

Theme: Fashion Beyond Borders

Subtheme: Multicultural Identities

Title: Consumer Religiosity and Retail Store Evaluation

Countless factors, personality to culture, have been considered to explain the consumer behavior. Surprisingly, the religion which affects the social and cultural environments in which customers reside and conduct their individual behaviors and manners is very often ignored. Indeed, almost all religions around the globe have sets of laws that affect everyday purchases and habits. Even if the degree to which individual members adhere to the religious conventions varies, the fact is that the preferences and tastes are considerably shaped by the value giving rules and customs of their surrounding religion.

Introduction

Is religion defunct in our materialistic and interest driven societies? The sociologist Harvey Cox (1966) was one of the first Cassandra who argued that religion had become irrelevant in succession of secularization and urbanization. Today, however, religion is very much alive, not only in the “hot spots” on the globe, where nations or groups take arms, but also in the pacific societies where religious groups take stands and influence public opinion on a wide range of social issues including abortion, aid to parochial schools, death penalty, and the like.

The durability of religion in our modern society is undeniable. Still, this “enchantment” should not be considered as a “rebirth” of the pre-modern beliefs where the religious dogmas and principles constituted the dominant social episteme and ethos. The renewed interest in religion of all kinds should rather be seen as a transformation of the religion in the (post)modern era where rationalization, meaning the adoption of norms and values emphasizing effectiveness, efficiency, and cost benefit equations, is dominant. The (post) modern spiritualities rather give place to the new ways of practicing and interpreting religion (Bellah, 1964), such as personal search for meaning and interpretation of sacred symbols. That is probably why the number of independent denominations has risen considerably in India.

The objective of this paper is to explore the impacts which religions' rules might have, in theory, on the purchasing and consuming behavior of proreligious individuals or those who live in the respective cultural environments. Religions around the globe are believed to have sets of laws and rules that affect ritualistically and symbolically consumer behavior: from eating and sleeping

to working and playing, by passing by everyday purchases and habits. Religion, here, refers to, not only a belief bidding the spiritual nature of man to a supernatural being, but mainly a system of faith.

Review of literature.

Even though, social beings' behaviors and attitudes are directly influenced by at least religion-rooted cultural aspects of their living environments, religion's impacts on customer behavior have been only very modestly studied in the specialized marketing literature. Studies focus mainly on the impacts of religiosity on behaviors or the application of the marketing concepts to the religious institutions such as church membership. The impact of religion as a cultural factor on conducts of (atheist, agnostic, and believer) customers has grabbed less attention.

A first search for the keywords, religion and consumer behavior in the EBSCO Research Databases (22/10/2003) which contains many marketing-related journals and archives, such as Journal of Marketing from 1936, European Journal of Marketing from 1971, and Journal of Consumer Marketing from 1983, ended with four (peer reviewed) articles: Rodero and Branas (2000), Delener (2009), Wilkes, Burnett and Howell (2006) and Hempel and McEwen (2005).

Rodero and Branas (2000) study how religious institutions compete in a celestial market to offer insurance to protect individuals against uncertainty of life after death (hope of reaching heavens", "life contentment" or "expected afterlife consumption). With such a contract, individuals are believed to gain utility when practicing religion.

Delener (2009) explores the effects of religion and religiosity on perceived risk in purchasing decisions. According to the author, consumers are more likely to be sensitive to any potentially negative consequences of their purchase decisions.

Wilkes, Burnett and Howell (2010) put emphasis on the definition of religion and the relationship between attitudes and religiosity, in order to examine the relevance of religiosity on consumer research and the role of religion in consumer.

Hempel and McEwen (2005) don't study the impacts of religion on marketing behaviour, but rather extend the marketing concepts to the nonbusiness institutions of religion and consumer interactions, in order to provide useful bases for segmenting the religious markets. A similar research with the keywords, religious, instead of, religion, consumer behavior and marketing provide with four articles, Delener (2000), Jung (2003), Andeleeb, Syed Saad (2003) and McDaniel and Burnett (2010). Jung (2003) explores the statistical data relative to the spending of

time in postcommunist Poland. According to him, The Polish spend 6.4% of the leisure time in personal hobbies and civic and religious activities.

Andeleeb (2009) investigates how patients rank religious affiliation in importance when choosing among hospitals. The results of his study seem to show that the importance of same religious affiliation is ranked lower than factors such as quality of doctors, their experience and cleanliness. Yet, a greater proportion of the patients with the same religious background are more likely to recall, prefer and choose hospitals of their affiliations.

McDaniel and Burnett (2008) investigate the influence of consumer religiosity on the evolution of retail department store attributes such as religious affiliation and store patronage. Many other researchers have tried to apply marketing concepts to religious behaviors and denominational affiliations.

Delener (2004) investigates the influence of the religious construct on consumer decision making and particularly the relationships between religiosity and marital roles in the process of automobile purchase in the North- East region of the United States.

Tournois and Mouillot (2002) consider religion as a tangible variable susceptible to modifying the conviction in a negotiation process.

Weber (2009) discusses, in a non peer-reviewed article, the impacts of the Internet on religion and the role of religion on the World Wide Web. He argues that spiritual sites are being compelled to figure out how to balance their ideals with the desire for profit. The researcher is not better off with the textbooks of consumer behavior. The impact of religion on the customer behavior is dramatically absent in the textbooks in which students are expected to discover the true field of inquiry of a new discipline.

Kassarjian and Robertson (2008), Ladwein (2009), Lambkin, Foxall, Raaij, Heilbrunn (2000), Mowen (2005), Walters and Paul (1970), Sternthal and Craig (1982).Some others contain a few words, sentences or paragraphs in this matter.

In this paper, we explore the possibility of drawing a framework for identifying the impacts that religions might have on consumer behavior.

Retail Patronage Behaviour

The purpose of this study was to examine the religious influences on aspects of retail patronage behaviour. The literature review presented in the previous chapter has emphasized the linkages between religion and aspects of consumer behaviour. Evidence from this small body of literature

has suggested that both religious affiliation and religiosity are significant predictors of consumer behaviour.

In this chapter, the researcher explores several bodies of literature related to retail patronage behaviour in order to be familiar with previous studies on the consumers' retail patronage behaviour and to provide the theoretical underpinning for the study. The research paper is divided into two major sections as follows. In the first section, the researcher reviewed the existing models of retail patronage from a consumer behaviour perspective. The second section outlines the hypotheses of the study. This chapter concludes with a summary of the overall discussion.

Methodology

If marketing is the science of studying and satisfying customers' needs and wants, then studying religions which carry rules and instructions relative to permitted and preferred ways of satisfying one's needs and wants, seems to be extremely important. To explore this relationship, we opt for a theoretical approach and explore religions rules and instructions that might have direct impacts on conducts and behaviors of customers.

Hypotheses

Based on the foregoing literature review three research hypotheses were constructed for this study. The following hypotheses were proposed:

H1a: There are significant differences in lifestyle among consumers affiliated with different religions.

H1b: There are significant differences in shopping orientation among consumers affiliated with different religions.

H1c: There are significant differences in perceived importance of store attributes among consumers affiliated with different religions.

H1d: There are significant differences in store patronage among consumers emphasizes the measurement and analysis of causal relationships between variables.

Data Collection Method

As discussed in the previous section, this study will be using the quantitative approach. According to Baker (2001), experiment, observation and survey are the most commonly used

methods of collecting primary data in marketing research. The following sections will the method and evaluate their appropriateness for collecting the required data for this study.

The Survey Instrument

The function of a research instrument is to satisfy research objectives through the measurement of independent and dependent variables of interest . It provides insights into people's beliefs, attitudes, values and behaviour. In this study, a structured questionnaire was prepared for use in the field survey. A questionnaire permits a gathering of necessary data to enable segregation of respondents .

Discussion of Findings

This section reviews the major findings of this study. The findings are compared to previous similar studies, trying to evaluate the usefulness of religious affiliation and religiosity in explaining consumer behaviour. Analyses are also conducted to explore potential reasons that some hypotheses were not supported.

Religious Affiliation

Based on existing lines of discussion in consumer behaviour literature, this study hypothesized that consumers affiliated with different religions behaved differently in areas of lifestyle, information source, shopping orientation, importance of store attributes and store patronage.

Referring back to the pertinent literature, the major focus of consumer behaviour studies examining religious affiliation was on the similarities and differences in consumption-related activities between consumers raised in different

religious traditions. Although the results reported were encouraging, findings in this area of research are not totally consistent and there appears to be little conclusive empirical evidences that religious affiliation may serve as an important source of variation in several consumption behaviours. Specifically, there exist two competing views about the role that religious affiliation plays in affecting consumer behaviour. One prominent position developed in the literature suggests the existence of behavioural differences between consumers of different religious groups. The other point of view maintained by a smaller number of researchers have casts doubt on these findings, however, concluding that the effects of religious affiliation on consumer behaviour are limited or insignificant (McDaniel and Burnett 2008).

Another argument for the finding lies in the poor performance of religious affiliation measure. As compared to religiosity, “religious affiliation classifications tend to be operationally vague to produce consistent results” (McDaniel and Burnett 2009, p. 110).

Religiosity

The second set of hypotheses tested the influence of religiosity on the five components of retail patronage behaviour model. The religiosity construct was viewed from a multidimensional approach and accordingly two factors of religiosity were identified: “intrapersonal religiosity” and “interpersonal religiosity.” The findings indicate significant differences in lifestyle among consumers with different levels of religiosity. In particular, ethnic conscious, traditional family and fashion conservative dimensions were influenced by the degree of intrapersonal and interpersonal religiosity. In each case, the relationship was in a positive direction; consumers with a high degree of intrapersonal and interpersonal religiosity tend to be more ethnic conscious, placed greater emphasis on traditional values within family and more conservative in fashion style. These findings are intuitively appealing and consistent with those of psychological researchers who found evidence that the ardent religious believers are generally being more conservative, having greater concern for moral standards and possessing more traditional attitudes relative to their less religious counterparts for instance, considers religion as a reactive institution which exerts conservative influence and concludes “the subjects who are exposed to more of this influence through greater religious involvement should be more traditional” (p. 83). The findings also suggest an overall significant difference among consumers with different levels of religiosity in their use of information sources. Intrapersonal measure of religiosity was associated to media sources of information (i.e. television, magazine and newspaper advertising). It is to be noted that the relationship was in a positive direction, implying that highly religious individuals are more inclined than less religious individuals to search for more information from media advertisements.

This finding is clearly in contrast to Delener (2009) who found evidence that religious consumers are less likely to search for information. Perhaps one possible explanation that religious consumers tend to utilize more information from media advertisements may be attributed to the fact that highly religious individuals are characterized by more submissive and trusting attitudes, as suggested in the psychological literature (Tate and Miller 1971; Hamby 1973; Kahoe 1974).

The present study also indicates that those high in religiosity tend to be less impulsive when making purchase decision. While this effect of religiosity on shopping impulsiveness has not been investigated before, the finding is apparently consistent with the psychological literature which suggest that highly religious individuals tend to behave in a relatively more mature, disciplined and responsible manner . These characteristics might manifest themselves in the way consumers making their purchase decision, i.e. greater self-restrain from buying on the spur of the moment and more concern about how much they spend or about getting best buys.

Prediction of Patronage Behaviour

In a bid to understand the dynamics of the hypothesized relationships between the two religious dimensions and consumer behaviour, further analysis was conducted using multiple regression analysis. Some selected demographic and lifestyle variables were included as covariates in the regression models to help account for differences due to these personal attributes. The relative influences of these variables on consumer behaviour, however, are beyond the scope of this thesis so no research hypotheses about these variables were formulated. Instead, these variables serve as extraneous and were controlled (by holding them constant) while testing for the possible linear relationship between the variables of particular interest. The following paragraphs summarises the results.

Personal characteristics were entered to predict two factors of information sources. Three lifestyle variables (innovativeness, fashion conservative and traditional family) and one religious variable (intrapersonal religiosity) were found to significantly predicted media information. Religious affiliation and demographic variables were not significant. The adjusted R² was 0.254 at a 0.001 significance level.

On personal information, the significant predictors were the two religiosity dimensions (intrapersonal and interpersonal religiosity) and one lifestyle variable (innovativeness). None of the demographic variables were found to be related to personal information. The adjusted R² for personal information was 0.119 at a 0.001 significance level.

Considering the data analysis results, the following observations are drawn:

1. Religious affiliation, after controlling for the effect of other predictor variables, has an influence on importance of store attributes dealing with reputation and price.
2. Intrapersonal religiosity, after controlling for the effects of other predictor variables, has an influence on information source (media), shopping orientation (quality conscious, impulsive

shopping and price conscious) and importance of store attributes (merchandise, attractiveness and price).

3. Intrapersonal religiosity is the strongest predictor of store attribute dealing with price relative to other variables.

4. Interpersonal religiosity, when controlling for the effects of other predictor variables, has an influence on information source (both media and personal), shopping orientation (quality conscious, impulsive shopping and price conscious) and importance of store attributes (merchandise, reputation, attractiveness and price).

5. Interpersonal religiosity is the strongest predictor of personal source, quality conscious, price conscious and store attributes dealing with reputation and attractiveness relative to other personal characteristic variables.

6. Religiosity appears to be a good predictor of consumer behaviour compared to religious affiliation.

Recommendations for Future Research

Given the undeniable role that religion plays in shaping certain aspects of attitudes and values, including those related to economic life, the marketing importance of increasing our understanding of the relationship between religion and consumer behaviour seems apparent. Despite the methodological limitations experienced in conducting this research, it does provide a springboard for further dialogue on religion and consumer behaviour. There are, of course, several areas for improvements and possible directions that future research could take in order to continue to expand our understanding in this research domain.

The results and ideas presented in this study are basically exploratory in nature (even though they were analysed quantitatively). Thus the conclusion derived there from cannot be considered binding. Additional studies are warranted to validate the conclusions drawn from the present findings. One obvious direction would be to sample a wider variety of consumers with more diverse demographic backgrounds (e.g. rural and urban consumers, different religions) as these variables provide insights into retail patronage behaviour, based on the present findings.

It is suggested that future research endeavors should investigate the differences in the shopping patterns among members of the same religious affiliation in the same national culture or perhaps in international settings. Are there significant differences in shopping behaviours between devout and casually religious consumers? What are the similarities and differences in shopping

orientations between consumers in India and other countries? While the methodological challenge in conducting research on this issue is recognized, the potentially valuable gains of successful work would make it plausible for the transfer of the knowledge of the religious effect to other country markets with the same

In addition, future research should probably examine other aspects of retail patronage activities that were not examined in the present study. For example, a study examining how religiosity affects loyalty patronage behaviour would offer potential implications for marketing strategists. As Schiffman and Kanuk (2001) have observed, “very little consumer research has been carried devoted to examining how religious affiliation and commitment influences consumer preferences and loyalties” (p. 436). Further research would add new dimension to the work that has already been reported and synthesised on choice decisions, thereby giving marketers and retailers a richer understanding of the shopping habit of religious consumers.

Considering the increasing importance of internet and the growth of online retailing, it would be interesting for researchers to study the influence of religious affiliation and religiosity on consumer purchase decisions in the web context. Given the present finding, it seems logical to expect that consumers’ tendency to use the internet and the amount of information sought from this media source may be meaningfully related to religious background of the web users. This is supported by the finding of one recent study demonstrating the noteworthy influence of religious affiliation on trust in the context of electronic commerce Other potential relevant areas for investigation include the religious influences on online shopping orientation and website evaluative criteria. The present study focused on shopping for clothing. Additional research is needed to confirm whether similar value dimension and correlations can be observed with other shopping items such as small electronics and groceries. The present study could also be extended in the area of fashion retailing. One fertile opportunity for future studies would be the study of religious influences on consumer shopping behaviour for sensitive clothing items such as intimate apparels or environmentally influenced products such as fur and leather apparels. If one taken into account research findings indicating that religious persons are more sensitive towards the advertising of controversial products , it is anticipated that religion would have even greater influence on consumer purchasing pattern for these kinds of products.

It also seems interesting for future research to explore the changes that occurred in consumption behaviours when an individual has undergone the phenomenon of religious conversion.

Religious conversion is an ongoing process where certain thoughts, feelings and patterns of behaviours are confirmed whereas others are changed. Unlike racial identity, which transfers from one generation to the next, religion is not a permanent status since individuals are free to choose their own religious faith from a set of alternative available for them (Goff and Gibbs 2003). It is expected that individuals' conversion from one religion to other religious faith could have a major impact on their consumption behaviours, as converters experiencing a transitional process in beliefs and practices, which lead to the formation of distinct consumption attitudes and behaviour.

Conclusion

This final chapter presented conclusions on the main findings of the study, discusses its implications for marketing theory and practices, as well as the limitations before suggestions for future research were discussed.

Religion represents the most basic element of the individual's cognitive world. As such, they structure the individual's perception and understanding of himself, of significant others and of the objects and behaviours which constitute his psychological environment. It is crucial not to underestimate the importance and potential of religion as an explanatory construct in predicting human behaviour.

While the fact is that religion can influence human behaviour in general and consumption in particular, the efficacy of the religious subculture as a device for differentiating consumers remains virtually unexplored. As a result of this obvious neglect, marketing theory and practice is seriously underdeveloped. In this regard, this study attempts to provide some preliminary clues of what may prove to be one of the most important and pervasive influences on consumer behaviour. The study arrived at interesting, albeit tentative, conclusions regarding the effects religious values on consumer behaviour. As shown in this study involving respondents across different religions in India, religion in general can be meaningfully related to both functional and non-functional aspects of retail patronage behaviour, supporting an earlier argument favouring the inclusion of this construct in an examination of consumer behaviour.

An examination of religion provides a good starting point in our quest to develop a greater knowledge of consumers' behaviour in their specific cultural context. Formal study of religion's effect will improve understanding of the normative aspects of consumer behaviour; social symbolic aspects of market behaviour which have been largely neglected by the research

community. With this study, the researcher hopes to contribute to the limited body of scholarly research in this subject area and to provide a basis and motivation for further research on the emerging but largely unknown religious markets in India. For a factor that so profoundly affects human behaviour, further research is warranted to gain greater understanding of the extent to which religion influences consumer choices and purchase activities.

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