

MODELS FOR ASCERTAINING THE RELIGIOSITY'S EFFECTS ON THE CONSUMER'S BEHAVIOUR

Abstract.

The influence of the religion on the consumer behavior is a subject that is extensively studied. Religion is a significant cultural element which should certainly be investigated, because it represents one of the largest, universal and social institutions, with a powerful influence, which hall-marks in various ways the attitudes of individuals, their values and behaviours, on the personal, and the social, level as well. Our article is an overview of the models that contribute to measuring religiosity on consumer behavior. Based on these patterns we propose our own model.

Key-words: religion, consumer behavior, models of measuring religiosity on consumer behavior

1. Introduction

Cultural and sub-cultural constructs are becoming increasingly important for the comprehension of the consumer's behaviour.

The previous research, conducted in the cultural field with regard to the shaping up of the consumerist behaviour, has established that, generally, cultural values represent fundamental factors in determining the individual's ways of conduct within the consumerist sphere of life (Schouten, J. W. and McAlexander, J. H. , 1995, p. 86; Shaw, D. S. and Clarke, I. , 1998). Researchers are agreeing that the culture's construct is difficult to investigate because of its complex nature (McCort, D.J. and Malhotra, N.K., 1993, p. 75). Culture has been often defined as those values, norms, rituals, beliefs and symbols which are shared by the members of a group or a society. This includes behavioural patterns, acquired responses, basic presuppositions and assumptions, customs, traditional thinking, feeling and reaction habits (Shweder, 1991, p. 78). The very complex and abstract nature of this spiritual medium, makes it almost impossible for any empirical research to study the phenomenon of culture adequately, within the framework of a unified concept. This leads to the "unpacking" of culture in order to understand its dimensions and to grasp the influence it has on the behaviour of people, as well as its consequences (McCort, D. J. and Malhotra, N. K. , 1993, p. 89).

In spite of the rich scholarly literature interested in the various forms of culture and their effect on the consumer's behaviour, there is limited research on the topic of the religion's role and relationship, as a cultural element, with the consumer's conduct. Most studies are focused on sub-cultural factors, such as ethnicity, nationality or values, which are deemed to be important predictors of the consumer's behaviour.

Religion is a significant cultural element which should certainly be investigated, because it represents one of the largest, universal and social institutions, with a powerful influence, which hall-marks in various ways the attitudes of individuals, their values and behaviours, on the personal, and the social, level as well. The religious beliefs, acting either directly through taboo subjects, rituals or obligations, or indirectly through its impact on the culture or the society as a whole, affect, from a ritualistic and a symbolic point of view, the

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human behaviour. Religion and its adjoined practices played and are still playing a crucial role in the transition periods of an individual's life (birth, marriage, death), in determining certain fundamental values for the individual's spiritual well-being (moral values, good and evil), in modelling the opinions pertaining to social dilemmas (cohabitation, premarital sex, family planning), in defining the permissions and interdictions enforced within consumerist practices (food or drink restrictions), and in many other areas of the everyday life. These normative measures are different with regard to various religions, and the adjustment degree of the individual decides the limits within which they are complied.

E. C. Hirschman (Hirschman, 1983, p. 69) identifies three potential models which explain why religion was not properly and adequately examined in the literature that deals with the consumer's behaviour.

The first motive of the slow development of the research from this field is the possibility that the analysts of the consumer's behaviour were not aware of the possible connections between religion and behavioural patterns. The second one is justified by the prejudicial understanding that religion represents a taboo, too sensitive to be pursued from a scientific point of view. Finally, the third motive considers that religion, because of its overall presence throughout our entire lives, was omitted from the investigations, as an all too obvious element, which did not need an elaborate explanation. Even if these observations were made a while back by the mentioned author, their pertinence still rings true; this is all the more so as there are few studies in the field which inquire the relationship between religion and consumer phenomena, despite the demand registered in the scholarly literature in this sense.

Mokhlis (Mokhlis S., 2009, p. 65) conducted a study on the role of religiosity as a factor which explains the differences between individuals with regard to their consumer behaviour, and especially, to their shopping practices. The findings show that three factors –awareness of quality, impulse acquisitions and awareness of price – present a strong connection with religiosity, and this suggests further that the latter might be taken up as a possible decisive factor of the shopping orientation and attitude by the theories about the consumer's behaviour. Mokhlis practically opened a new way of approaching the problem of the influences that religion and religiosity might manifest upon the consumer's behaviour and the economic activities in general.

2. The influences of religion upon the consumer's behaviour

The consumer behaviours, shaped by religion, are not solely symbolic and ritual, and the moral training and the spiritual education provided by religious institutions have an impact on the use/consumption/individual access to, and handling of, products, services, institutions, as well as on the place and the moment of these practices.

Individuals conform to religious commandments and influences because of three motives (Baker, 2005, p. 131):

1. *Faith in religion and its doctrine* – a strong belief produces religious convictions and attitudes towards the world which are very powerful, and the moment there are available alternative choices that correspond to the faith concerned, there is a favourable response from the individual;
2. *Auto-efficacy* – adoption of moral values might lead to auto-efficacy; when consumers obey the religious teachings and doctrines, there is a sense of self-fulfilment and gratification. Bagozzi and Warshaw (1990, cited by Baker, p. 50) insert auto-efficacy amongst other models of the consumer's behaviour;

3. *Fear* – the last motive in virtue of which individuals accept the demands of religious institutions is justified by the fact that transgression always triggers painful consequences.

Consumers are more likely to let religion influence their market choices, if their religious convictions are important in building and maintaining a religious belief, and if this is in their personal interest (Schiffman, 2005, p. 53).

A series of studies on the religious affiliation and the consumer's behaviour conducted by Hirschman (Hirschman, 1983, p. 67) at the beginning of the 1980s, shows that: (1) Jewish consumers are inclined to be more innovative and less loyal to the brand or shop; (2) catholic consumers are more influenced by the price, location, transport and mood, in contrast with protestant consumers; (3) Jewish, catholic and protestant consumers use different evaluation criteria in choosing pets, transport facilities, or a place of residence.

Bailey and Sood (Bailey, J. M. and Sood, J., 1993, p. 164) studied the effect of the religious affiliation on the consumer's behaviour within six religious groups from Washington: Buddhists, Hindus, Muslims, Jews, Catholics and Protestants. The findings reveal statistically relevant differences between the consumer behaviours of the six groups under scrutiny.

The authors observed that Muslims are impulsive and less informed buyers or exposed to risky shopping. Hindus are more rational buyers, while Catholics are more informed ones. Buddhists are the only religious minority that proved to have a consumer behaviour which falls naturally within the norms of religion. It was argued that religion is by nature very personal, and consequently the effects on the consumer behaviour depend on the personal commitment level or on the place it occupies in that person's life.

In an empirical study on religiosity and consumer's behaviour conducted on a sample of 602 persons, the majority of which were protestants, Wilkes, Burnett and Howell (Wilkes, R. E., Burnett, J. J. and Howell, R. D., 1986, p. 125) reached the conclusion that religiosity influences a few aspects of the life style of consumers, which might eventually affect their particular choices and general behaviour. The researchers found, on taking into account age, income and sex as controlled variables, that individuals with a high degree of religious involvement are inclined to feel more fulfilled by, and satisfied with, their lives, to lead a more traditional life oriented towards the role of the sexes, and are more predisposed to become leaders of opinion.

Esso and Dibb (Essoo, N. and Dibb, S., 2004, p. 136) conducted a study in Mauritius, with Muslims, Hindus and Catholics consumers as participants. The results confirmed that amongst consumers with different levels of religiosity, there are notable differences pertaining to consumer behaviour. Concretely, they found that devout Hindus are distinguished from the ordinary practitioners in four different ways, classified accordingly in four types of consumers: the demanding buyer, the practical buyer, the thinking buyer, and the innovative buyer. For the Muslims, the authors determined that there are no significant differences between the consumers devoted to their religion and those who are ordinary believers, with the exception of the *trendy* buyer type. The devout Catholics are different from the ordinary ones in the way expressed by four types of buyers: the demanding buyer, the practical buyer, the trendy buyer and the innovative buyer.

The empirical studies mentioned above provide us with a series of proofs regarding the possible connections between religion and the consumer's behaviour, from a cognitive, as well as a behavioural-connotative point of view. Nonetheless, it is important to notice that the majority of the studies were realised on a population of protestant, Catholic or Jewish consumers, and only a small number of them were conducted on subjects from other categories of consumers.

3. Models for ascertaining religiosity

The first model, on which it is closely shaped the one proposed by us, is created by McDaniel and Burnett (McDaniel, S. W. and Burnett, J. J., 1990, p. 68).

The authors present an instrument for ascertaining the religiosity of consumers that consist in the operationalization of the construct in terms of its cognitive and behavioural dimensions. The cognitive dimensions, defined as the extent to which the individual possesses religious beliefs (convictions), were composed of three colligated items, necessary for evaluating the importance of religion. The behavioural dimensions were delineated by two separate factors: (1) the frequency of attending church services, and (2) the amount of money donated to religious organizations.

The authors explored in 1990 the influence of religiosity on the importance that the consumers assign to the attributes of certain different departments of the shops. Their findings showed that the religious involvement – one of the aspects of religiosity –, ascertained with the aid of the cognitive religiosity, and one of the aspects of the behavioural religiosity – both are significant for the prediction of the importance that individuals lay on the different criteria used for the evaluation of the shops. The consumers with a high degree of cognitive religious involvement identified the following criteria: the amiability of the sellers, the efficiency of the shopping and the quality of the products, which play a major role in the choice of the shop; on the other hand, the consumers with a low degree of cognitive religious involvement did not identify any of these aspects. The financial contributions, which represent a component of religious involvement, were positively and significantly correlated with the amiability of the sellers and with the opportunities of credit (cf. the first illustration).

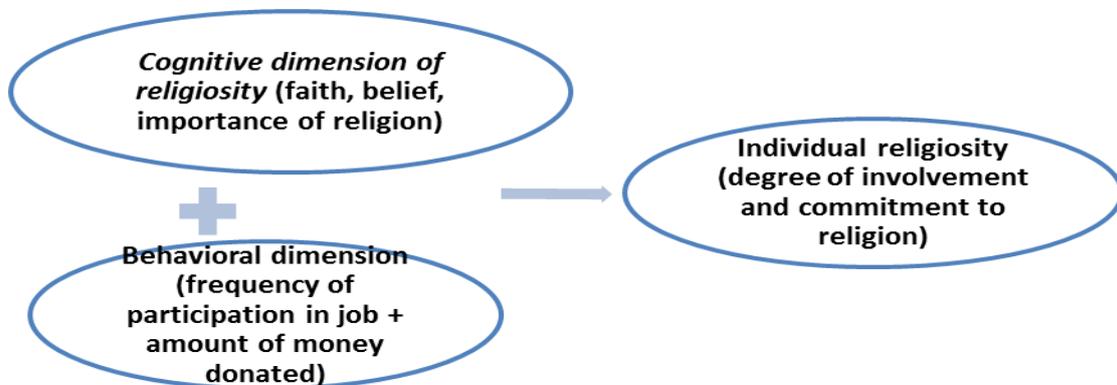


Figure no. 1. The measurement of religiosity proposed by McDaniel and Burnett Wilkes, R. E., Burnett, J. J. and Howell, R. D. (1986). On the meaning and measurement of religiosity in consumer research. Journal of the Academy of Marketing Science, p. 25

The second model, proposed by Wilkes, Burnett and Howell (Wilkes, R. E., Burnett, J. J. and Howell, R. D., 1986, p. 36), suggests the ascertaining of religiosity with the aid of a multi-item scale that contains four principal factors: (1) the frequency of attending church services, (2) the trust of the individual in religious values, (3) the importance that the individual assigns to religious values, (4) the perception of the individual's own religiosity (cf. the second illustration).

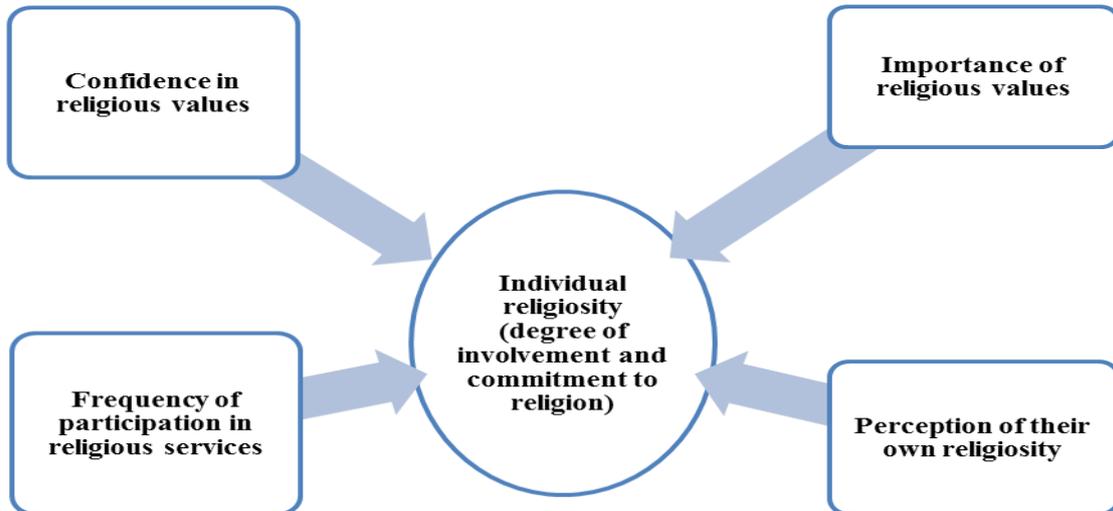


Figure no. 2. The measurement of religiosity proposed by Wilkes, Burnett and Howell
 Wilkes, R. E., Burnett, J. J. și Howell, R. D. (1986). *On the meaning and measurement of religiosity in consumer research*. Journal of the Academy of Marketing Science, p. 36

In the case of the empirical study conducted on a sample of 602 persons, most of them protestant, the authors concluded that religiosity affects a series of aspects regarding the consumer's life style, which, in turn, might influence its choices or/and its choosing behaviour. When the information about age, income and sex was handled as controlled variables, the researchers found that that individuals with a high degree of religious involvement are inclined to feel more fulfilled by, and satisfied with, their lives, to lead a more traditional life oriented towards the role of the sexes, and are more predisposed to become leaders of opinion.

Taking into account the two models already discussed and a wealth of other studies from the scholarly literature, we propose the following model for consideration (cf. the third illustration):

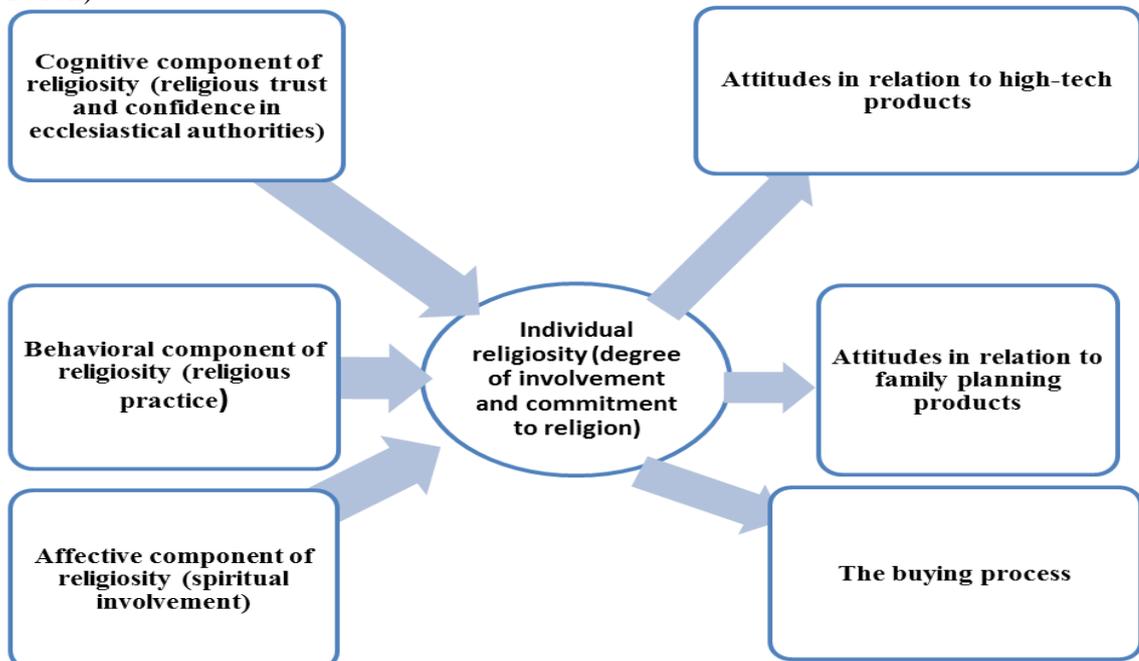


Figure no. 3. A new model proposed for the measurement of religiosity on consumers' behavior

4. Conclusion

The emotional component comprises the feelings towards religious beings, objects and institutions (Cornwall, M., Albrecht, S. L., Cunningham P. H. and Pitcher, B.L., 1986, p. 39) and reflects the extent to which the human beings are committed and devoted to religion and God. This component expresses the emotional attachment or the spiritual involvement of people with regard to religion.

The behavioural component, on the other hand, refers to the religious manifestations of the person. Most of men act in the spirit of religious values by attending church services, praying or making financial contributions for the church (De Jong, G. F. , Faulkner, J. E. and Warland, R. H., 1976, p. 41). Religious practices are typically considered to be an indicator of the religion's worth to the individual. The more the persons put a strong value on religion, the more probable it is that they are consumers of religion and, consequently, that they attend church services and other public forms of manifestation (Myers, 2000, p. 58).

Finally, the cognitive component indicates the dimension of the knowledge about religion (De Jong, G. F. , Faulkner, J. E. and Warland, R. H., 1976, p. 78) and tends to become the most taken into account and ascertained dimension of religiosity (Cornwall, M., Albrecht, S. L., Cunningham P. H. and Pitcher, B.L., 1986, p. 73). This dimension is expressed in the forms of personal beliefs pertaining to the existence of divinity (idem, 1986, p. 87): for example, the belief that God exists or that there is life after death. According to De Jong's study, this dimension reflects the ideological aspect of religion, such as it is intended by the expectations regarding religious beliefs (for example, the importance of God in the life of men and society at large). A series of recent studies concerned with ethical problems show that certain authors consider religious beliefs as primary indicators of religiosity (Angelidis, J. and Ibrahim, N., 2004, p. 95).

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