

RELIGION IN CONSUMER BEHAVIOUR RESEARCH: THE SIGNIFICANCE OF RELIGIOUS COMMITMENT AND RELIGIOUS AFFILIATION

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Abstract

This study discusses the influence of religion on customers' attitudes and behaviors mainly through religiosity and religious affiliation as important religious factors can provide a further understanding to existing research models. The challenges and limitations of religiosity and religious affiliation have also been deliberated. This study highlights the significance of describing and understanding the religious influences in terms of a specific religion as this procedure may assist in recognizing the real and deep influences of religion. It was advised that proper religious measurements be developed based on the research settings and goals. Researchers are directed to properly operationalize the religiosity construct in order to measure its influences consistently. The study concludes that researchers should integrate the religious influences (e.g. religiosity) into different models of customer's attitudes and behaviors. This

integration might help marketing practitioners in designing convenient strategies and tactics based on the significance of religion. The present paper serves as a basis of future researches on the religiosity significance and measurements.

Keywords: religion, religiosity, religious commitment, religious affiliation, customer behavior

INTRODUCTION

“Religion is perhaps one of the most important social factors that influences the life of its believers” (Mukhtar & Butt, 2012, p. 108). and It also pervades every aspect of a society (Khraim, 2010). Religion is considered an important factor to examine customer’s behaviors (Al-Hyari, Alnsour, Al-Weshah, & Haffar, 2012; Bachleda, Hamelin, & Benachour, 2014; Essoo & Dibb, 2004), and to provides important guidelines to understand customer’s attitudes and behaviors (Minton, Kahle, & Kim, 2015). “The global and local social and political development has pushed for greater religious involvement in everyday life” (Hashim, Hussin, & Zainal, 2014, p. 119). However, little research attention has been paid to the relationship between religious influences and customers’ attitudes and behaviors (e.g. Ansari, 2014; Cleveland et al., 2013; Jamal & Sharifuddin, 2015; Mansori et al., 2015; Koku & Jusoh, 2014; Swimberghe et al., 2011; Usman, Balqiah, & Agung, 2017).

Previous studies have investigated the impacts of culture on customers’ behaviors, mostly in terms of ethnicity, values, and nationality, but few studies have examined the impacts of religion, as another cultural element on customer’s behaviors (Mokhlis, 2009). The influence of religion has been studied mostly from sociological, religious, and psychological perspectives. However, it is not fully recognized from a marketing perspective (Al-Hyari et al., 2012; Essoo & Dibb, 2004; Koku & Jusoh, 2014). Despite the fact that scholars have been repeatedly advised to examine the impact of religion on customers’ behaviors, few researches have studied its influence (Ansari, 2014). Religion should be further investigated to fully describe and understand its influences on customer’s decisions and behaviors (Ansari, 2014; Essoo & Dibb, 2004; Mokhlis, 2009; Swimberghe et al., 2011). There is a marketing need to identify the impacts of religious dimensions on customers’ conducts and behaviors through proper research models due to the limited religious understanding (Muhamad & Mizerski, 2010), and it is also important to study the impacts of religion on customer’s behaviors in terms of various cultures, products, and involvements (Essoo & Dibb, 2004). These kinds of research can enhance the overall understanding of the impact religion has (Essoo & Dibb, 2004; Muhamad & Mizerski, 2010). Previous discussions indicate that the role of religion in the models of consumers’

behavior is still not well established (Khraim, 2010). Therefore, it has been advised that religious influences on individuals' attitudes and behaviors be investigated (e.g. Ahmed, Anang, Othman, & Sambasivan, 2013; Aoun & Tournois, 2015; Bachleda et al., 2014; Delener, 1994; Essoo & Dibb, 2004; Jamal & Sharifuddin, 2015; Kiani, Laroche, & Paulin, 2015; King & Crowther, 2004; Mansori et al., 2015; Mokhlis, 2009; Muhamad & Mizerski, 2010; Swimberghe, Sharma, & Flurry, 2009). In addition, researchers are advised to investigate the relationships between customers' religiosity (religion) and different marketing variables in order to provide a better insight into existing research models (Hassan & Farrag, 2015; Tang & Li, 2015).

Moreover, the mainstream of previous studies have examined the influences of religion on customer's behaviors through Christian and Jewish respondents (Mansori et al., 2015; Mokhlis, 2009) and predominantly from American-contexts (Mokhlis, 2009). Findings of these researches cannot be extended to other religious settings and groups (Mansori et al., 2015; Mokhlis, 2009) such as Buddhist, Hindu, and Islamic (Mansori et al., 2015). In relation to this, a recent review of the literature reveals that numerous studies have examined the religious influences on customer's attitudes and behaviors from Islamic-contexts (e.g. Pakistan, Malaysia, and Iran), but few studies have been conducted in Arab Islamic contexts (e.g. Jordan, Saudi Arabia, and Egypt). Reisinger and Moufakkir(2015)stated that researchers need to understand that Arab and Islamic contexts have particular differences and similarities that should be taken into consideration to recognize its deep impacts. In consequence, the integration of the religious influences into existing models and frameworks is considered an important direction for marketing scholars and practitioners to have a better understanding of customers' attitudes and behaviors.

LITERATURE REVIEW

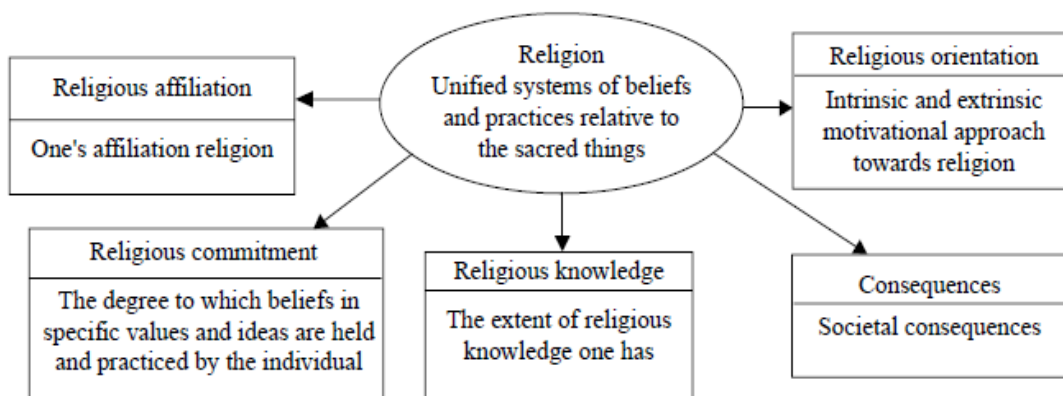
Religion

Religion is a specific element of culture (Ansari, 2014; Al-Hyari et al., 2012; Gayatri, Hume, & Mort, 2011; Khraim, 2010; Mokhlis, 2009; Parida & Sahney, 2017; Yusof, 2013), and it is considered as a significant part of individuals' lives (Hashim et al., 2014; Khraim, 2010) which affects many aspects of their beliefs, attitudes, and behaviors (Hashim et al., 2014). A review of the literature shows that there are several definitions for the religion construct based on researchers' various perspectives (Wilkes, Burnett, & Howell, 1986). In this regard, religion can be defined as unified systems of religious beliefs and practices (Muhamad & Mizerski, 2010). Religion plays an important role in shaping individuals' worldviews (Engelland, 2014) and it affects how they perceive their responsibilities and goals (Mansori et al., 2015). Religion also

has noticeable roles in forming individuals' social values, belief system, and knowledge (Swimberghe et al., 2011).

Religion can explain individuals' values and attitudes (Al-Hyari et al., 2012), and it is not possible to be isolated from their lives (Whitley, 2012); recognizing its significance could provide a holistic and valuable understanding (Minton et al., 2015). Despite the impacts of globalization, religion still has an influence on customer's behaviors (Al-Hyari et al., 2012). For instance, customer's decision to accept or reject particular products is related to their religious beliefs (Ansari, 2014; Essoo & Dibb, 2004; Rehman & Shabbir, 2010). Religious customers would avoid businesses that insult their religious ethics and views (Swimberghe et al., 2009). Offensive communications and promotions that offend or defy the religious beliefs of customers would lead to a higher refusal rate (Mansori et al., 2015). In other words, religious customers would form a negative response if corporations did not comply with their religious values and beliefs (Alam, Arshad, & Shabbir, 2012), and also they would consider any religious violation as a serious threat to their religious personalities (Swimberghe et al., 2009). This implies that marketers should respect customers' religious beliefs in order to create positive and desirable attitudes, impressions, and behaviors. However, the magnitude of religious influences may vary from one customer to another (Mukhtar & Butt, 2012; Usman et al., 2017). "Reality shows that even among individuals in the same religion, there is heterogeneity in their faith and commitment to practice religious teachings" (Usman et al., 2017, p. 159). It is also considered not right to expect a unified understanding of the religion and its influence on individuals' behaviors (Al Abdulrazak & Gbadamosi, 2017). Figure 1 illustrates that the religion construct includes five components: 1) religious affiliations, 2) religious commitments, 3) religious orientations, 4) religious knowledge, and 5) social consequences. This study is going to discuss mainly the religious affiliation and religiosity (religious commitment).

Figure 1: The Components of Religious Influences (Religion)



Source: Muhamad & Mizerski (2010)

Religious Affiliation

Religious affiliation is a categorical measurement of religion (Muhamad & Mizerski, 2010) which determines individuals' membership of a religious group (Essoo & Dibb, 2004; McDaniel & Burnett, 1990; Muhamad & Mizerski, 2010), such as Christianity, Islam, Hinduism, and Judaism (Muhamad & Mizerski, 2010). Religious affiliation also determines individuals' membership in a particular religious school such as Protestant and Catholic in Christianity as well as Sunna and Sheah in Islam (Muhamad & Mizerski, 2010). In other words, religious affiliation is regarded as a classification measurement to determine individuals' religious identification or membership. Most previous studies measured the respondents' religious affiliation by using close-ended questions (specific answers). According to McDaniel and Burnett (1990), "Research confirms that some ambiguity and error could be introduced since people may have a preference for one denomination but an affiliation with another" (p. 105). For that reason, other researchers used open-ended questions to determine the respondents' religious affiliation (e.g. McDaniel & Burnett, 1990). The measurement of religious affiliation provides objective religious classification; it does not however, determine the person's religiosity level (Mokhlis, 2009). Religious affiliation is regarded as an independent religious dimension according to Muhamad and Mizerski (2010). On the other hand, McDaniel and Burnett (1990) operationalized or viewed the religious affiliation construct as a particular dimension of the religiosity measurement.

Several studies have indicated that religious affiliation plays an important role in determining customers' attitudes and behaviors (Essoo & Dibb, 2004; Muhamad & Mizerski, 2010; Swimberghe et al., 2009; Tariq & Khan, 2017). For instance, Minton et al. (2015) reported that religious affiliation affects customers' sustainable behaviors. Tariq and Khan (2017) have found that there is an important difference in customers' attitudes based on their religious affiliation. In addition, Azam, Qiang, Abbas, and Abdullah (2013) indicated that religious affiliation influences the initial trust in E-retailers where Muslim customers trust more the Muslim-websites as compared to neutral-websites. Religious affiliation to Christianity, Hindu, and Islam also impacts consumers' buying behavior (Essoo & Dibb, 2004). Consumers' religious affiliations command great impacts on their intentions to adopt mobile banking services (Sun, Goh, Fam, Xue, & Xue, 2012). A review of the literature shows that there are significant differences in psychological-characteristics and behaviors between persons with different religious affiliations, namely Jews, Protestants, and Catholics (McDaniel & Burnett, 1990). Religious affiliation has an impact on customers' attitudes and behaviors during particular religious occasions and events such as Christmas and Ramadhan (Muhamad & Mizerski, 2010). For instance, Arab Muslim consumers buy particular sweets in Ramadhan like Qatayef and Fatayyer while Arab Christians buy the Christmas tree and its decorations during Christmas

time. However, religious affiliations have failed to offer appropriate explanations or answers to different purchasing situations and behaviors (Mokhlis, 2009; Swimberghe et al., 2009). Religious affiliation has also limited impacts on buying behaviors since individuals might define themselves as Muslims, but this identification does not necessarily mean that consumers would reflect their religious beliefs (religion) in their consumption or purchasing decisions and behaviors (Muhamad & Mizerski, 2010). In addition, religious affiliations have failed to explain store patronage behaviors; this finding indicates that religious affiliation cannot be employed as an effective segmentation-approach accordingly (McDaniel & Burnett, 1990). Mokhlis (2009) stated that religious affiliation can be an effective dimension only in investigating the differences in two or more religious groups (religions), but is not effective for investigating the differences within the same religious group (religion). Moreover, there are other variables such as ethnicity, cultural backgrounds, and lifestyles which might be the reason for different consumption behaviors between consumers with different religious backgrounds or religions (Muhamad & Mizerski, 2010).

Religious Commitment (Religiosity)

Religious commitment is often termed as religiosity (Essoo & Dibb, 2004; Mokhlis, 2008). “Religiosity is traditionally couched as an individual's level of spiritual commitment or religious affiliation”(McDaniel & Burnett, 1990, p. 101), and it is considered as a particular derivative of religion (Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny, 2015). In the literature, there are several definitions for the religiosity construct (Barhem, Younies, & Muhamad, 2009; Wilkes et al., 1986). The intensity of an individual's religious beliefs is known as religiosity (Mukhtar & Mohsin Butt, 2012). Religiosity refers to “*the degree to which beliefs in specific religious values and ideals are held and practiced by an individual*”(Delener, 1990, p. 2). Religiosity also reflects individuals' religious commitment in following their main beliefs (Mathur et al., 2015), and it is a “sub-category of human values and relates specifically to a person's relationship with a supreme being and how an individual expresses that relationship in society”(McDaniel & Burnett, 1990, p. 101). According to Worthington et al. (2003), religious commitment reflects individuals' adherence to particular religious values, beliefs, and practices. Religiosity describes the level of one's belief in a particular religion (Essoo & Dibb, 2004), and it is regarded as a sign of one's religion (Abou-Youssef et al., 2015). Researchers have measured religious commitments: 1) cognitively (e.g. the intensity of religiosity) and 2) behaviorally (e.g. religious attendance) (McDaniel & Burnett, 1990). This study generally uses the religiosity and religious commitment interchangeably.

Religiosity is a complex construct (Al Abdulrazak & Gbadamosi, 2017; Mokhlis, 2009; Muhamad & Mizerski, 2010) that relates to several religious elements, such as, beliefs, knowledge, attitudes, values, practices, and experiences (Al Abdulrazak & Gbadamosi, 2017; Mokhlis, 2009) which in turn influence individuals' daily lives and activities (Al Abdulrazak & Gbadamosi, 2017). Tariq and Khan (2017) have reported that there is an important difference in customers' attitudes based on their religiosity. A review of the literature shows that religiosity or religious commitment has an influence on: customers' purchasing behaviors (Eid & El-Gohary, 2015; Rehman & Shabbir, 2010), customers' intentions to patronize specific stores (Jamal & Sharifuddin, 2015), consumers' intentions to adopt mobile banking services (Sun et al., 2012), women's clothing choices (Bachleda et al., 2014), customers' feelings and attitudes (Al-Hyari et al., 2012), parenting satisfaction (Henderson, Uecker, & Stroope, 2016), and perceived quality (Muhammad Kashifet al., 2015). Previous studies have indicated that religiosity plays an important role in determining consumers' attitudes and behaviors (Tariq & Khan, 2017). However, other studies have not found a significant relationship between religiosity and customers' attitudes and behaviors. For instance, Usman et al. (2017) have stated that religiosity does not always have a significant impact on Muslim consumers' decision to select particular Islamic banks.

DISCUSSION

Previous studies have used religious commitment (religiosity) as one of the key factors to measure the impact of religion on customers' behaviors (Abou-Youssef et al., 2015; Muhamad & Mizerski, 2010). However, marketing researchers face numerous challenges in measuring and addressing religiosity (Souiden & Rani, 2015) since it is a sophisticated concept (Mokhlis, 2009; Souiden & Rani, 2015) and a diversified social experience (Mokhlis, 2009). Religiosity is a blurred nature (Souiden & Rani, 2015) and it relates to an individual's attitudes, feelings, beliefs, experiences, and behaviors (Al Abdulrazak & Gbadamosi, 2017; Mokhlis, 2009). Furthermore, researchers have not come to an agreement on whether religiosity is a multi-dimensional concept or not (Souiden & Rani, 2015). On the other hand, other researchers have stated that religiosity or religious commitment is a multidimensional construct which includes several dimensions (Al Abdulrazak & Gbadamosi, 2017; Mokhlis, 2009; Muhamad & Mizerski, 2010) due to its inherent quality and essence (Mokhlis, 2009) but they have not yet come to an agreement on the total or exact number of its components or dimensions (Mokhlis, 2009). In relation to this, Khraim (2010) stated that "The recognition of the multidimensional nature of religiosity allows for a more thorough understanding of the potential importance of different dimensions or forms of religiosity" (p. 55).

In examining the impact of religion, researchers have refused to consider religiosity as a unidimensional construct since religious practices cannot reflect the nature and level of individuals' religiosity, it is thus advised to consider religiosity as a multidimensional concept to have a better understanding of its roles on individuals' attitudes and behaviors (Mokhlis, 2009). For instance, McDaniel and Burnett (1990) operationalized customer's religiosity as a multidimensional factor consisting of religious affiliation and religious commitment. Al-Hyari et al.(2012) determined the religious influences on customers' behaviors by examining their religiosity in terms of religious affiliation and religious commitment. Moreover, Swinyard, Kau, and Phua (2001) viewed religiosity as a multidimensional construct that consists of 1) intrinsic, 2) extrinsic, and 3) quest. Ellison, Gay, and Glass (1989) operationalized religiosity (RC) as a multidimensional construct consisting of 1) affiliation, 2) participation, and 3) devotion. According to Rehman and Shabbir(2010), the religiosity concept consists of five dimensions or elements: 1) ritualistic, 2) ideological, 3) experimental, 4) consequential, and 5) intellectual. Mokhlis (2009) concludes that the dimensions and nature of religiosity is primarily determined by the objectives, setting, and scope of the research. In this regard, Rehman and Shabbir(2010) stated that dimensions of the religiosity concept need further considerations and study.

The measurements and determinants of the religiosity construct are still considered a controversial issue (Souiden & Rani, 2015), and scholars from religious and sociological fields have not reached an agreement yet on appropriate measurements of an individual's religiosity, as a result, researchers have designed subjective measurements to match their different research aims and intentions (Mokhlis, 2009). This approach has led to the emergence of different contents and numbers of religiosity dimensions based on the research nature, objectives, and setting. In the literature, there are several and different scales developed for measuring the religiosity construct (Abou-Youssef et al., 2015; Al Abdulrazak & Gbadamosi, 2017; Martin & Bateman, 2014; Souiden & Rani, 2015; Swinyard et al., 2001). Al Abdulrazak and Gbadamosi (2017) have stated that religiosity scales differs from one religion to another and from one study to another, and the majority of these scales specifically measured the Christian religiosity. A review of the literature also shows that business scholars have used numerous religiosity measures based on their views and objectives. According to Al Abdulrazak and Gbadamosi (2017), it is not considered easy to measure the influence of religiosity since it is described as a complex construct that includes several variables or elements. In addition, these researchers have stated that most religiosity scales measured individuals' 1) practices and beliefs, and 2) religious motivations.

The scale of religious commitment includes behavioral and cognitive measures (Swimberghe et al., 2009). For instance, McDaniel and Burnett (1990) viewed religious

commitment from a cognitive perspective (e.g. religious status and attitudes) and a behavioral perspective (e.g. monetary giving and religious attendance). In addition, Mokhlis (2009) investigated an individual's religiosity in terms of cognitive dimension (intrapersonal religiosity) and behavioral dimension (interpersonal religiosity). Specifically, the cognitive perspective of the religiosity construct reflects an individual's conviction, faith, and religious experiences, while the behavioral perspective reflects one's behaviors to follow his or her religious values and beliefs (e.g. religious attendance) (Mokhlis, 2009; Swimberghe et al., 2009).

CONCLUSION AND FUTURE RESEARCH

Religiosity as a multidimensional concept is mainly used in measuring individuals' devoutness and religious commitment (Al Abdulrazak & Gbadamosi, 2017). Muhamad and Mizerski (2010) stated that the measures of religious commitment (religiosity) could be less effective in studying the impact of religion on customers' behaviors as these measures depend on universal religious measurements without taking the religious guidelines and perceptions of each religion into considerations. This shows the significance of describing and understanding the religious influences (e.g. religious commitment, religious affiliation, and religious motivation) in terms of a specific religion or a religious group as this procedure may assist academics and practitioners to recognize the real and deep influences of religion. In this regard, it is vital to know that religions have different nature, principles, and guidelines which might affect consumers' attitudes and behaviors differently. For instance, scholars are advised to create substitutional measurements for the Islamic religiosity (Bachleda et al., 2014), and they could measure individuals' religiosity in terms of Islamic activities by having a proper operational definition (Reisinger & Moufakkir, 2015). The definition of religiosity may differ based on different religions (Al Abdulrazak & Gbadamosi, 2017)., Moreover, a review of the literature shows that several studies have viewed and used religion, religiosity, religious commitment, and religious motivation interchangeably. Thus, a convenient operational definition is required to properly measure and describe the religious influences based on the research goals and settings

Studying the impacts of religion in management research is becoming increasingly important due to current religious awakening (Mellahi & Budhwar, 2010). A recent review of the literature reveals that marketing scholars have been advised to examine the religious influences on customers' attitudes and behaviors (e.g. Aoun & Tournois, 2015; Jamal & Sharifuddin, 2015; Kiani et al., 2015; Mansori et al., 2015; Reisinger & Moufakkir , 2015). "Religiosity is a growing area of inquiry nowadays" (Abou-Youssef et al., 2015, p. 787). Mokhlis (2009) opined that the religiosity construct should be integrated into the research frameworks as a possible factor of consumers' behaviors. Scholars have been advised to investigate religiosity further in consumer

researches (Abou-Youssef et al., 2015; Essoo & Dibb, 2004; Mokhlis, 2009; Rehman & Shabbir, 2010). Moreover, researchers have to focus on consumers' religious commitments rather than on their religious affiliations (McDaniel & Burnett, 1990). In this regard, Swimbergheet al. (2011) stated that employing the religious commitment in measuring the impact of religion can solve the restrictions and limitations of religious affiliation. Studying customers' religious commitment or religiosity of various cultures is considered important to satisfy their needs. "It is important for organizations to investigate, understand and gauge the role of religion in purchasing decision of its intended segment. This will enable organizations to develop products that conform to the religious requirements of its customers" (Mukhtar & Butt, 2012, p. 112). In addition, this kind of research would assist to efficiently distribute the companies' resources in order to succeed (Kiani et al., 2015).

"Religiosity is one of the main constructs utilized by researchers in measuring religion" (Abou-Youssef et al., 2015, p. 788). However, a review of the literature shows that limited studies have investigated the influences of religion (e.g. religiosity, religious commitment, religious orientation, religious affiliation, and religious knowledge) on important marketing factors(e.g. Abu-Alhaija, Yusof, Hashim, & Jaharuddin, 2017). Future researchers are advised to investiage the impacts of religion on customers' attitudes and behaviors and all related factors (e.g. perceived service quality, trust, satisfaction, and perceived image). Researchers are also encouraged to understand the influences of religion in terms of different religions, cultures, and products. Examining the religious influences on industrial buying situations is recommended (e.g. McDaniel & Burnett, 1990). Moreover, researchers are advised to conduct further quantitative investigations on the relationship between Muslim customers and their purchasing decision (Hashim et al., 2014), and they are recommended to study the significance of Halal products to Islamic cultures and subcultures (e.g. Hussin, Hashim, Yusof, & Alias, 2013; Osman et al., 2015; Yusof, 2013; Yusoff, Yusof, & Hussin, 2015).Understanding the significance of religion and Halal issues can protect modern companies from making fatal marketing mistakes in both local and global markets. Furthermore, future researchers need to study the impacts of religion on consumers' negative responses, emotions, and behaviors (e.g. boycott and dissatisfaction) since limited marketing studies have considered this gap (e.g. Swimberghe et al., 2011). Finally, as culture is considered a complex and multidimensional construct, researchers are advised to examine the influence of its various dimensions on consumers' attitudes and behaviors.

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