62.68 per cent of variance explained.

Modeling. Structural equation modeling using AMOS 22 was used to evaluate a structural model including two antecedent constructs for quality of life in Turkey: 1) Perceived Value of Global Brands and 2) Importance of Faith. These antecedent constructs were represented in the model as item parcels. Because of the possible mutual influence of Perceived Value

Table 4. Reliabilities for Constructs within the Lower and Higher-income Groups.

Importance of Faith			
HH income < 500 TL		.765	2
HH income 500 TL or more		.816	2
Perceived Value of Global Brands			
HH income < 500 TL		.871	2
HH income 500 TL or more		.812	2
Quality of Life			
HH income < 500 TL		.864	5
HH income 500 TL or more		.884	5

of Global Brands and Importance of Faith, these two antecedent constructs were allowed to correlate with each other in the model. Because both antecedent constructs are similar in that they represent mental processing of value, these two exogenous constructs likely would be correlated. Both antecedent constructs are related to “Market Islam” or “pious neoliberalism.” Currently, we do not have theoretical justification to say anything more than that these two constructs co-exist in time (rather than assert that one construct precedes the other), we

have allowed these two constructs to be correlated in the focal model of the study.

Multi-group analysis was employed to evaluate the possible moderating role of household income on the two structural relationships in the model (Hair et al. 2010). Specifically, the household income of the lowest-income group would be compared with the household income of those not in the lowest-income group. In multi-group analysis, nested models are tested. AMOS 22 used an unconstrained model as a baseline for testing more constrained models in successive model runs. Initially, model 1 tested that both the pattern of factor loadings and the loadings themselves were the same across the two groups. Results suggested the estimated parameters of model 1 were not different across the two groups ($df = 4$; $CMIN = 1.431$; $p = .839$). In other words, the factor loadings were the same across the groups.

Then, AMOS 22 tested model 2 which assumed model 1 was correct, but which also evaluated whether the structural weights between constructs were equal across the two income-groups. The evidence suggested different structural weights across the two income groups ($df = 2$; $CMIN = 9.465$; $p = .009$). In this way, the multi-group analysis found support for H2—income moderated the effect of the antecedent constructs of the mode with QOL. Model 2 posted a chi-square value of 58.699 with 32 degrees of freedom. The structural model's comparative fit indicators suggested a very good fit ($CFI = .965$; $TLI = .954$, $RMSEA = .055$). Figures 2 and 3 depict the results for the structural model in each income group.

To view the relationships in our study using a moderated regression approach and an ANOVA approach, the reader can access the Web Appendix. Notably, these results reinforce the relationships of the study already presented using a structural equation modeling approach. Because the structural equation modeling in this study included only one dichotomized variable (income), the structural equation modeling of the study captures more information than the complementary analyses using moderated regression or ANOVA.

Support for Hypotheses. We found partial support for H1. Specifically, in one of the income groups each of the antecedent constructs proved to not have a statistically significant relationship with QOL at $p = .05$. In the lower-income group, Perceived Value of Global Brands did not have a statistically significant relationship with QOL. In the higher-income group, Importance of Faith did not have a statistically significant relationship with QOL.

In the lower-income group, Importance of Faith has a negative relationship with QOL (standardized path coefficient of $-.35$). In other words, the higher (lower) Turkish people in the lower-income group rate Importance of Faith, the lower (higher) is their rating of their own QOL. This is the only statistically significant path in the model at $p = .05$.

In the higher-income group, Perceived Value of Global Brands has a positive relationship with QOL (standardized path coefficient of $.20$). In other words, the higher (lower) Turkish people in the higher-income group rate their regard

for global brands, the higher (lower) is their rating of their own QOL. Additionally, Perceived Value of Global Brands is positively correlated with the other antecedent construct, Importance of Faith.

Additionally, the results of our modeling suggest a small correlation between the two antecedent constructs (Importance of Faith and Perceived Value of Global Brands) in the higher-income group, but no statistically significant correlation between the two antecedent constructs at the $.05$ level in the lower-income group. Together, these results highlight how the perceived value of global brands remains independent of other constructs in the lower-income model, but has a positive relationship with other constructs in the higher-income model.

In sum, the study obtains partial support for H₁. Specifically, Importance of Faith posted a statistically significant negative relationship with QOL at $p = .05$ in the lower-income group, while Perceived Value of Global Brands posted a statistically significant positive relationship with QOL at $p = .05$ in the higher-income group. Regarding H₂, the multi-group modeling found evidence that income moderated the antecedent relationships for QOL. The next section discusses implications of these results in detail.

Discussion

In this study, we examine the effects of neoliberal development on consumer well-being in a developing country context. A significant amount of research examines how neoliberal restructuring impacts an economy and society. Yet, scant research has been conducted on the effects of neoliberal transformation on individual well-being. Our study contributes to the literature by discussing how globalization, religion, and economic growth impact consumers' quality of life perceptions. Specifically, we show the moderating effect of income, and introduce global brands and faith as important variables in conceptualizing QOL. The results indicate that, for the lowest income group, Importance of Faith is negatively related to QOL, while for the higher-income group Perceived Value of Global Brands is positively related to QOL. Together, these results suggest rather unexpected effects of macro-social structures on developing country consumers' satisfaction with life.

A central debate in development literature, particularly in relation to the neoliberal development path, concerns the winners and losers of the restructuring programs (Milanovic 2005; Navarro 2007). Critics argue that neoliberal development benefits the wealthier and privileged segments of the population, who enjoy more choices in the market place and take advantage of being a member of a global consumer culture. The poor, on the other hand, face increasing poverty, insecurity, and deteriorating conditions of living. Scholars also link the rise of various forms of fundamentalist movements to the increasing disparities between haves and have-nots. For example, Islamization is often read as a reactionary response to the oppressive and unjust ideologies and practices of globalization and marketization (Turner 1994). In particular, the poor in Muslim-majority developing countries are seen as highly susceptible

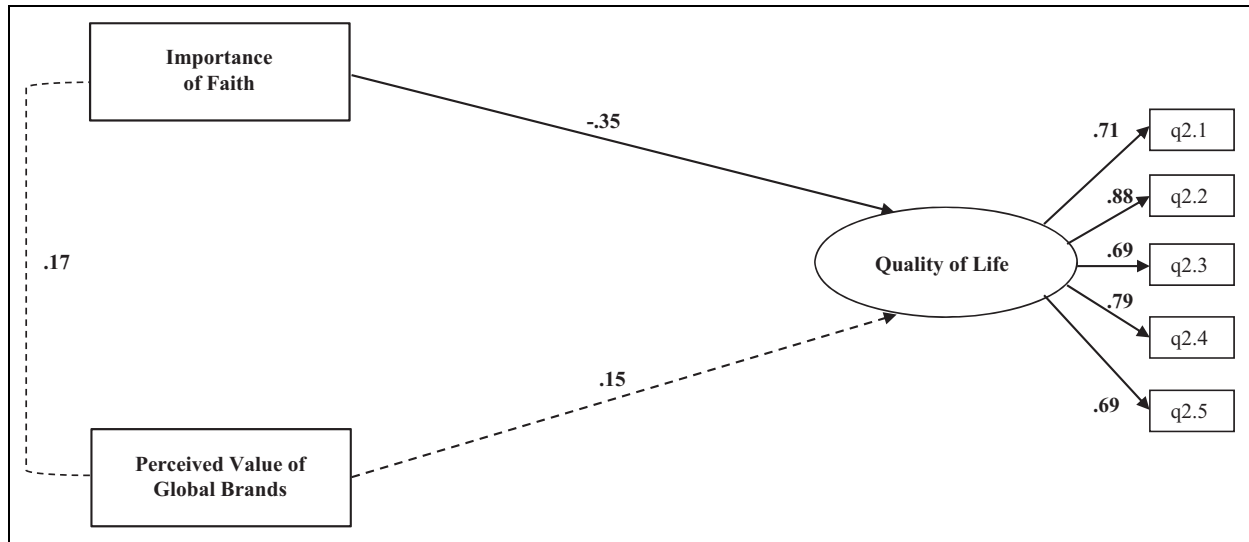


Figure 2. Structural model of the study – Lower-income group (500 TL or less per month).

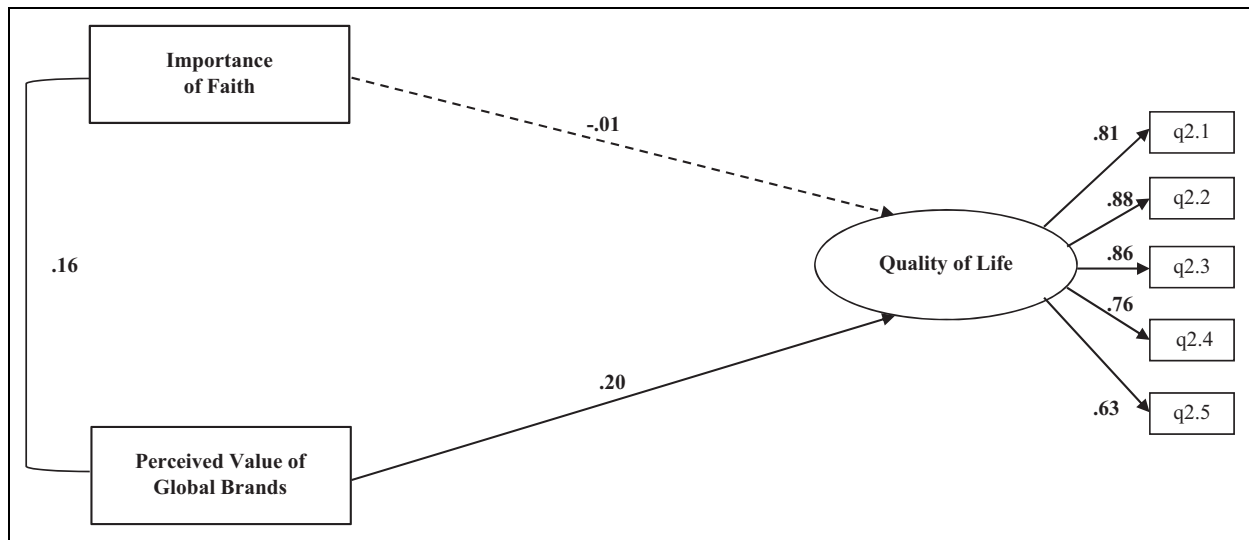


Figure 3. Structural model of the study – Higher-income group (greater than 500 TL per month).

to anti-globalization and anti-capitalism rhetoric (Bandarage 2004). In the marketing field, Izberk-Bilgin (2012) provides some support for this argument. The author shows how low-income Turkish consumers characterize market society as socially unequal, immoral, and unjust and perceive global brands as “infidels” – “ideological threats to Islam” (p. 664) – and refrain from purchasing them.

Our study suggests a complex relationship between globalization, marketization, religion, and QOL. We find that, except the poorest of poor, Turkish consumers regard the benefits of globalization as manifested in global brands as improving their QOL. In other words, the positive impact of globalization on QOL seems to be much more diffused in Turkish society than generally assumed, and not limited to only the middle and upper income classes. Turkish consumers beyond the poverty

level, whether they are actually able to purchase global brands or not, seem to regard these products positively, as improving their overall life satisfaction. Prior research shows that developing country consumers associate global brands with high quality and see them as a “passport to global citizenship” (Askegaard 2006; Ger and Belk 1996; Holt, Quelch, and Taylor 2004; Kravets and Sandıkçı 2014; Strizhakova, Coulter, and Price 2008). We extend this work by showing that, except for the poorest segment of consumers, the positive meanings associated with global brands and the sense of being part of the developed world also contribute to an increase in satisfaction with life. For consumers at the bottom, however, the positive effect of global brands disappears and neither their material nor discursive presence seems to play a role in well-being. While failure to acculturate to the global consumer culture (Ustuner

and Holt 2007; Santos and Laczniak 2009) might be a reason for the missing link, further research is needed to identify possible other reasons.

We also find that income moderates the relationship between faith and QOL. For the poorest segment of the Turkish society, the higher (lower) the importance they give to faith the lower (higher) is their reported QOL. This finding presents a stark contrast to past research, which reports that religion contributes positively to happiness and satisfaction with life and acts as a buffer for economically disadvantaged people (Bradshaw and Ellison 2010; Sawatzky, Ratner, and Chiu 2005).

As discussed before, in many developing countries, modernization and globalization have not undermined the influence of religion. On the contrary, the past thirty years has witnessed resurgence of all kinds of faith movements and new forms of religio-ethno-economic practice. Similarly, Turkey has gone through a process of Islamization and religion has become more visible in both daily life and socio-political and economic domains (Bugra and Savaskan 2014). The AKP has blended Islamism and neoliberalism and taken advantage of the world-wide economic climate supportive of emerging markets. The result has been high growth rates, infrastructural improvements, and emergence of a new, conservative middle class. However, with increased prosperity, income disparity has increased. It appears that, under this new logic of “pious neoliberalism,” the buffering potential of religion has diminished. That is, the poorest segment of the population might think that even though an Islamist party runs the country and many religiously oriented people experience improvement in their conditions of living, they are not able to benefit from the progress. The higher they give importance to faith, the more they feel resentment for not being able to see the material benefits of their devotion in their lives and report lower satisfaction with life.

On the other hand, we find no significant effect of the importance of faith on QOL for the non-poor. A large portion of Turkish society, having experienced improvements in their standards of living in the past decade under the conditions of “pious neoliberalism,” does not consider the importance of faith as a contributor to their satisfaction with life. This finding suggests that, unlike countries like Indonesia and Malaysia, where individual religious practice and national prosperity are firmly interconnected (Rudnyckyj 2009), the linkage may not be present in Turkey. While further studies are needed to establish the possible underlying reasons, the polarization between the supporters and opponents of the Islamist AKP in the recent years and the increasing opposition toward development projects that are insensitive to environment might be a factor in the lack of a connection between faith, prosperity, and well-being. Overall, the results of our study suggest the intricate roles religion continues to play in the contemporary world and highlight the need to better understand the linkage between new forms of religiosity, political economy dynamics, and various macro-marketing phenomena.

Results of this study captured a small (but statistically significant) positive correlation between Importance of Faith and Perceived Value of Global Brands in the higher-income group.

This finding appears to support a phenomenon of “Market Islam” or “pious neoliberalism” where the devout gain additional affluence. Notably, no similar correlation, statistically significant at $p = .05$, was found for the lower-income group suggesting that those in the lower-income group view global brands and the value of global brands independently.

A further examination of the model in the lower-income group showed that Perceived Value of Global Brands had no statistically significant relationship with any other construct in the model. This might be due to those in the lower-income group disagreeing over the role of global brands in their own lives, compared to the higher-income group that shared perceptions about these brands. In sum, the differences across the income groups are a notable finding of the study. More research is now needed to shed light on the reasons for such differences.

In addition to theoretical contributions, our study offers policy implications. Importance of faith did not have a positive effect on QOL for the higher-income group of the study and, in fact, had a negative effect on QOL for the lower-income group. Such findings offer important insights for policy makers in designing social programs and for political parties in setting their political agendas. The non-poor apparently considers factors other than faith in assessing their quality of life. A study by Peterson, Ekici, and Hunt (2010) reports that non-poor in a developing country relies on market offerings in evaluating their quality of life. More specifically, for the non-poor, market-based perceptions such as provision of products and services, positive advertising, and fair pricing explain their quality of life. Our results, along with earlier studies, suggest that, in order to improve citizens’ quality of life, policy initiatives should focus on what is relevant (i.e. improving market functioning), rather than what is not or negatively related to QOL (i.e. importance of faith).

Secondly, our findings indicate that, for the majority of Turkish consumers, the perceived value of global brands favorably contributes to quality of life. When this finding is combined with what Peterson, Ekici, and Hunt (2010) report, one may conclude that increased assortments (i.e. provision of more products and services through global brands) is likely to improve the quality of life for developing country citizens. However, global brand managers as well as policy makers should be aware that the positive relationship between consumers’ attitude toward market offerings and quality of life is also a function of perceptions of fair pricing and positive advertising (Peterson, Ekici, and Hunt 2010). In other words, global brands can be perceived as improving citizens’ quality of life to the extent that these brands are also viewed as “fair-players.” In their study of brand perception in a developing country, Sandıkcı and Ekici (2009) noted that a global brand may even be subject to a “rejection” behavior if the brand is perceived to be disruptive for the market. In short, regulatory agencies in developing countries can help improve perceived value of global brands by closely monitoring their pricing and marketing communication activities. This, in turn, is likely to improve quality-of-life perceptions for most consumers in a developing country.

Limitations and Future Research

In this study, we evaluated a moderated model of quality of life with two variables included as antecedents of quality of life: 1) importance of faith, and 2) perceived value of global brands. Some might propose that quality of life might be an antecedent of importance of faith and perceived value of global brands. In other words, the causal direction of the model in this study might actually be reversed. Rather than an empirical question, or a statistical one, this is a theoretical question. By far the dominant depiction of quality of life in social science studies is as depicted in this study—as the dependent variable in models. In regard to the particularities of the context of this study, religion plays a significant role in Turkey. Almost all Turkish people identify themselves as Muslim (99.8 per cent) and regard Islam as a key influence in their lives (World Factbook 2015). In this way, it is logical to conclude that importance of faith would be an antecedent of quality of life.

However, evaluating how some Turkish people might give more (less) importance to faith because their quality of life is low (high) is worthy of investigation. Such a phenomenon implies a two-way relationship between quality of life and importance of faith. Investigating such a two-way relationship is beyond the scope of the current study because the nature of how such a two-way relationship might be triggered and how it might vary over time would need theoretical explanation. At this time, researchers have not yet developed theory about such aspects of a two-way relationship.

The single country context of our study might raise concerns about generalizability. Although the application of our results to other developing countries is an empirical question, and thus warrants further examination, we believe that single-country studies, including ours, have the advantage of reducing error in the investigation of a focal phenomenon within the marketing system of one society. Furthermore, as we discussed earlier, our conceptual model draws upon the key macro socio-economic transformations associated with neoliberal development. We expect that similar results can be found in contexts that have comparable historical, economic, and social conditions. We invite researchers to evaluate our model (including the items, constructs, and their relationships) in other developing country contexts.

The effects of ownership and consumption of products on QOL is well established in the literature. In line with this literature, our study suggests that brands might have a similarly significant effect on QOL. However, more research is needed to understand the mechanisms through which brands influence consumer well-being both in developing and developed country contexts. While our study does not focus on specific brands, the findings disclose the importance of global brands in understanding QOL. Furthermore, research is needed to identify 1) the conditions under which the mere presence of global brands in the market place can enhance consumer well-being, and 2) the possible variables moderating the relationship between brands and QOL.

Overall, our study shows the importance of both a temporally situated approach and a contextually situated approach

in investigating development and QOL. Development researchers should now be more mindful of the country-specific, macro-social factors that might have an impact on satisfaction with life, such as Importance of Faith and Perceived Value of Global Brands. While our study suggests that religion plays a role in the Turkish case, in other developing country contexts characterized as multicultural societies, ethnicity might have a similarly important role.

Firat and Dholakia (2006) propose that it is possible to think about development outside of markets, such as in communities in which the market is one structure among multiple ways to order human life. By looking at the intersection of multiple orders, such as markets and religion, our study strove to gain a better understanding for the nature of how development contributes to quality of life. The results of our study shed light on the complexity of measuring development outside the market, because income had a moderating effect on the relationship of both antecedent constructs (Importance of Faith, and Perceived Value of Global Brands) with quality of life. Adding to this complexity, the effect of Importance of Faith on quality of life was actually negative for the low-income group. We now call on other researchers to join this intriguing challenge of measuring development outside of markets.

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Supplemental Material

The online [appendices/data supplements/etc] are available at <http://jmk.sagepub.com/supplemental>.

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