

## **An Association between Religiosity and Consumer Behavior: A Conceptual Piece**

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### **Abstract**

Religion is found to be a very important element of culture and it plays an important role by influencing consumers' attitude and behavior to purchase or consume products or brands. Religiosity is a different thing from religion but within a particular religion, religiosity also influences the consumers' attitudes and behaviors, according to the values and laws of a particular religion. It is also evident that consumers who have high levels of religiosity follow the rules of religious obligation more rigorously than who have a lower level of religiosity. Religion as an inherent human value has received little attention from consumer researchers. The reason for ignoring the religion in evaluations of consumer processes is that most of the academicians are less religious than the general public and that is why they give less attention to religion to understand consumer behavior. Although a limited number of studies come in consumer literature, but majority section of the scholars ignores this area. Studies on religion and consumer should be conducted with the same level of rigor and objectivity as other influential social characteristics for developing a comprehensive understanding of consumer behavior.

**Keywords:** Religion, Religiosity, Consumer behavior.

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### **Introduction**

Religion is found to be a very important element of culture and it plays an important role by influencing consumers' attitude and behavior to purchase or

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consume products or brands. As Haque, Rahman, and Haque (2011) said that the influence of religion on behavior found in different areas the style of clothing, eating, and drinking, the use of cosmetics, views on social issues and politics. Religion works as a cultural lens through which consumers decode the information about products or services which lead to their behavior. Therefore, it is very important to have a better understanding of the religious factors which influence consumers (Run, Butt, Fam, & Jong, 2010). In general, the dominant religion of any society influences the material life and it also influences the people choices about the purchase and consume. There are many things which are prohibited by religions, for example, in Islam drinking liquor and eating pork is prohibited and being Muslims their religion influences their purchasing and consumption about liquor and pork (Safiek Mokhlis, 2010).

Religion also shows potential for significant elements in the phases of problem solving and decision making (Khraim, 2010). Religious beliefs and religiosity have a discernible effect on behavior (Bashir & Malik, 2010; Shin, Park, Moon, & Kim, 2010). In general, the effects of religiosity and religious affiliation on consumer behaviors occur regardless of location and both religious affiliation and level of religiosity significantly influence consumption behaviors. In other words, religion helps explain the gap between values and attitudes/behaviors in the values–attitudes–behavior hierarchy (Minton, Kahle, & Kim, 2015).

### **Problem Statement**

Literature is evident that consumers are influenced by education, society, and religion. But there is an insufficient description of the role of religion in influencing consumption behavior. Religiosity is an important construct within the domain of religion but its association with consumer behavior is still unclear because of contradictory findings of studies. Yanu, Fianto, Hadiwidjojo, and Aisjah (2014) argue that the nature of the religious affiliation as an identification factor hardly explains much about religious influences in buyer behaviors. Consumers' religious commitment, on the other hand, appears to be less credible in explaining religious influences in buyer behaviors as believers were reported to still hold beliefs that may contradict with their faith. Moreover, measuring consumers' commitment to their religion is challenging as each religion may view religiosity different to the others. This piece of writing determines and enhances the understanding of the association of religiosity on consumer behavior.

### **Research Objective**

To determine the association between religiosity and consumer behavior.

### **Religion and Consumer Behavior**

Mokhlis (2010) mentioned that religion is a combination of beliefs and values that lead values and their structure of any society. It is difficult to find such definition of religion that can be generalized and accepted by all. Patel (2012) stated that different scholars worked on religion and tried to define religion. They became successful in identifying at least three historical designations to religion, i.e., (i) “a supernatural power to which individuals must respond”; (ii) “a feeling present in the individual who conceives such a power”; and (iii) “the ritual acts carried out in respect of that power”. Religion has an influence on every segment of society and it defines life in its ideal shape, defines and shapes moral and social ethical structure, support power structures, assigns and justifies social roles and social institutions. It also tells the individuals about their role, duties, responsibilities, and rights and it also gives the purpose of life to individuals (Mokhlis, 2010).

Mokhlis (2006) mentioned that Lovelock & Weinberg (1978) found only two academic articles which explored the relationship between marketing and religion. Cutler (1991) also worked to find out work on the market and religion from the literature of 1956-1989 and he found 35 marketing academic articles on religion and he also found an interesting fact that 80% of them were published in the 1980s. Cutler and Winans (1999) also conducted a similar analysis and they reviewed marketing articles of twenty years between 1976 and 1995. In their findings, they found seventeen marketing articles on religion. Different studies (e.g., Engel, 1976; Hirschman, 1983; Wilkes, Burnett, & Howell, 1986; LaBarbera, 1987; Delener, & Schiffman, 1988) of consumer behavior also found in the context of religion. Religion is found to be a very important element of culture and it plays an important role by influencing consumers' attitude and behavior to purchase or consume products or brands.

### **Religiosity and Consumer Behavior**

Religion has got the attention of scholars and marketers and it is an under-researched topic in marketing (Cleveland, Laroche, & Hallab, 2013). Religiosity is a different thing from religion. Religion refers to specific faith or belief like Islam, which is a faith or belief of Muslims in Islam, there is also sub-divisions Sunni faith and Shia faith. But, religiosity is defined as “the degree to which beliefs in specific religious values and ideals are held and practiced by an individual” (Safiek Mokhlis, 2008). Mokhlis (2009) stated that religion is considered as a demographic variable like gender or age. He further said that there is a difference between religious affiliation and religiosity.

Religious affiliation is usually known as religious identification of individuals or denominational membership of individuals with any particular sect, whereas religiosity or religious commitment is different from religious affiliation and it can be determined at both cognitive and behavior levels. Cognitive level refers to the degree to which an individual holds religious beliefs and behavioral level refers to the frequency of attendance at church or mosque (S Mokhlis, 2009).

Religiosity can be defined as “the degree of being religious”. However, it is a multidimensional concept which includes different aspects of example beliefs, experiences, and practices that create effects on the whole life of any individual (Run et al., 2010). Johnson et al. (2001) mentioned that religiosity is defined as “religiosity or religious commitment is the extent to which an individual’s committed to the religion he or she professes and its teachings, such as the individual attitudes and behaviors reflect this commitment”. Religious commitment, often termed as religiosity, is defined by Worthington et al. (2003) as: “the degree to which a person uses adheres to his or her religious values, beliefs and practices and uses them in daily living. The supposition is that a highly religious person will evaluate the world through religious schemas and thus will integrate his or her religion into much of his or her life.”

Past literature on religion and consumer behavior indicates that there are two perspectives of religion in influencing consumer behavior. First, religion works at the macro level and encourages its followers to adopt particular values. These values recognized as social values at the societal level and because of the social concern parents guide and push children to adopt those certain values so they can adjust in society. Second, within a particular religion, religious commitment and religiosity influence the consumers’ attitudes and behaviors, according to the values and laws of a particular religion (Arnould, Price, & Zinkhan, 2004; Schiffman, L.G., and Kanuk, 2010).

According to Patel (2012), religiosity is very important cultural and religious force and it has the potential to influence the consumer behavior because it is noticed that consumer behavior also categorized according to the faith of the target audience. Degree and level of influence of religion on consumer behavior depend on their religiosity level. According to Mokhlis (2010), religiosity influence consumer behavior by affecting the personality structure of an individual which includes his/her beliefs, values, and tendencies.

Religious followers with high religiosity level strongly and strictly accept the religious doctrine and strictly follow all the principles, rules, code and ethics of their religion. For instance, they worship regularly, give alms and charities and participate in religious gatherings regularly. But, on the other side followers with a low level of religiosity are seen flexible and liberal who feel free to perform religious obligations

strictly. Hence, the religiosity level of the individual should be considered in understanding the nature of consumer behavior, especially in religious societies (Safiek Mokhlis, 2010).

There is a notable point that in Muslim markets religiosity plays an important role in influencing consumer behavior and lifestyles as well, but religiosity levels vary within a country and across the country, so religiosity influences the consumer behavior according to the context (e.g., Essoo & Dibb, 2010; Safiek Mokhlis, 2010). It is also evident that Muslims who have high levels of religiosity follow the rules of religious obligation more rigorously than Muslims with a lower level of religiosity (Taks & Shreim, 2009).

According to Run et al. (2010), review of the literature indicated that degree of religious commitment found as an important element in the context of gender-related products. They mentioned that people with high religious commitment, consider gender-related products more controversial than people who have a low religiosity level. Run et al. (2010) mentioned that the speedy growth of satellite channels in Muslim countries and increased numbers of controversial advertisements and advertisements of controversial products might have made the people more tolerant of them and increased the acceptability of controversial products in Muslim societies, especially in the younger generation. Although, there are chances of group differences about controversial products and their advertisements on the basis of age, sex, education and income level within a Muslim society.

There is a notable point that in Muslim markets religiosity plays an important role in influencing consumer behavior and lifestyles as well, but religiosity levels vary within a country and it influences the consumer behavior according to the context (e.g., Essoo & Dibb, 2010; Mokhlis, 2010). Previous studies show that religiosity has a discernible effect on attitudes and behavior (Shin, Park, Moon & Kim, 2010) of Muslim consumers (Ansari, 2014). It is also evident that Muslims who have high levels of religiosity follow the rules of religious obligation more rigorously than Muslims with a lower level of religiosity (Taks & Shreim, 2009).

## **Conclusion**

In the 21st century, religiosity still plays a significant role in influencing consumer behavior (Patel, 2012). Religiosity significantly shapes individual's behavior (Ragnarsson, Onya, & Aaro, 2009; Tarkang, 2013). The religious values of the society also play an important role in developing and shaping the perceptions, attitudes, and behaviors of the individuals (Qamar, Lodhi, Qamar, Habiba, & Amin, 2014). The findings of the empirical study also suggest that religiosity should be included in future research and that there is a considerable potential for extending research into the influence of religion on consumer behavior (Essoo & Dibb, 2010).

Scholars suggested that religion has potential to formulate the ethical decision making of people about product, service, and idea (Weaver, & Agle, 2002). For the last three decades, there has been considerable research establishing a link between cultural and subcultural values and aspects of consumer behavior. However, religion as an inherent human value has received little attention from consumer researchers (Mokhlis, 2010; Mokhlis, 2007; Mokhlis, 2009; Khraim, 2010; Haque, A., Rahman, S., & Haque, 2011). Ansari (2014) mentioned that reason for ignoring the religion in evaluations of consumer processes is that most of the academicians are less religious than the general public and that is why they give less attention to religion to understand consumer behavior. Although a limited number of studies come in consumer literature, but majority section of the scholars ignores this area. Studies on religion and consumer should be conducted with the same level of rigor and objectivity as other influential social characteristics for developing a comprehensive understanding of consumer lifestyles and behavior (Ansari, 2014). Future studies should be conducted to know the influence of religious factors (religious beliefs, religious leaders, and religiosity) on consumer behavior. Studies must also be conducted in conservative religious societies because the people in religious societies are more influenced by their religion which ultimately influence their purchasing and consumption behavior. Studies on controversial products in the context of religion found limited, so future empirical research should also focus this ignored area.

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