

# Consumer Religiosity and Shopping Behaviour in Kuala Lumpur

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## ABSTRACT

*There has been considerable research establishing a link between cultural and sub-cultural values, and aspects of consumer behaviour. However, religion as a sub-cultural element has received little attention from researchers. This study sought to examine the influence of religiosity on one aspect of consumer behaviour – shopping orientation. The research data was collected by means of a survey through personal interviews using a structured questionnaire. Out of 300 respondents targeted, 226 questionnaires were deemed usable for statistical analysis. The findings revealed that three shopping orientation factors, namely quality consciousness, impulsive shopping, and price consciousness were related to religiosity. It is suggested that religiosity should be included as a possible determinant of shopping orientations in consumer behaviour models.*

**Keywords:** Religion; religiosity; consumer behaviour; shopping orientation; Malaysia.

## ABSTRAK

*Terdapat banyak penyelidikan yang membuktikan hubungan antara budaya dan nilai-nilai subbudaya dengan aspek-aspek kelakuan pengguna. Bagaimanapun, agama sebagai elemen subbudaya masih kurang menerima perhatian daripada para penyelidik. Kajian ini menyelidik pengaruh keagamaan ke atas salah satu aspek kelakuan pengguna – orientasi pembelian. Data penyelidikan dikutip menggunakan kaedah tinjauan melalui temu bual peribadi menggunakan soal selidik berstruktur. Daripada 300 responden yang disasarkan, 226 borang soal selidik dapat digunakan bagi tujuan analisis statistik. Kajian mendapati tiga faktor orientasi pembelian, iaitu, kesedaran kualiti, pembelian menurut gerak hati dan kesedaran harga berkait kepada keagamaan. Adalah dicadangkan keagamaan seharusnya dimasukkan sebagai penentu yang mungkin berperanan bagi mencorak orientasi pembelian dalam model-model kelakuan pengguna.*

## INTRODUCTION

Research in social psychology has been valuable in providing key frameworks for understanding the complex relationship between culture and

human behaviour. Cultural variations have significant impact on the way people view the world; these views ultimately affect their behaviour (Manstead, 1997). Consequently there has been an increasing amount of consumer

behaviour research across cultures (Sojka & Tansuhaj, 1995). Many studies conducted in national and international settings had succeeded in establishing links between cultures and various aspects of consumer behaviour. According to de Mooij (2004), culture is the all-encompassing force which forms personality, which in turn is the key determinant of consumer behaviour. She contended that culture and consumer behaviour are intimately knotted together and therefore “untying the rope” is an almost impossible task.

Since cultural background is one of the most important determinants of consumer behaviour, it is imperative for a marketer to gain a clear understanding of culture and its effects on consumer behaviour in order to avoid major marketing blunders (Engel, Blackwell, & Miniard, 1995). Gurhan-Canli and Maheswaran (2000), Chudry and Pallister (2002), and de Mooij and Hofstede (2002), to name a few, all revealed that consumers from different cultural backgrounds express certain significant differences of their own, which may warrant differential marketing efforts. From the managerial perspective, a clear understanding of culture and the influence that cultural values have on consumers’ attitudes and behaviour is a prerequisite for designing effective strategies for marketing to consumers of diverse cultural backgrounds. Diversity in race, nationality, religious values, geography, and customs however makes it increasingly difficult for marketers to use the same marketing mix strategies for all consumer groups (Cui, 1997). Cultural diversity requires marketers to understand each group of consumers including their basic demographics, media usage, shopping behaviour, store patronage, and consumption patterns, and to use sophisticated marketing techniques to reach them.

Despite the importance of the concept of culture and its marketing implications, it appears that empirical studies of consumer behaviour focusing on cultures are under-represented. A survey of recently published articles showed a preponderance of consumer research on culture which focus on either general values (Burgess & Steenkamp, 1999; Gregory, Munch & Peterson, 2002; Sun, Horn, & Merritt, 2004), or specific sub-cultural factors such as ethnicity (Kim & Kang 2001; Lindridge & Dibb, 2003) and nationality

(Cheron & Hayashi, 2001; Moss & Vinten, 2001) as the primary dimension of behavioural differentiation. One notable example of a culture-based predictor that has received relatively little sophisticated attention in contemporary consumer behaviour research is religion.

Religion’s influence over consumer behaviour remains under-researched and therefore, not fully understood (Delener, 1994). Religion and religiosity (i.e. the degree to which belief in specific values and ideals are held, practised, and become a badge of identity) receive, at best, a perfunctory mention (normally under a sub-cultures topic) in most consumer behaviour texts and have been given limited research attention over the past 25 years. This is remarkable given the recognition that religion plays a significant role in shaping attitude and behaviour, and the current trend toward the global resurgence of organised religiosity (Armstrong, 2001).

Cutler (1991), who examined the frequency with which papers on religion were published in the academic marketing literature prior to 1990, found that only 35 articles had a religious focus and only six of these were specifically identified as articles dealing with consumer behaviour. Certain problems may have deterred consumer researchers from conducting extensive studies on this topic. Some problems cited include the sensitive nature of the subject (Hirschman, 1983; Bailey & Sood, 1993), the problem of measurement (Wilkes, Burnett, & Howell, 1986), gender of participants (Khraim, Mohamad, & Jantan, 1999) and methodological difficulties in obtaining valid and reliable data (Bailey & Sood, 1993; Sood & Nasu, 1995). Of the sporadic research that has been conducted, findings indicated that religion can be a significant factor in relation to how an advertising message is perceived (Michell & Al-Mossawi, 1995, 1999; Fam, Waller, & Erdogan, 2004), innovativeness (Delener, 1990a), media usage (Delener, 1989); family decision-making (Delener & Schiffman, 1988; Delener, 1994), purchase risk aversion (Delener, 1990b), and selected retail store patronage behaviour (McDaniel & Burnett, 1990; Sigauw & Simpson, 1997).

At least three reasons exist for investigating the potential relationship between religion and consumer behaviour. Firstly, religion is a central

part of life value that is often developed at an early age. It therefore plays a significant role in establishing consumption prescriptions and proscriptions for many individuals (Sheikh & Thomas, 1994). Secondly, religion represents the most basic element of an individual's cognitive world. It is an inherent human value that serves to define the ways to do things (i.e. established practices) and to provide a series of tools and techniques for social behaviour (Delener, 1994). As such, it could be expected that religious individuals are prone to translate their internal religious beliefs into external consumer behavioural activities. Thirdly, religion indeed has the potential as a socio-segmentation variable "owing to its stability over time and the observable nature of many of its elements" (Delener, 1994, p. 38). While behavioural implications related to basic demographic indicators such as age and level of income change over time, a more stable personal characteristic might improve predictive value (McDaniel & Burnett, 1990).

This study was undertaken as a first step toward understanding the religious influences on consumer behaviour in a non-Western cultural setting. In essence the main research question that this study addressed was: does religiosity influence consumer behaviour in Malaysia? For the purpose of empirical investigation, one aspect of consumer behaviour has been selected – shopping orientation.

## OBJECTIVE

The objective of this study was to examine the influence of religion on shopping orientation; it examined the proposition that the degree of religiosity has an influence on the act of shopping. The results should add to the existing body of knowledge on consumer behaviour by explaining the relationship between an individual's religious background and his/her behaviour as a consumer.

### *Theoretical Background*

Many studies had been conducted to identify key factors affecting shopping orientation and store

patronage. Sheth's (1983) Shopping Preference Theory theorised that both product determinants (product category, usage, and brand disposition) as well as personal determinants (personal values, social values, and epistemic values) shape an individual's shopping predispositions. Sheth predicted that "an individual's personal values and beliefs about what to look for when shopping for various products and services reflect that shopper's personality and may be determined by such personal traits as sex, age, race, and religion" (p. 23). Following this logic, the religious variable is therefore expected to influence consumers' general predisposition toward the act of shopping.

### *Religion and Human Behaviour*

Religion is a system of beliefs and practices by which groups of people interpret and respond to what they feel is supernatural and sacred (Johnstone, 1975). It constitutes a fundamental element of society in most cultures and is inevitably linked to many aspects of life and behaviour. According to Zimbardo and Ruch (1979), religion affects our goals, decisions, motivations, purpose, and satisfaction. It has been argued that religion plays an important role on how we live and experience life (Ellison & Cole, 1982), and that it is a key force in individual behaviour (LaBarbera, 1987).

Religion is seen as a subsystem of culture and a value in itself, and is regarded as a way of life that encourages people to strive for other values (Schwartz & Huismans, 1995). Values based on religious orientation are not only powerful forces in forming one's attitudes and behaviour, but also serve as important guiding principles in one's daily life. Although theorists differ with regard to the specific values they link to religion, almost all agree that religions exercise influence over its adherents' value systems through socialisation processes promulgating religious creeds, norms, moral prescriptions, ritual requirements, and taboos (Wulff, 1997). Such sacred values shape the behaviour and practices of institutions and members of such cultures.

As one of the foundations of moral teachings in society, religion provides its adherents

with a set of principles by which to live. Those “Believers” will be strongly influenced in their daily activities by the religion in which they have faith. Religion defines the ideal of life, supports power structures, gives meaning and shape to an individual’s moral and society’s ethical structures, rewards and punishes certain kinds of behaviour, provides norms for social action, and justifies social institutions and social roles. It is through religion that members of cultures create and apply specific systems of symbolic meaning corresponding with major cultural values regarding the supernatural. Such symbolism is necessary for and central to the enactment of a culture (Geertz, 1993). That is, religion is an embodiment of the core values of a culture, and as such, plays a central role in the daily lives of the members of any particular cultural group.

As a key subcategory of human values, religion provides personal as well as social identity within the context of a cosmic or metaphysical background (Marty & Appleby, 1991). It relates specifically to a person’s relationship with a supreme being and how an individual expresses that relationship in society. It influences how an individual conceives their purpose in life and what they regard as their responsibilities to themselves, to others, and their God. Thus religion is said to compose of both internal and external dimensions. Internally, people can have religious identities, goals for religious development and religious attitudes, values, and beliefs. People can evolve over time in terms of both their concepts and subjective experiences of religion. They can also perceive religion as an important means of coping with life’s challenges. Externally, religion can be expressed by religious affiliation, devotional practices, and membership in a religious community or through attending religious functions.

It has been argued that religion is highly personal in nature and therefore its effects on consumer behaviour depend on individuals’ levels of religious commitment or the importance placed on religion in their life. Religious commitment, often termed religiosity, is defined by Johnson, Jang, Larson, and Li (2001) as “the extent to which an individual is committed to the religion

he or she professes and its teachings, such that the individual’s attitudes and behaviours reflect this commitment” (p. 25). Religiosity is important as it is capable of influencing an individual cognitively and behaviourally. Religious individuals have value systems that differ from those of the less religious and the non-religious. 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. If followers strongly accept the doctrine of their religion, they tend to abide by the rules and codes of conduct set by their religious doctrines, for example, attending regularly weekly worship services, and being strictly committed to the religious practices and membership of the group. If, on the other hand, their belief in religious tenet is weak, they might feel free to behave in other ways. Hence, how strongly consumers are committed to their religion (religiosity) should be considered along with membership of a religion (affiliation) in understanding the nature of consumer behaviour.

Highly religious individuals typically exhibit a strong sense of commitment to their belief system. Thus they are expected to behave according to the norms as described by their religion. Because of their strong commitment to their faith, highly religious individuals are sometimes characterised as being closed-minded or dogmatic (Delener, 1994). Alternatively, these individuals could be more positively viewed as having the courage of their convictions. This notion of commitment is strongly represented in the fundamentalist aspect of religiosity, as fundamentalists believe in strict adherence to the doctrines of their faith. There is evidence that the expression of religious commitment may extend beyond religion itself, with highly religious individuals exhibiting commitment in many aspects of their life, including family, relationships and consumption behaviour.

### *Religiosity and Shopping Behaviour*

In one of the few articles discussing religiosity effects on shopping behaviour, Smith and Frankenberger (1991) reported that the level of religiosity was positively related to age and that it

affects quality sought in a product, the social risk involved with a purchase, and price sensitivity. However, no significant effect of religiosity on brand loyalty was evidenced. When the effect of religious affiliation was controlled, it was found that the level of religiosity was related only to product quality and price sensitivity.

Rodriguez (1993) investigated the effect of religiosity on the purchasing patterns of consumers in Peru. The findings indicated that the degree of religiosity influences the purchasing patterns of the middle and lower socioeconomic groups of the Peruvian population. In the upper class group, the influence of religiosity on the purchase behaviour was found to be indecisive even though this group was considered the most religious. His latent structure analysis of religiosity further suggested that individual and social consequence in the high group and religious values and practices in the middle and lower socioeconomic groups are the central dimensions that explain religiosity. He concluded that religion, as a source of values in Peruvian Catholic societies, does not maintain its independence and is related to material behaviours.

The impact of religion on consumer behaviour can differ from one culture or country to another. Sood and Nasu (1995) conducted a cross-cultural comparison of the effects of religiosity on general purchasing behaviour for a sample of Japanese and American consumers. They suggested that there is no difference in consumer shopping behaviour between devout and casually religious Japanese individuals and this could be attributed this to the fact that religion is not an important element in overall Japanese culture. On the other hand, in the U.S.A., devout Protestants were found to be more economic, buying products on sale, shopping in stores with lower prices, being open to buying foreign-made goods, believing that there was little relation between price and quality, tending to not believe advertising claims, while preferring subtle and informative advertisements.

Essoo and Dibb (2004) conducted a similar study in Mauritius involving Hindu, Muslim, and Catholic consumers. The results confirmed that consumers having different levels of religiosity

differ notably in their shopping behaviour. In particular, devout Hindus were found to differ from their casually religious counterparts in four shopper types: the demanding, practical, thoughtful, and innovative shopper. In the case of Muslim consumers, their findings suggested that there is no difference in consumer shopping behaviour between devout and casually religious Muslim consumers, except for the trendy shopper type. Devout Catholics, on the other hand, were found to differ from their casually religious counterparts in four types of shopper: the demanding, practical, trendy, and innovative.

The empirical findings reviewed above provide some intriguing evidence of a causal link between religion and consumption, both in terms of cognitive and conative behavioural aspects. It is important to note, however, that most prior studies on this topic have been conducted among American population who are predominantly Jews, Catholics, or Protestants. As such, little can be said about the robustness of previous findings in other religious contexts and cultural settings. This study contributes to the current literature as the first piece of empirical endeavour to probe the relationship between religion and consumer behaviour in a different cultural framework – Malaysia.

## METHODOLOGY

### *Questionnaire Design*

Three major constructs were included in the questionnaire design: religiosity, shopping orientation, and demographic background.

Religiosity was measured using the Religious Commitment Inventory (RCI-10) developed by Worthington *et al.* (2003). The RCI-10 measures motivational and behavioural commitment to a religious value system, irrespective of the content of beliefs in that faith system, and has been validated across different samples. It skillfully avoids sectarian language often utilising terms such as “my faith” and “my religious group” and is appropriate for use across most faiths. In addition, the RCI-10 does not delve directly into the potentially sensitive

and contentious theological religious realm, thus eliminating any possibility of offending participants or provoking their sensitivity, particularly the more religious respondents. This scale is relatively shorter than other religiosity measures, composing 10 five point Likert-type statements ranging from 1 (“Strongly Disagree”) to 5 (“Strongly Agree”) with six statements expressing intrapersonal religiosity (cognitive) and four expressing interpersonal religiosity (behavioural).

The cognitive dimension focuses on the individual’s belief or personal religious experience while the behavioural dimension concerns the level of activity in organised religious activities. These two dimensions of religiosity are theoretically sound and empirically substantiated, and investigations into the effects of religiosity must consider both factors. Individuals may perceive themselves to be highly religious (cognitive component) but for whatever reason, are not behaviorally expressive in their religious beliefs, e.g. they do not attend church, pay tithe, and so forth (behavioural component), or they may be motivated to give their time and money generously to organised religion by appeals to their need for prestige and social appearances while not ascribing strongly to religious precepts (Chuchinprakarn, Greer, & Wagner, 1998).

A total of 26 items for shopping orientation were included in the questionnaire, obtained from Shamdasani, Hean, and Lee (2001), which was validated by a Singaporean sample. This was chosen over other inventories because of its use of a Singaporean sample, which is thus thought of as valid to represent the general characteristics of consumers in an Asian environment. Both Malaysian and Singaporean consumers share many similarities in terms of socio-demographic composition, making this inventory equally applicable for the present study. A five point Likert scale was used to measure the shopping orientation of respondents, ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). The shopping orientation scale had a mix of both positive and negative statements.

Seven questions were developed to ascertain respondents’ demographic information. These include gender, age, marital status, education attainment, work status, ethnic identity, religious affiliation, and household’s monthly income.

### *Data Collection and Characteristics of the Sample*

Fieldwork for this study was carried out in Malaysia where the populace contains sizable percentages of adherents to four of the world’s leading religions, namely Islam, Buddhism, Hinduism, and Christianity. Using area sampling procedure, 300 respondents from five residential areas were randomly sampled for this study. The random procedures as recommended by Kinnear and Taylor (1996) were used as a basis for ensuring random selection. A three-step sample selection process was adopted. The first step involved the numbering of all streets and roads in the identified residential areas. The second step was the selection of streets and roads that corresponded with the two digit random numbers from the table. The third step of the sample selection process was the selection of households on these streets. The residential units that corresponded with the two digit random numbers from the table were selected as the target for the interviews.

Out of 300 respondents targeted, 226 questionnaires were deemed usable for statistical analysis. The sample consisted of slightly more female respondents (55.3%). The largest proportion of the respondents was Muslim, accounting for 45.6% of the total sample, followed by Buddhist (25.2%) and Hindus (15%). Another 14.2% of the total respondents indicated they were Christians. The sample was divided with respect to education: 43.8% had diplomas, 43.8% were first degree holders, while postgraduate degree holders comprised 10.6%. Respondents who possessed secondary education represented 23.9% of the sample. In terms of income, the greater number of respondents (48.6%) fell into the middle-income category, indicated a household income of RM1500 to RM3500 per month. Overall, the sample appeared to be young, educated, and more middle-income earners.

## **RESULTS**

Data were analysed using SPSS for Windows (version 11.5). As a preliminary step, religiosity and shopping orientation items were factor

analysed to reduce the variables to a manageable number of components. Factoring ceased when all eigenvalues of greater than one were obtained and when a set of factors explaining a large percentage of the total variance was achieved. An accepted method of interpretation of factor loadings is to regard significant any variable with a loading of 0.4 or greater as associated with the appropriate factor (Hair, Anderson, Tatham, & Black, 1998). Reliability analysis was then carried out to examine the internal consistency of the factors obtained where Cronbach's alpha coefficient at 0.5 or higher was considered acceptable (Kerlinger & Lee, 2000).

The factor analysis of the 10 religiosity items extracted two factors which had eigenvalue greater than one. The first factor was labeled as "intrapersonal religiosity" and the other one was labeled as "interpersonal religiosity". These

factors produced alpha coefficients of 0.85 and 0.68 respectively, and their factor loadings ranged from 0.553 to 0.818, indicating high internal consistencies and reliability. Similar procedure was also applied to the 26 shopping orientation items. The principal component analysis and the ensuing varimax rotation produced six factors that yielded eigenvalue greater than one. These six factors were named as "brand consciousness", "shopping enjoyment", "fashion consciousness", "quality consciousness", "impulsive shopping" and "price consciousness". Loadings for these factors varied in a range between 0.566 and 0.835. In addition, Cronbach's alpha coefficients ranged from 0.65 to 0.83, indicating acceptable internal consistency and reliability for these six factors. Table 1 summarises the results of factor analysis on the religiosity and shopping orientation statements.

**Table 1**  
Principal Component Factor Analysis

Factor	No. of item	Eigenvalue	Percentage of variance	Cronbach Alpha
<i>Religiosity</i>				
Intrapersonal religiosity	6	3.25	32.5	0.85
Interpersonal religiosity	4	2.32	23.18	0.68
<i>Shopping orientation</i>				
Brand consciousness	4	2.87	13.67	0.83
Shopping enjoyment	4	2.56	12.17	0.78
Fashion consciousness	4	2.46	11.73	0.8
Quality consciousness	3	2.1	10.0	0.73
Impulsive shopping	3	1.85	8.82	0.66
Price consciousness	3	1.78	8.45	0.65

Note: Factors were extracted by using principal component method with a varimax rotation

Following the derivation of the religiosity scale, the respondents were classified into low, medium, and high on intrapersonal and

interpersonal religiosity based on their scores on these two dimensions. A general rule of 33% (low), 33% (medium), and 33% (high) split was

used to classify the scores of both scales into three levels. According to the frequency distributions, intrapersonal religiosity was classified into low ( $n = 67, 29.6\%$ ), medium ( $n = 75, 33.2\%$ ), and high ( $n = 84, 37.2\%$ ). By applying the same procedure, interpersonal religiosity was classified into low ( $n = 81, 35.8\%$ ), medium ( $n = 51, 22.6\%$ ), and high ( $n = 94, 41.6\%$ ).

A two-way multivariate analysis of variance (MANOVA) was performed on the six dependent variables: brand consciousness, shopping, enjoyment, fashion consciousness, quality consciousness, impulsive shopping, and price consciousness. Categorical independent variables were intrapersonal religiosity (low, medium, and high) and interpersonal religiosity (low, medium, and high). Box's M test was run to check whether the homogeneity of variance-covariance assumption was met. The test was

found to be non-significant at  $p < 0.05$  level (Box's  $M = 228.502, F = 1.173, p = 0.063$ ), suggesting that the covariance matrices were equal and the assumption was not violated.

The two-way MANOVA results (Table 2) indicated that the combined dependent variables were significantly affected by both intrapersonal religiosity (Pillai's trace = 0.159,  $F(12, 426) = 3.067, p < 0.001$ ; Wilks' lambda = 0.843,  $F(12, 424) = 3.152, p < 0.001$ ) and interpersonal religiosity (Pillai's trace = 0.178,  $F(12, 426) = 3.464, p < 0.001$ ; Wilks' lambda = 0.829,  $F(12, 424) = 3.472, p < 0.001$ ), but not by their interaction (Pillai's trace = 0.133,  $F(24, 860) = 1.233, p > 0.1$ ; Wilks' lambda = 0.873,  $F(24, 740.79) = 1.23, p > 0.1$ ). The effect sizes of these two independent variables were almost equal with  $\eta^2 = 0.082$  for intrapersonal religiosity and  $\eta^2 = 0.089$  for interpersonal religiosity.

**Table 2**  
MANOVA of Shopping Orientation by Intrapersonal and Interpersonal Religiosity

	Value	F	Hypothesis df	Error df	Sig.
Intrapersonal religiosity					
Pillai's trace	0.159	3.067	12.000	426.000	0.001
Wilks' lambda	0.843	3.152	12.000	424.000	0.001
Interpersonal religiosity					
Pillai's trace	0.178	3.464	12.000	426.000	0.001
Wilks' lambda	0.829	3.472	12.000	424.000	0.001
Intrapersonal*Interpersonal					
Pillai's trace	0.133	1.233	24.000	860.000	0.203
Wilks' lambda	0.873	1.230	24.000	740.790	0.206

A one-way ANOVA was used to explore the univariate effect of intrapersonal religiosity on shopping orientations. As displayed in Table 3, statistically significant differences existed in three of the six shopping orientations examined here. Those three orientations included quality

consciousness ( $F = 11.9, p < 0.001$ ), impulsive shopping ( $F = 12.47, p < 0.001$ ), and price consciousness ( $F = 11.6, p < 0.001$ ). The results indicated no significant differences among groups for brand consciousness, shopping enjoyment and fashion consciousness orientations.



Post-hoc pairwise comparisons were conducted on the significant findings to determine in detail these differences. For quality consciousness, the significant contrast existed between low and high ( $p = 0.000$ ) and between medium and high ( $p = 0.002$ ) groups. Subjects in the high religiosity group appeared to exhibit a substantially higher quality consciousness than the low and medium groups ( $M_s = 4.01$  for high,  $3.75$  for medium, and  $3.53$  for low).

In relation to impulsive shopping, significant differences were found between low and high ( $p = 0.000$ ) and between medium, and high ( $p = 0.000$ ) groups. Subjects with a high level of intrapersonal religiosity appeared to exhibit less shopping impulsiveness than the other two groups ( $M_s = 2.68$  for high,  $3.22$  for medium, and  $3.29$  for low). However no significant contrast was observed between low and medium groups.

For price consciousness orientation, significant differences were found between low and medium ( $p = 0.022$ ), and between low and high ( $p = 0.000$ ) groups. Subjects in low religiosity group appeared to exhibit a lower price consciousness than their counterparts in medium and high religiosity groups ( $M_s = 3.34$  for low,  $3.67$  for medium, and  $3.9$  for high). No significant difference was observed between medium and high groups.

A one-way ANOVA was performed to examine the effect of interpersonal religiosity on shopping orientations (Table 3). As expected, significant differences among groups were found in five of the shopping orientations. Those with a significant difference were the brand consciousness ( $F = 3.33$ ,  $p < 0.05$ ), fashion consciousness ( $F = 3.19$ ,  $p < 0.05$ ), quality consciousness ( $F = 11.91$ ,  $p < 0.001$ ), impulsive shopping ( $F = 8.56$ ,  $p < 0.001$ ), and price consciousness ( $F = 16.11$ ,  $p < 0.001$ ). The F-ratio for the price consciousness variable was highly significant, indicating strong differences in the level of price consciousness among the three religious groups. No differences among groups were indicated for the shopping enjoyment orientation.

Accordingly, post-hoc pairwise comparisons were conducted on significant findings in order to assess mean differences between groups. For

brand consciousness, significant differences were observed between low and medium groups ( $p = 0.038$ ). Subjects in the medium group appeared to exhibit higher level of brand consciousness than the low group ( $M_s = 3.2$  for medium and  $2.81$  for low). The high group was intermediate in this regard ( $M = 2.9$ ) but not significantly different from either low or high groups.

With respect to fashion consciousness orientation, a significant difference was found between low and medium groups ( $p = 0.039$ ). The cell means indicate that subjects in the medium group exhibited higher level of fashion consciousness than those in the low group ( $M_s = 3.02$  for medium and  $2.66$  for low). The high group was intermediate in this regard ( $M = 2.76$ ) and not significantly different from either low or high groups.

In relation to quality consciousness, a significant difference was found between low and medium ( $p = 0.006$ ), and between low and high groups ( $p = 0.000$ ). By comparison, subjects in the high and medium groups appeared to exhibit a higher level of quality consciousness than subjects in the low group ( $M_s = 4.00$  for high,  $3.93$  for medium, and  $3.53$  for low). No significant difference was observed between medium and high groups.

As with impulsive shopping, significance differences were indicated between low and high ( $p = 0.01$ ), and between medium and high ( $p = 0.000$ ) groups. An examination of the mean scores showed that subjects in the high group appeared to exhibit a lower level of shopping impulsiveness ( $M = 2.77$ ) than the other two groups ( $M_s = 3.34$  for medium and  $3.16$  for low). No significant difference was observed between low and medium groups.

Finally, for price consciousness orientation, significant differences were found between low and medium ( $p = 0.028$ ), and between low and high ( $p = 0.000$ ) groups. The cell means indicated that subjects in the high group exhibited a higher level of price consciousness ( $M = 3.94$ ) than their counterparts in the low group ( $M = 3.34$ ). The medium group was intermediate in this regard ( $M = 3.66$ ), but not significantly different from the high group.

**Table 3**  
ANOVA of Shopping Orientation by Religiosity

Factors	Mean			Univariate F	Post-hoc
	Low	Medium	High		
<i>Independent measure: Intrapersonal religiosity</i>					
Brand consciousness	2.88	3.00	2.92	0.39	n.s.
Shopping enjoyment	3.18	3.21	3.39	1.60	n.s.
Fashion consciousness	2.76	2.78	2.81	0.09	n.s.
Quality consciousness	3.55	3.75	4.08	11.9**	H>L,M
Impulsive shopping	3.29	3.22	2.68	12.47**	H<L,M
Price consciousness	3.34	3.67	3.90	11.60**	L<M,H
<i>Independent measure: Interpersonal religiosity</i>					
Brand consciousness	2.81	3.20	2.90	3.33*	M>L
Shopping enjoyment	3.17	3.37	3.30	1.09	n.s.
Fashion consciousness	2.66	3.02	2.76	3.19*	M>L
Quality consciousness	3.53	3.93	4.00	11.9**	H,M>L
Impulsive shopping	3.16	3.34	2.77	8.56**	H<L,M
Price consciousness	3.34	3.66	3.94	16.11**	L<M,H

\*  $p < 0.05$ ; \*\*  $p < 0.01$

## DISCUSSION

As anticipated, the results indicated that both dimensions of religiosity (intrapersonal and interpersonal) may be significant in predicting certain aspects of shopping orientation. More specifically, three shopping orientation factors, namely price consciousness, quality consciousness, and impulsive shopping, were found to be consistently related to religiosity. It appeared that highly religious individuals, as defined by both intrapersonal and interpersonal measures of religiosity, are most likely to be concerned with price (i.e. prone to look for deals), look for quality in product when they shop, and less likely to make impulsive purchase decisions. No direct comparison of this finding to previous studies could be made because of differences in

context and measurement devices employed. In general, however, the results appeared to support the notion that individuals with different levels of religiosity will have differences in their shopping behaviour. In particular, the positive relationship between religiosity and price consciousness orientation revealed in this study is consistent with the work of Smith and Frankenberger (1991), who found evidence that price sensitivity is positively related to religiosity. The finding also parallels the findings of Sood and Nasu (1995) and Essoo and Dibb (2004) who found indications that religious consumers tend to be more economic, buying product on sale, and shopping in stores with lower prices.

The finding that indicated a positive relationship between religiosity and quality consciousness orientation is contrasted to the

results of Essoo and Dibb (2004), who found that devout consumers are less demanding in their shopping behaviour than casually religious consumers, in that they attach less importance to product quality, nutritional value of products, and quality of service. The present finding can be corroborated, however, by Smith and Frankenberger (1991), who found that consumers with high religiosity will prefer products that are of high quality. This finding is also similar to McDaniel and Burnett (1990), who empirically showed that individuals highly committed to their religion place considerable emphasis on product quality when selecting a retail store. A logical explanation for this pattern may be based on a risk aversion effect. According to Delener (1987), individuals with a high degree of religious values are "narrow categorisers", i.e. have low tolerance for error. Thus, these consumers are more likely to be worried about the potential risk associated with the products they bought, as the empirical findings of Delener (1990b), Smith and Frankenberger (1991) and more recently, Smith, Kahle, Frankenberger, and Batra (2005) have suggested. As a result, they tend to look for high quality products as a means to avoid post-purchase disappointment and/or at least to minimise negative consequences of their purchase decisions.

The present study also indicated that those high in religiosity tend to be less impulsive when making purchase decisions. While this effect of religiosity on shopping impulsiveness had not been investigated before, the finding is apparently consistent with the psychological literature which suggested that highly religious individuals tend to behave in a relatively more mature, disciplined, and responsible manner (Wiebe & Fleck, 1980; Francis & Bourke, 2003). These characteristics might manifest themselves in the way consumers make their purchase decisions, i.e. greater self-restraint from buying on the spur of the moment and more concerned about how much they spend or about getting best buys.

Respondents who were categorised as moderate in interpersonal religiosity (i.e. those falling in medium group), stood apart as a different segment of consumers in that they manifested a greater tendency to display brand

and fashion consciousness orientations. A possible interpretation could be that individuals who commit to their religious group (although moderately) hold strong social values and are more susceptible to normative influences as a result of their regular interaction with others affiliated with the same religious organisation. These influences may have created greater awareness in brand and fashion. In essence, both orientations reflect a social/hedonistic approach to shopping because they share an underlying social motivation for consumption (Shim & Gehrt, 1996).

### **LIMITATIONS AND FUTURE RESEARCH**

Due to time and financial constraints, the sample size in this study was relatively small compared to previous similar studies. Thus weakness of a small sample size, such as instability of measures and the consequent lack of rigour in statistical tests of such data, may introduce some bias into the results. A larger sample size would have been more helpful in ensuring stability and dependability of the findings. However, despite this shortcoming, the study has been able to demonstrate that the sampled consumers' religious background has impacted their shopping orientations to some degree, though the latter is likely to be influenced by many other factors as well. Furthermore, given the exploratory nature of this study, the sample size included is thought to be reasonably acceptable for drawing preliminary conclusions about the impact of religion on consumer behaviour in Malaysia.

The sample for this study was strictly limited to the urban area of Kuala Lumpur. For future research, it may be instructive to compare shopping behaviour between rural and urban consumers which would reveal whether the differences, if any, are due to religious values *per se* or other socio-economic factors. In addition, it would be interesting for future research endeavours to investigate the differences in the shopping patterns among members of the same religious affiliation in the same national culture or perhaps in international settings. For instance,

are there significant differences in shopping behaviours between devout and casually religious Muslims in Malaysia? What are the similarities and differences in shopping orientations between Muslim consumers in Malaysia and other Islamic countries?

It would also be interesting to explore the changes that may occur in consumption behaviour when an individual has undergone the phenomenon of religious conversion. Religious conversion is an ongoing process where certain thoughts, feelings, and patterns of behaviour are confirmed whereas others are changed. Unlike ethnic identity, which transfers from one generation to the next, religion may not be a permanent status. Thus, individuals are free to choose their own religious faith from a set of alternatives available for them. It is expected that individuals' conversion from one religion to another religious faith could have a major impact on their consumption behaviour, as converts experience a transitional process in beliefs and practices, which is likely to lead to the formation of distinct consumption attitude and behaviour.

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