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Islamic Banking in Nigeria: Perceived Relative Advantage among Religious Groups in Anambra State

Ezeh, Precious Chikezie - Department of Marketing
Federal Polytechnic, Oko, Anambra State, Nigeria
Phone: +2348035006179; +2348095765038
E-mail: ezeprecious@hotmail.com; precious17400@yahoo.com
&

Nwankwo, Nwukamaka - Department of Marketing
 Federal Polytechnic, Oko, Anambra State, Nigeria
E-mail: maktocyp@yahoo.com
Phone: +2348033518750

Abstracts

We studied Islamic banking customers' segment using the religious groups in Awka, Anambra state, Nigeria to determine if there are significant differences in their mean perception of the relative advantage of Islamic banking concept. Crosstab was used to study the relationship between the demographic factors that made up the participants of this study. ANOVA was used in order to show the mean significant difference of the groups that were hypothesized and T-Test was computed to know how the categories rated the relative advantage of Islamic banking. The religious groups in Awka, Anambra state, Nigeria showed significant difference among their

perceptions of relative advantage of Islamic banking at .00 significant levels. T-Test shows that Islam respondents in Awka, Anambra State, Nigeria rated the perceived relative advantage of Islamic banking high, looking at their mean of 3.04, while Christian respondents rated the perceived relative advantage low, looking at their mean of 2.51.

Key words: Islamic banking, perceived relative advantage, religious groups

Introduction

Religious influence on consumer behavior can be broken into positive (approach) and negative (avoidance). Such positive and negative influences may surround the very notion of the acquisition of material goods. Religion has also been associated with some distinct motivations leading to more specific consumption activities like accepting or rejecting Islamic banking. Perhaps the most obvious and overt influences are those arising from particular dogmas or doctrines. A complex value structure, rooted at least partially in one's religious orientation, may cast a net that takes in multiple consumption activities not specifically addressed by doctrinal teachings. In the pursuit of personal devotion, products from an array of religious orientations, not just one's own, may yield satisfaction.

Consumers' religious consideration will affect how customer perceives Islamic banking relative advantage. Islamic banking has a high attachment in religion, which is part of culture. Culture has immense influence on the values and life styles of individuals. The growing awareness and recognition of religion and specific culture have been known to have strong influence on consumer choice of products and decision making. Culture is a potent force in any social group whether it is an ethnic group, religious group or special interest group. Researchers generally agree that culture has a profound impact on individual values and life style, and it cannot be underestimated as it actually affects their thoughts, motives and value systems. From the marketing perspectives, since culture explicates the value systems of the consumers that subsequently govern the interpretation of

environment around the consumer; it plays an immense role in affecting the consumers' affective and cognitive choices of consumption and spending. Culture is a powerful force in regulating human behavior (Schiffman & Kanuk 1997).

Study has succeeded in establishing link between Culture and Consumer behaviour (McCracken 1986). A study by Wallace (1995) associates consumer behavior directly with culture. He believes that culture is the all-encompassing force which forms personality and is the key determinant of consumer behavior, which may negatively or positively influence the adoption of Islamic banking concept.

One can argue that consumers who want to buy a really new product or service expect that the benefit they will receive from the product or service exceeds the cost of obtaining the new product or service. When evaluating a new product or service for possible adoption, consumers weigh the benefit against the cost of adoption based on their personal attributes, and if the perceived benefit overweighs the perceived cost, consumers are more likely to adopt. However, innovation has been defined from different perceptive, that is continuous, dynamically continuous, discontinuous innovation (Kotler, 2003). We operationalize Islamic banking in Awka, Anambra State, Nigeria under dynamically continuous innovation.

Kotler (2003) defined discontinuous innovation as a new product but not a major technological advance. Looking at Islamic banking concept, it is a discontinuous innovation from conventional banks in Nigeria. Islamic banking has become a substantial and fastest growing industry during the last two decades in Nigeria. Islamic banking has followed the Islamic transactions rules and principles (Sharia'h) to carry out their business (Dusuki and Abdullah, 2006). In accordance with Sharia'h principles, any payment or receipt of interest is strictly prohibited but share in the profit and loss. Although, the Islamic bank also offered more or less similar products and services which are similar to those offered by a conventional bank, such as, current accounts, credit cards, investments in securities, etc. (Dusuki & Abdullah, 2006).

Furthermore, according to Dusuki and Abdullah (2006), almost 25 percent of Islamic financial institutions now operate in countries that do not have Muslim majorities and interest-based banks have opened up "Islamic windows" to attract the growing number of Muslims living in Europe and North America. Some banks in Awka equally have "Islamic window" for example Mainstreet bank, Stanbic IBTC, United Bank for Africa, etc. Based on these, one can argue that Islamic banking is no longer regarded as a business entity striving only to fulfil the religious obligations of the Muslim community, but more significantly, as a business that is ineluctably in need for winning over customers and at the same time retaining the old ones. Bley and Kuehn, (2005) argued that Islamic financial services sector is growing at double digit rates.

In this time of economic transformations and bank reformation in Nigeria, it is vital for the Islamic Banking service providers to know the perception of religious groups in Awka, capital city of Anambra State to Islamic banking. Islamic banking services are currently available in Nigeria, although not in Anambra State which made it an innovative concept. Yet, knowledge about customers' perception differences towards Islamic banking is very scant and research to date is also limited in Anambra state.

Rogers and Shoemaker identified five characteristics which may increase the rate of acceptance and rejection of a new product; they are relative advantage, compatibility, simplicity, observability and trialability. Many researchers have seen relative advantage as the most important factor that may drive acceptance (Akabogu, 2013). On this note we highlighted relative advantage as a factor that may derive acceptance or rejection of Islamic banking concept in Awka, Anambra state, Nigeria among the religious groups.

Owing to the highly competitive environment, many researchers have studied customer perceptions towards Islamic banking, to help Islamic financial providers to market their products effectively (Haron, Ahmad & Planisek, 1994; Dusuki & Abdullah, 2006; Thambiah, Nathan & Eze, 2008). But none has studied Islamic banking

customers' segment using the religious groups in Awka, Anambra state, Nigeria. The problem in this study will focus on this gap in literature.

This study measured the perceived relative advantage of Islamic banking by the religious groups in Awka, capital city of Anambra state, Nigeria. And to determine if there are significant differences in the perception of the relative advantage of Islamic banking by the consumer segments that emerge based on religion. To explore and assess the perception of Islamic banking concept in Anambra State, this study targets Awka City residents as survey participants. In order to achieve the intended objectives of the study and to address the research problem properly, certain research question (RQ) is designed accordingly. In light of this, the research ponders to answer this research question (RQ): Are there significant differences in the perception of the relative advantage of Islamic banking by the consumer segments that emerge based on religion?

The null hypotheses are the one that are always tested by statisticians and market researchers (Hair, Bush & Ortinau 2006). In order to achieve the intended objectives of this study, the following null hypothesis was developed and tested:- Hi. There are no significant differences in the perception of the relative advantage of Islamic banking by the consumer segments that emerge based on religion.

This study will be a practical guideline for the Islamic bank managers, especially in taking decisions on the funding and marketing strategy for attracting, maintaining and satisfying Islamic bank customers' segment. This work will help the directors of Islamic bankers to know how to enter a new market and marketing strategies to use. This work will help Islamic banking to contribute to economic development and remain competitive in the global market. We hope that this study will add value to the existing body of literature on Islamic banking in academic field. It will assist in developing Islamic banking consumer segment. Also, the recommendations therein if well implemented will have enormous potentials in giving insights on the consumers' segment of Islamic bank in Nigerian and the global economy. This

study will therefore be useful to policy-makers and decision-makers in government, non-governmental agencies and businesses alike. It is expected that the outcome of this research will go a long way in ensuring a turnaround of Nigeria's Islamic banking and will also serve as a basis for other researches in similar area.

The scope of this work was determined by the topic *"Islamic banking in Nigeria: Perception of its Relative Advantage among religious groups in Awka, Anambra State, Nigeria"*. The subject scope is delimited to the areas of accepting and rejecting innovative concept (Islamic banking concept), in relation to consumer behavior in marketing. The variable scope is delimited by the religious groups. The innovation attribute considered in this study is the perceived relative advantage and other attributes were not used in this study. The influence of this attribute of innovation were treated as continuous variables, while the segments are nominal classes representing the consumer segments that emerged as a result of perceived relative advantage of the Islamic banking concept in Awka, Anambra State, Nigeria. The geographical scope of the study is Awka, a commercial city which is also the capital of Anambra State, Nigeria. Anambra State of Nigeria was created in 1991 and has a lot of different social and cultural inter-relations. The study unit scope is made up of consumers who resided in Awka and were at the time of the study and currently bank with any of the banks in Awka or have intention of banking with any bank in Awka. The participants equally have banking knowledge.

In the course of carrying out this research work we face some constraints which include, Finance, Time factor, Hindrances in getting responses. In the course of eliciting information for this work, some respondents did not co-operate, some collected questioners but failed to return them, which may be due to the literacy level in Nigeria. Nonetheless, the constraints and limitations were prudently and efficiently managed so as to have uncompromised findings and conclusion from the study.

Literature review

An Islamic Banking, which is religiously based, is a financial institution that operates with the objective to implement and materialize the economic and financial principles of Islam in the banking arena. Adel-Magid has defined an Islamic bank as owned by its shareholders, established to conduct banking and investment activities in accordance with the Islamic *shari'ah* and its (own) articles of association' (Kalaithasan & Mohamed, 2007).

Islamic banking studies are largely conducted among Muslims and to a smaller extent among non-Muslims. Erol and El-Bdour (1989) and Erol, Kaynak and El-Bdour (1990) are among the earliest known researchers who identified three key selection criteria for Islamic banks: fast and efficient services, reputation and confidentiality. Religious motivation was not a primary criterion.

However, Metawa and Almossawi (1998) and Naser, Jamal and Al-Khatib (1999) found adherence to Islamic tenets the primary criterion for selecting Islamic banks in Bahrain and Jordan. Likewise Kader (1995), Othman and Owen (2002), and Wakhid and Efrita (2007) share the same findings in their studies in Malaysia, Kuwait and Indonesia respectively. Dusuki and Abdullah (2006) explained that Islamic bankers can no longer depend on promoting the Islamic factor but also service quality. Their survey among 750 respondents found the three most important factors were competence, friendliness and customer service quality. But no researcher has studied the relative advantage of Islamic banking among Islam and Christians bank segments in Awka, Anambra State, Nigeria.

Islamic banking has a high attachment in religion, which is part of culture. Culture has immense influence on the values and life styles of individuals. The growing awareness and recognition of religion and specific culture have been known to have strong influence on consumer choice of products and decision making. Culture is a potent force in any social group whether it is an ethnic group, religious group or special interest group. Researchers generally agree that culture has a profound impact on individual values and life style, and it cannot be

underestimated as it actually affects their thoughts, motives and value systems. From the marketing perspectives, since culture explicates the value systems of the consumers that subsequently govern the interpretation of environment around the consumer; it plays an immense role in affecting the consumers' affective and cognitive choices of consumption and spending. Culture is a powerful force in regulating human behavior (Schiffman & Kanuk 1997).

Culture's impact is so natural and automatic that its influence on behavior is usually taken for granted. Often, it is only when we are exposed to people with different cultural values or customs that we become aware of how culture has moulded our own behaviour. Study has succeeded in establishing link between Culture and Consumer behavior (McCracken 1986). A study by Wallace (1995) associates consumer behavior directly with culture. He believes that culture is the all-encompassing force which forms personality and is the key determinant of consumer behavior, which may negatively influence the adoption of Islamic banking concept.

Research methodology

This study examines the perception of Islamic bank's relative advantage by Islam and Christians in Awka, Anambra state, Nigeria. The population of the study consists of the customers of banks operating in Awka, Anambra State, Nigeria. Awka town was used in this study because it is the capital of Anambra state. The researchers believed that Awka being the capital city must have been considered by government in various ways before given it the capital. On that note we decided to concentrate in Awka, believing that with an in depth survey, the result will have a good view of Anambra state. There was no database of people in Anambra State, at the time of this study that uses bank services. Consequently, no sampling frame was available. Where no sampling frame exists, probability sampling techniques may not be used, and Malhotra (2007) suggests the use of a convenience/judgmental sample of about 200 for a study such as this. For this study, a convenience/judgmental sample of 450 respondents was used. A sample of 450 respondents was conveniently selected for

this study. The participants are the users of conventional banks. A structured questionnaire was developed to record the responses of customers of banks operating in Awka. Bank customers were selected conveniently to collect data by self-administrated questionnaires at various banks in Awka, Anambra State, Nigeria. The study also adopts "personal contact" approach, that is, respondents were approached personally. The researcher used research assistants, owing to the time frame of this academic work.

The Cronbach's alpha internal consistency reliability test was used to test the internal consistency reliability of the interval scales. A relatively high Cronbach's alpha of .69 was obtained, pointing to a high internal reliability of the instrument. A convenience sample of 30 bank customers in Awka was used to pretest the questionnaire, and Cronbach's alpha was computed from the pretest data, using the SPSS computer software. The content validity of the study instrument was evaluated by the supervisor and by interviewing ten marketing professionals in Awka who indicated that the study instrument were valid for study. The researcher explained the questionnaire and concept of Islamic banking to the research assistant and the respondents before administering the question.

Data analysis and presentation
Crosstab was used to study the relationship between the demographic factors that made up the participants of this study.

Religious group * educational level crosstabulation

			Educational Level				Total
			less than SSCE	SSCE	University	pg	
Religious group	Christian	Count	36	32	76	52	196
		% of Total	9.1%	8.1%	19.2%	13.1%	49.5%
	Muslim	Count	60	92	40	8	200
		% of Total	15.2%	23.2%	10.1%	2.0%	50.5%
Total		Count	96	124	116	60	396
		% of Total	24.2%	31.3%	29.3%	15.2%	100.0%

Source: Authors computation 2014

There are 196(49.5%) Christian respondents in this study, 36(9.1%) of the Christian respondents are less than SSCE, 32(8.1%) of the Christian respondents are SSCE, 76(19.2%) of the respondents are university, 52(13.1%) of the Christian respondents are pg. However, there are 200 (50.5%) Islam respondents in this study, 60(15.2%) of the Islam respondents are less than SSCE, 92(23.2%) of the Islam respondents are SSCE, 40(10.1%) of the respondents are university, 8(2.0%) of the respondents are pg. In this study we have more Christian university and pg participants than Islam, while Islam are more in less than SSCE and SSCE.

Religious group * age group crosstabulation

			age group			Total
			under 25 yrs	26-50	above 50	
religious group	Christian	Count	8	124	64	196
		% of Total	2.0%	31.3%	16.2%	49.5%
	Muslim	Count	112	40	48	200
		% of Total	28.3%	10.1%	12.1%	50.5%
Total		Count	120	164	112	396
		% of Total	30.3%	41.4%	28.3%	100.0%

Source: Authors computation 2014

There are 196 (49.5%) Christian respondents in this study, 8(2.0%) of the Christian respondents are under 25yrs, 124(31.3%) of the Christian respondents are 26 - 50yrs, 64(16.2%) of the respondents are above 50 yrs. However, there are 200 (50.5%) Islam respondents in this study, 112(28.3%) of the Islam respondents are under 25yrs, 40(10.1%) of the Islam respondents are 26 – 50 yrs, 48(12.1%) of the respondents are above 50 yrs. In this study we have more Christian participants within the age of 26 – 50yrs, while Islam participants are more in under 25yrs category.

Religious group * gender cross tabulation

			gender		Total
			male	female	
religious group	Christian	Count	100	96	196
		% of Total	25.3%	24.2%	49.5%
	Muslim	Count	120	80	200
		% of Total	30.3%	20.2%	50.5%
Total		Count	220	176	396
		% of Total	55.6%	44.4%	100.0%

Source: Authors computation 2014

There are 196(49.5%) Christian respondents in this study, 100(25.3%) of the Christian respondents are men, 96(24.2%) of the Christian respondents are female. However, there are 200 (50.5%) Islam respondents in this study, 120(30.3%) of the Islam respondents are men, 80(20.2%) of the Islam respondents are female. In this study we have more men participants than female participants.

Religious group * marital status crosstabulation

			Marital status		Total
			single	married	
religious group	Christian	Count	48	148	196
		% of Total	12.1%	37.4%	49.5%
	Muslim	Count	126	74	200
		% of Total	31.8%	18.7%	50.5%
Total		Count	174	222	396
		% of Total	43.9%	56.1%	100.0%

Source: Authors computation 2014

There are 196(49.5%) Christian respondents in this study, 48(12.1%) of the Christian respondents are single, 148(37.4%) of the Christian respondents are married. However, there are 200 (50.5%) Islam respondents in this study, 126(31.8%) of the Islam respondents are single, 74(18.7%) of the Islam respondents are married. In this study we have more Christian participants that are married, while more Islam participants are single.

The data was analyzed using ANOVA. This analytical tool was used in order to show the mean significant difference of the groups that were hypothesized and to know how the categories rated the relative advantage of Islamic banking.

The hypothesis: *There are no significant differences in the perception of the relative advantage of Islamic banking by the consumer segments that emerge based on religion.*

ANOVA

Relative advantage

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.785	1	27.785	13.952	.000
Within Groups	784.660	394	1.992		
Total	812.444	395			

Source; field survey 2014

Analysis of Variance of consumer segment that emerged based on religious group categories showed significant difference among their perceptions of relative advantage of Islamic banking at .000 significant levels. Then, we reject the null hypothesis and accept the alternate, that there is a significant difference on the mean perception of relative advantage among the religious groups.

Relative advantage

Religious group	V much not high	S not high	neu	S high	V much high	N	mean	Decision
Christian	48	60	40	36	12	196	2.51	Not high
Muslim	48	44	16	36	56	200	3.04	High
Total	96	104	56	72	68	396	2.78	

Mean computation 2014

From the table above it showed that Islam respondents rated the perceived relative advantage of Islamic banking high, looking at their mean of 3.04, while Christian respondents rated the perceived relative advantage low, looking at their mean of 2.51.

Summary of findings

From the findings, the following can be adduced about the relative advantage of Islamic Banking concept among religious group.

- There is significant difference among the perceptions of relative advantage of Islamic banking at .000 significant levels among the religious groups.

- Majority of the Anambra population that is Christians may not be willing to support the introduction and growth of Islamic banks because they see it as not being beneficial.

- But the Muslim population in Awka, Anambra State will patronize Islamic banking looking at their mean score on its relative advantage.

- We are unable to interview the traditionalist and those that don't have any religious belief.

Conclusions and recommendations

This study measured the perceived relative advantage of Islamic banking concept among the religious groups in Awka, capital city of Anambra state, Nigeria. Consequently, based on the perceptions of the relative advantage of Islamic banking concept by the religious groups, from the analysis contained in Tables above, the following conclusions were reached.

There is significant difference among all the categories that emerged from religious groups. This shows that different marketing programme should be used to attract the different categories that are not comparable. The marketing programme designed for the Christians will not work for the Muslims. Islamic banking service providers should rely more on segmenting marketing strategy.

The bank should forget its religious undertones as Erol and El-Bdour (1989) and Erol, Kaynak and El-Bdour (1990) have identified three key selection criteria for Islamic banks: fast and efficient services, reputation and confidentiality. Religious motivation was not a primary criterion.

Interest free loans were practiced pre-Islam among Jews and Christians, and later advocated by socialists and economists. The Old Testament, in Deuteronomy, teaches interest free loans to the poor (Stein, 1956) and the Judeo-Christian thought views loans with interest as doing little for economic brotherhood (Maloney, 1971). The Old Testament was the key influence on Jewish and Christian opposition to interest, and may have been the original reason for the Koran's dismissal of usury since the three religions share the same belief in the God of Abraham (Dar & Presley, 1999). Apart from religion, socialists condemned interest as encouraging a parasitical existence. So what then make the Christians to rate the relative advantage of Islamic banking low? Further studies should be conducted to know why Christians rated the relative advantage of Islamic banking low in Awka, Anambra state, Nigeria.

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