In Advertising We Trust: Religiosity’s Influence on Marketplace and Relational Trust

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In Advertising We Trust: Religiosity’s Influence on Marketplace and Relational Trust

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Trust is a critical component of marketing for both brands and consumers. Competing theories suggest that high-religiosity consumers could be either more or less trusting of marketing. Thus, this article explores religiosity’s influence on broad marketplace trust that influences more specific relational trust in the context of advertising messages. Study 1 shows that marketplace and relational trust positively mediate the relationship between religiosity and product evaluations. Studies 2 and 3 test moderators to this relationship based on three dimensions of religiosity: affective, behavioral, and cognitive.

In 2012, Dr. Pepper introduced an advertisement online with the headline “Evolution of Flavor.” The ad depicted three stages of flavor formation beginning with a chimp in the “pre-Pepper” stage, progressing to a morphed chimp/human in the “Pepper discovery” stage, and then finally ending with a human drinking Dr. Pepper in the “post-Pepper” stage. Following the release of the ad online, Dr. Pepper’s social media followers voiced compliments and complaints aimed at the ad’s reference to evolution (Jauregui 2012). In particular, religious believers lambasted the brand for exclusively promoting evolutionary beliefs. Although spoof ads followed with the headline “Creation of Flavor,” no real ad was distributed to assess how consumers would respond to a headline with a religious reference.

Numerous advertisers regularly use belief cues in marketing communications. For example, Tyson Foods has prayer booklets available for download on its website, Forever 21 prints religious scripture on product packaging, and Hobby Lobby includes “In God We Trust” on print advertisements (Bhasin and Hicken 2012). Research has yet to examine the influence of such belief cues on religious and nonreligious consumers. Such research would benefit advertisers desiring to promote consumer-brand connection through shared values or develop niche target markets yet, at the same time, avoid offending specific market segments.

Some may still question the pertinence of religion to research in advertising from a theoretical perspective. Prior research has shown that religion can strongly influence core value development, which then influences consumer behavior (LaBarbera and Gurhan 1997; Minton and Kahle 2013). Specifically, religion has been shown to influence trust, likely a result of discussion in religious doctrine relating to trust (Berggren and Bjørnskov 2011; Tan and Vogel 2008). However, research has yet to examine how religiosity influences trust specifically in advertising. Given that trust in advertising cues has been shown to influence product evaluations (Garretson and Niedrich 2004), and religiosity has been shown to influence trust (Berggren and Bjørnskov 2011; Tan and Vogel 2008), it seems likely that religiosity would influence trust in advertising and resulting product evaluations.

Thus, this article has three purposes. First, the relationship between religiosity and trust in marketing is tested, thereby contributing to the theoretical understanding of the construct of trust. Second, competing theories of the relationship between religiosity and trust are tested using several moderators (e.g., belief cues) to identify situations in which high religiosity leads to higher trust in marketing and vice versa. Third, dimensions of religiosity (affective, behavioral, and cognitive religiosity) are tested to determine their differential influence on trust in marketing and resulting product evaluations. Implications are discussed in relation to the trust, cueing, and religion literature, with a specific emphasis on strategies for developing effective marketing communications for religious and nonreligious consumers alike.

CONCEPTUAL DEVELOPMENT

Trust in Marketing

Research in marketing trust covers a wide variety of topics, ranging from trust in relationship marketing (Morgan and
Hunt 1994) to broad marketplace trust (Xie and Kronrod 2012) to brand trust (Hess 1995), all of which are generally shown to positively influence product evaluations. More specifically, trust in marketing can be either in a transactional partner (e.g., a brand, a salesperson) or in the general marketplace (Starr-Glass 2011). Grayson, Johnson, and Chen (2008) concur that such distinctions between specific and broad forms of trust in marketing are important for a thorough understanding of the construct of trust. For discussion henceforth, trust in a transactional partner will be referred to as relational trust, and trust in the general marketplace will be referred to as marketplace trust.

Although research has examined what leads to increased trust (Grayson, Johnson, and Chen 2008; Morgan and Hunt 1994), the antecedents to trust still need more exploration, especially in terms of consumer trait-based measures. Morgan and Hunt (1994) developed a model of relational trust indicating shared values, communication, and opportunistic behavior as trust antecedents. Ganesan (1994) developed an expanded model of trust antecedents, incorporating environmental attributes, relationship investments and experience, reputation, and past satisfaction. In a review of 22 studies on trust in marketing, Doney, Barry, and Abratt (2007) found that social interaction between the marketer and consumer, open communication, and an organizational customer focus were the most prominent antecedents to consumer trust.

What is missing from these authors’ research is an examination of consumer trait-based influencers to relational and marketplace trust in one study. Prior research has shown a strong positive correlation between marketplace and relational trust (Walczuch and Lundgren 2004) yet also confirmed that these are two distinct constructs (Obermiller and Spangenberg 2000). Because marketplace trust is a relatively stable consumer trait (Obermiller and Spangenberg 1998), and relational trust is a situation-dependent consumer state (Grayson, Johnson, and Chen 2008), the more stable marketplace trust should influence the less stable relational trust and not vice versa. In other words, if the unstable relational trust influenced the stable marketplace trust, both constructs would necessarily be unstable. Given substantial prior research showing that relational trust positively influences product evaluations (Ganesan 1994; Grayson, Johnson, and Chen 2008; Morgan and Hunt 1994), the following hypothesis is proposed:

\[ H1: \text{Relational trust mediates the relationship between marketplace trust and product evaluations.} \]

### Religion and Trust in Marketing

With mediating relationships proposed, a marketer interested in influencing consumer trust might ask: What influences one’s general propensity to trust? Most prior research exploring antecedents to relational and marketplace trust has examined either firm-related characteristics (e.g., firm culture, communication frequency) or consumer state-based characteristics (e.g., liking of a product category, familiarity with a firm). To enhance our understanding of trust in marketing, research needs to examine the influence of consumer trait-based characteristics on relational and marketplace trust. Knowing such trait-based characteristics provides advertisers with segmentation traits for target market development as well as traits to integrate into advertising to develop a strong consumer-brand connection. Religiosity is a fundamental consumer trait that is a well-known antecedent to consumer core values (LaBarbera and Gurhan 1997; Minton and Kahle 2013) and also has been shown to influence one’s general propensity to trust (Berggren and Bjørnskov 2011; Tan and Vogel 2008).

By examining the influence of religiosity on relational and marketplace trust, this research explores a consumer trait-based characteristic that has received little exploration in the marketing and trust literature.

To clear up any potential confusion, religion is commonly understood to be comprised of two elements: (1) religious affiliation (e.g., Buddhist, Muslim, Christian) and (2) religiosity (i.e., the degree to which the beliefs are held) (Minton and Kahle 2013). In a review of marketing and religion research Minton and Kahle (2013) find that a generally agreed upon definition for religiosity is “the degree to which one holds religious beliefs and values both through an internal spiritual connection and external religious practices and behaviors” (12–13); in addition, a generally agreed upon definition of religious affiliation is “a commonly held set of beliefs and values that guide external behavior and internal search for meaning” (14).

While one’s religiosity has been shown to influence trust (Bahr and Martin 1983; Berggren and Bjørnskov 2011; Tan and Vogel 2008), religious affiliation is shown to have little influence on trust (Schoenfeld 1978; Tan and Vogel 2008). These differences between religiosity and religious affiliation are perhaps due to the emphasis on trust concepts in religious scripture and teachings regardless of religious affiliation. Regardless of the reason, further discussion in this article focuses on the nuances of religiosity and related associations with trust.

Stronger religious beliefs are shown to lead to greater levels of trust in social situations (Bahr and Martin 1983; Bégue 2002; Schoenfeld 1978; Tan and Vogel 2008). For example, a consumer’s level of trust in others in an economic game increased with the participant’s level of religiosity (Tan and Vogel 2008). In another study, greater religiosity led to higher interpersonal trust (Bahr and Martin 1983). However, virtually no research has examined how religious beliefs lead to greater marketplace and relational trust or the resulting effects on consumer behavior. One body of literature theorizes that religious individuals are more trusting due to religious commandments to treat others with respect (Berggren and Bjørnskov 2011; Orbell et al. 1992). Others suggest religious individuals are more trusting because of greater interaction with unknown individuals through more frequent participation in civic
activities (Berggren and Bjørnskov 2011; Welch, Sikkink, and Loveland 2007). Regardless of the reason for greater trust, each of these theories suggests that religious consumers should be more trusting than nonreligious consumers. Thus we propose hypothesis 2a:

**H2a:** Religiosity is positively correlated with marketplace and relational trust.

A separate body of contrasting literature suggests that religiosity is connected with antiamaterialistic attitudes (LaBarbera and Gurhan 1997; Rindfleisch, Burroughs, and Wong 2009). The negative relationship between religiosity and materialism is a result of highly religious consumers valuing connection with a god or divine being and religious growth more than economic accomplishment (LaBarbera and Gurhan 1997). It could be expected that consumers who hold strongly to antiamaterialistic attitudes would also be less likely to trust marketers perceived as pushing materialistic views. Berggren and Bjørnskov (2011) theorize a similar negative relationship between religion and trust due to general contention between religious and nonreligious individuals. Specifically, “religions may cause division and rift, both in that religious people may distrust those who do not share their beliefs and who are not subject to the same enforcement mechanisms as they are” (Berggren and Bjørnskov 2011, 474).

In addition, Western religions (Christianity, Judaism, and Islam) hold a belief that people are inherently sinful (McDermott 2008; Rhodes 2005). This belief of inherent sin can be traced back to the sin associated with the biblical story of Adam and Eve; according to Western religious doctrine, this sin is now inherent in all individuals. Consumers who hold strongly to these Western religious views would be expected to view not only people as inherently sinful but corporations as well. Both the literature on materialism and doctrine on sin would suggest that religious consumers should be less trusting of marketing practices. Thus a competing proposition to hypothesis 2a is set forth:

**H2b:** Religiosity is negatively correlated with marketplace and relational trust.

It is possible that prior research has led to competing findings partially as a result of differences in measurement of the religiosity construct. For example, Bahr and Martin (1983) find that higher religiosity leads to higher trust, but religiosity is measured with just three indicators: church attendance, presence or absence of a religious preference, and level of evangelicalism. This simple measure fails to encompass the three main components of religiosity that Stark and Glock (1968) claim are critical in fully understanding the construct of religiosity: affect, behavior, and cognition. Similarly, Berggren and Bjørnskov (2011), who found that higher religiosity leads to lower trust, used a single indicator to represent religiosity, which assessed the general importance of religion in one’s life. Therefore, in addition to investigating the influence of religiosity on trust in marketing, a need also exists to examine religiosity as a more comprehensive construct. In a review of religiosity studies, Donahue (1985) found that more intrinsic aspects of religiosity (e.g., affective and cognitive religiosity) have an average correlation of .76 with various religious commitment measures, while extrinsic aspects of religiosity (e.g., behavioral religiosity) are correlated only at .03 with the same measures. Given the connection between more intrinsic aspects of religiosity and religious commitment as well as prior theorizing that trust prescriptions are made in religiosity, affective and cognitive religiosity should influence trust more than behavioral religiosity. Therefore:

**H3:** The cognitive and affective dimensions of religiosity have the greatest influence on relational trust, marketplace trust, and product evaluations in comparison to the behavioral dimension of religiosity.

Study 1 tests this hypothesis, along with prior hypotheses regarding the relationship among religiosity, and trust before moderators to this relationship is tested in Studies 2 and 3.

**STUDY 1 (MEDIATION MODEL WITH RELIGIOSITY AND TRUST)**

To test the competing hypotheses of the relationship between religiosity and consumer trust (hypotheses 2a and 2b), this study examines religiosity’s influence on two dimensions of consumer trust: relational trust and marketplace trust (hypotheses 1 and 3).

**Method**

A total of 123 adults from Amazon’s Mechanical Turk (65 males, 58 females; $M_{\text{age}} = 33.33$ years; $SD_{\text{age}} = 10.87$ years) participated in this study in exchange for a small cash incentive. Prior research has shown that Amazon’s Mechanical Turk provides valid data, is similar to college student samples, and is oftentimes more generalizable given sampling from a more diverse adult population (Buhrmester, Kwang, and Gosling 2011). This greater diversity can be seen through the mean age of participants in this study (33 years) with a large standard deviation (11 years). All participants saw the same advertisement for a home cleaning product with the brand name Cif before answering questions assessing product evaluations, trust, demographics, and, last, religiosity. See the online appendix for advertising stimuli. A brand not familiar to participants was chosen to reduce confounds due to prior liking and brand preference ($M_{\text{familiarity}} = 1.07$, $SD = 0.42$, scale: 1 = Not familiar to 4 = Very familiar). Three independent variables (affective, behavioral, and cognitive religiosity), two mediators (marketplace and relational trust), and two
dependent variables (overall attitude and purchase intentions) were included in this study. In addition, eight covariates (gender, ethnicity, marital status, age, income, education, product use frequency, and product purchase frequency) were included to determine if religiosity contributes to marketplace trust, relational trust, and product evaluations above and beyond basic sociodemographic factors and product category preferences.

Marketplace trust was measured using Obermiller and Spangenberg’s (1998) nine-item advertising skepticism scale ($\alpha = .935$). Relational trust was measured using Hess’s (1995) 11-item brand trust scale ($\alpha = .836$). The dependent product evaluation measures each consisted of three-item, 7-point bipolar scales (“What is your overall attitude toward the product?”: Unfavorable/Favorable, Bad/Good, Dislike/Like, $\alpha = .949$; “How likely would you be to purchase the product?”: Unlikely/Likely, Definitely would not/Definitely would, Not probable/Probable, $\alpha = .921$).

Religiosity was measured using an adapted scale from Cornwall and colleagues (1986). Adaptations were made to make scale items more applicable to all faiths. See the online appendix for scale items. Cornwall and colleagues’ (1986) religiosity scale was chosen because it was developed based on Stark and Glock’s (1968) original religiosity measure and features the three main components of religiosity: affective (e.g., spirituality), behavioral (e.g., attending religious services), and cognitive (e.g., views on religious doctrine). Confirmatory factor analysis (CFA) confirms these three factors of the adapted scale, $\chi^2 (47) = 158.59, p < .001$, SRMR = .022, CFI = .957. To determine discriminant validity among these factors, the covariances between factors were constrained to one. If the constrained model fit is significantly poorer as evidenced by a chi-square difference test, this provides evidence of unique factors and therefore discriminant validity (Anderson and Gerbing 1988). Model fit for the constrained model was much poorer, $\chi^2 (50) = 479.30, p < .001$, SRMR = .017.

### Table 1
Mediation Results for Religiosity, Marketplace Trust, and Relational Trust (Study 1)

<table>
<thead>
<tr>
<th>IVs</th>
<th>Effect of IV on M1</th>
<th>Effect of M1 on M2</th>
<th>Effect of M2 on DV1</th>
<th>Effect of M2 on DV2</th>
<th>Indirect Effect of IV on DV1</th>
<th>Indirect Effect of IV on DV2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affective religiosity</td>
<td>.08 (.03)**</td>
<td>.52 (.07)***</td>
<td>.73 (.14)***</td>
<td>1.05 (.16)***</td>
<td>.03 (.02) CI: .0058 to .0795</td>
<td>.04 (.02) CI: .0073 to .0996</td>
</tr>
<tr>
<td>Behavioral religiosity</td>
<td>.06 (.04)D</td>
<td>.52 (.07)***</td>
<td>.73 (.14)***</td>
<td>1.05 (.16)***</td>
<td>.02 (.02) CI: -.0036 to .0784</td>
<td>.03 (.03) CI: -.0044 to .1018</td>
</tr>
<tr>
<td>Cognitive religiosity</td>
<td>.07 (.03)*</td>
<td>.52 (.07)***</td>
<td>.73 (.14)***</td>
<td>1.05 (.16)***</td>
<td>.03 (.02) CI: .0013 to .0754</td>
<td>.04 (.02) CI: .0043 to .0964</td>
</tr>
<tr>
<td>Covariates</td>
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<tr>
<td>Femaleness</td>
<td>.18 (.18)</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Caucasian</td>
<td>−.60 (.22)**</td>
<td></td>
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<tr>
<td>Married</td>
<td>.13 (.22)</td>
<td></td>
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<td></td>
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<tr>
<td>Age</td>
<td>−.01 (.01)</td>
<td></td>
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<td></td>
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<tr>
<td>Income</td>
<td>.01 (.05)</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Education</td>
<td>−.06 (.11)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Use cleaners</td>
<td>.08 (.064)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Buy cleaners</td>
<td>−.10 (.09)</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Direct Effect on DV1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.13 (.21)</td>
<td>.13 (.21)</td>
</tr>
<tr>
<td>Direct Effect on DV2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>−.49 (.26)D</td>
<td>−.49 (.26)D</td>
</tr>
<tr>
<td>IVs</td>
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<td></td>
<td></td>
<td>.06 (.08)</td>
<td>.05 (.10)</td>
</tr>
<tr>
<td>Affective religiosity</td>
<td>−.09 (.14)</td>
<td></td>
<td></td>
<td></td>
<td>−.19 (.17)</td>
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<tr>
<td>Behavioral religiosity</td>
<td>.06 (.08)</td>
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<td>.05 (.10)</td>
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<tr>
<td>Cognitive religiosity</td>
<td>.06 (.13)</td>
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<td></td>
<td>.16 (.15)</td>
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</table>

**Note.** Dummy codes were created for the covariates of gender (1 = female, 0 = male), ethnicity (1 = Caucasian, 0 = other), and marital status (1 = married, 0 = other). All other covariates were included as continuous variables. M1 = marketplace trust; M2 = relational trust; DV1 = overall attitude; DV2 = purchase intentions; CI = confidence interval. The indirect effects represent religiosity factor $\rightarrow$ marketplace trust $\rightarrow$ relational trust $\rightarrow$ DV.

*Coefficient (standard error).*** $p < .001$; **$p < .01$; *$p < .05$; D = directionally significant at $p < .10$. 
.3296, CFI = .833, \chi^2 (3) = 320.71, p < .001, therefore providing evidence that affective, behavioral, and cognitive religiosity are unique factors.

Before running mediation analysis, discriminant validity was examined among the three religiosity factors, marketplace trust, and relational trust. Again, a chi-square difference test was conducted among a nonconstrained model, \chi^2 (242) = 527.33, p < .001, SRMR = .054, CFI = .919, a model constraining the covariance between relational and marketplace trust to 1, \chi^2 (243) = 644.04, p < .001, SRMR = .213, CFI = .886, \chi^2 (1) = 116.71, p < .001, and a model also constraining the covariance to 1 between all trust and religiosity factors, \chi^2 (249) = 665.29, p < .001, SRMR = .297, CFI = .882, \chi^2 (6) = 21.25, p = .001. Given that model fit significantly decreased as the covariances were constrained, this provides support for discriminant validity among factors (Anderson and Gerbing 1988) and allows for mediation analysis. See the online appendix for descriptive statistics, correlations among factors, and characteristics of participants by religiosity dimension.

Results

Mediation analysis was conducted to examine if and how marketplace and relational trust mediate the relationship between religiosity and product evaluations. Preacher and Hayes’s (2008) PROCESS macro was used with 10,000 bootstrapped samples and bias-corrected confidence intervals. See Table 1 for full results. Confidence intervals (CIs) not including 0 represent significant indirect effects. There was a significant indirect effect from affective and cognitive religiosity to overall attitude (CI affective: .0058 to .0795, CI cognitive: .0013 to .0754) and purchase intentions (CI affective: .0073 to .0996, CI cognitive: .0043 to .0964) through marketplace trust and relational trust. In contrast, there was not a significant indirect effect on overall attitude (CI: −.0036 to .0784) and purchase intentions (CI: .0044 to .1018) for behavioral religiosity. Affective and cognitive religiosity positively influenced broad marketplace trust, which then positively influenced the more specific relational trust, which led to more positive product evaluations. These effects were persistent even with inclusion of numerous covariates.

Discussion

Relational trust is found to mediate the relationship between marketplace trust and product evaluations, thereby supporting hypothesis 1. Prior competing literature suggested that higher religiosity may lead to increased trust (Anderson, Mellor, and Milyo 2010) or decreased trust (Berggren and Bjornskov 2011). This study finds support for religiosity leading to increased trust, thereby supporting hypothesis 2a and not supporting hypothesis 2b. Consumers who are more religious have more broad marketplace trust (e.g., general trust in advertising), which then leads to more specific relational trust (e.g., trust in a brand), thereby producing more positive product evaluations.

Interestingly, only affective and cognitive religiosity directly influence marketplace trust and indirectly influence product evaluations, thereby supporting hypothesis 3. This finding supports a vast amount of prior literature showing that behavioral religiosity has less influence on attitudes and behavior in comparison to more intrinsic aspects of religiosity (e.g., affective/cognitive religiosity) (Jonas and Fischer 2006; Vitell, Paolillo, and Singh 2005). Prior research has posited that these differences are a result of the more intrinsic aspects of religiosity influencing core values (Minton and Kahle 2013; Pargament 2001; Roccas 2005). In contrast, behavioral religiosity is a set of actions that, when taken in isolation, has little influence on core values and therefore has little effect on attitudes and behaviors (Minton and Kahle 2013).

The findings from this study also support the theory underly- ing hypothesis 2a—that trust prescriptions are found in religious scripture, and belief in religious scripture, as measured by cognitive religiosity, should lead to heightened trust (Cornwall et al. 1986). Similarly, affective religiosity is represented by feelings and connection to a divine being, and a stronger connection to a divine being should lead consumers to have a higher desire to follow religious prescriptions (Cornwall et al. 1986; Stark and Glock 1968). In addition to behavioral religiosity having less influence on core values, the failure of behavioral religiosity to influence trust in marketing may be a result of consumers high in behavioral religiosity (and low in affective and cognitive religiosity) not understanding or believing scriptural references to trust, thereby decreasing their desire to follow such trust-related prescriptions.

These findings have implications for advertising. Highly religious consumers (specifically those high in affective and cognitive religiosity) are more trusting of advertising. Advertisers do not need to expend as much effort trying to reduce suspicion of advertising claims or build trust between a brand and a consumer. However, advertisers also need to heed caution so as to not take advantage of religious consumers. Claims in advertising should be truthful and, when possible, verifiable.

Prior research examining religiosity and marketing communications shows that religious consumers have more favorable attitudes toward advertisements with religious symbols (i.e., a belief cue) and are more likely to purchase the advertised products (Taylor, Halstead, and Haynes 2010). This previous research follows belief congruency theory in that consumers report higher liking and generally have more positive affect when someone else’s beliefs are similar to their own (Rokeach and Rothman 1965). More specifically, members of one’s in-group (e.g., those of the same religion) are trusted more than members of their out-group (Insko et al. 1990). In-group favoritism effects are more profound for dissociative reference groups, which are a type of out-group that consumers specifically want to avoid (Berger and Heath 2008). In the context of
religion, an atheist (i.e., someone who does not believe in a God or divine being) would be a dissociative reference group for a religious person and vice versa. Consumers seek to diverge from dissociative reference groups in an effort to avoid allowing the dissociative out-group’s identity to cloud their own identity (Berger and Heath 2008). Thus, it is expected that messages with in-group belief cues (e.g., a creationist message for a religious consumer) lead to higher trust for consumers identifying strongly to those in-group beliefs (e.g., a highly religious consumer) and vice versa. Therefore, hypothesis 4 is presented:

H4: Consumers high in affective and cognitive religiosity are (a) more trusting of messages with creation belief cues but (b) less trusting of messages with evolution belief cues, in comparison to less or nonreligious consumers.

STUDY 2 (BELIEF CUES AND TRUST)

To test hypotheses 4a and 4b, this study investigates the moderating variable of belief cues (creation versus evolution) to identify situations where higher religiosity leads to higher marketplace and relational trust and other situations, and vice versa.

Method

A total of 115 adults from Amazon’s Mechanical Turk (61 males, 54 females; $M_{age} = 33.41$ years; $SD_{age} = 10.96$ years) participated in this study in exchange for a small cash incentive. Participants were randomly assigned to the conditions of a between-participants, single-factor (belief cue: creation versus evolution) experimental design. Affective, behavioral, and cognitive religiosity served as additional measured factors. Type of belief cue was manipulated through advertisement text for a fruit water beverage stating either “creation of flavor” or “evolution of flavor.” See the online appendix for advertising stimuli. Belief cue was formed into a dummy code, where 1 = creation cue and 0 = evolution cue. The same scales as used in Study 1 were also used in Study 2 to measure affective religiosity ($\alpha = .979$), behavioral religiosity ($\alpha = .894$), cognitive religiosity ($\alpha = .954$), marketplace trust ($\alpha = .937$), relational trust ($\alpha = .906$), purchase intentions ($\alpha = .970$), and overall attitude ($\alpha = .962$). See the online appendix for factor correlations and descriptive statistics. Covariates mimicked Study 1. Participants saw the ad stimuli followed by a manipulation check and then answered questions assessing product evaluations, trust, and religiosity.

Results

Participants were asked whether the ad headline contained the word creation or evolution. All participants answered the manipulation check correctly. Preacher and Hayes’s (2008) PROCESS macro was run using 10,000 bootstrapped samples with bias-corrected confidence intervals. Similar to Study 1, marketplace and relational trust significantly mediated the relationship between religiosity and product evaluations even after controlling for covariates. Significant indirect effects through marketplace and relational trust occurred for affective and cognitive religiosity but not for behavioral religiosity. See Table 2 for full results.

There were significant interaction effects between affective religiosity and belief cue condition for all product evaluations ($b_{DV: overall\ attitude} = 1.21, p = .012$; $b_{DV: purchase\ intentions} = 1.25, p = .027$) and between cognitive religiosity and belief cue condition for overall attitude ($b_{DV: overall\ attitude} = -1.02, p = .018$; $b_{DV: purchase\ intentions} = -.80, p = .107$). There were no significant interaction effects between behavioral religiosity and belief cue condition ($b_{DV: overall\ attitude} = -.07, p = .817$; $b_{DV: purchase\ intentions} = -.27, p = .422$). Spotlight analysis using one standard deviation above and below the mean of each religiosity dimension ($M_{affective\ religiosity} = 3.81, SD = 2.41; M_{behavioral\ religiosity} = 2.94, SD = 2.10; M_{cognitive\ religiosity} = 4.08, SD = 2.40$) was conducted on the significant interactions between religiosity dimensions and belief cue condition to see how they influence product evaluations.

Consumers high in affective religiosity, as compared to consumers low in affective religiosity, had higher overall attitude, purchase intentions, and relational trust in the creation belief cue condition but lower overall attitude, purchase intentions, and trust in the evolution belief cue condition. In contrast, consumers high in cognitive religiosity, as compared to consumers low in cognitive religiosity, had higher overall attitude and relational trust (the purchase intention interaction was not significant) in the evolution belief cue condition but lower overall attitude and relational trust in the creation belief cue condition. See Figure 1 for the spotlight analysis for overall attitude, of which this pattern of effects is representative for purchase intentions as well.

Discussion

The results from Study 2 confirm the results from Study 1, in that marketplace trust and relational trust mediate the relationship between religiosity and product evaluations, thereby supporting hypotheses 1 and 2a. In other words, highly religious consumers are more trusting of advertising than less or nonreligious consumers, which leads to more positive product evaluations. In addition, only cognitive and affective religiosity, not behavioral religiosity, significantly influence marketplace trust, relational trust, and product evaluations, thereby supporting hypothesis 3.

Of greater interest than these confirming mediation effects, however, are the differing influences of affective versus cognitive religiosity on relational trust and product evaluations. While affective religiosity positively influences trust and product evaluations for advertisement with creation cues (as opposed to evolution cues), the opposite occurs for cognitive
religiosity, thereby providing partial support for hypothesis 4. Therefore, affective religiosity shows trends expected by belief congruency theory (Rokeach and Rothman 1965), with advertising belief cues matching one’s own beliefs leading to more positive product evaluations. The differing findings for consumers high in cognitive religiosity may be a result of the dimension of affective religiosity relying more on a spiritual connection (Stark and Glock 1968) with the word creation priming messages from a religious in-group. In comparison, cognitive religiosity relies more on mental agreement and understanding of religious scripture and could lead to greater reaction and disagreement with religious cues in marketing communications.

According to the persuasion knowledge model, a consumer’s response in a possible persuasion episode is dependent on episode-relevant knowledge (Friestad and Wright 1994). It seems plausible that a consumer high in cognitive religiosity would be armed with more belief-cue-related persuasion knowledge, which would lead to more skepticism over cue use, resulting in lower product evaluations. As an alternative explanation, prior research shows that religious fundamentalism (a component of cognitive religiosity) is significantly and

<table>
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<th>Effect of M1 on M2</th>
<th>Effect of M2 on DV1</th>
<th>Effect of M2 on DV2</th>
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</tr>
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<td></td>
<td></td>
<td>−.06 (.22)</td>
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<tr>
<td>Buy fruit water</td>
<td>−.04 (.22)</td>
<td></td>
<td></td>
<td></td>
<td>.49 (.26)*D</td>
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</table>

Table 2
Mediation Results for Religiosity, Marketplace Trust, Relational Trust, and Belief Cue (Study 2)

Note. Dummy codes were created for the covariates of gender (1 = female, 0 = male), ethnicity (1 = Caucasian, 0 = other), and marital status (1 = married, 0 = other). All other covariates were included as continuous variables. M1 = marketplace trust; M2 = relational trust; DV1 = overall attitude; DV2 = purchase intentions; CI = confidence interval. The indirect effects represent religiosity factor → marketplace trust → relational trust → DV.

*p = .05; **p = .01; ***p = .001; D = directionally significant at p < .10.
negatively correlated with openness to new ideas and experiences, while spirituality (a component of affective religiosity) is significantly and positively correlated with this openness (Saroglou 2002). Thus, cognitively religious consumers may be less open to new uses of belief cues outside of the religious domain, as in this study’s use of belief cues in the domain of advertising.

The results from this study are similar to Dotson and Hyatt’s (2000) finding that low-involvement consumers who were religiously dogmatic viewed products with religious belief cues more negatively than similar consumers that were not religiously dogmatic. Dotson and Hyatt (2000) note that religious dogmatism represents belief in a religion’s core tenets (i.e., cognitive religiosity) and is correlated but distinctly different from meaning and importance of religion (i.e., affective religiosity). While these authors did not examine how affective religiosity influences product evaluations, their findings suggest that the negative effect of cognitive religiosity could be a result of belief cues being offensive to dogmatic consumers.

In a follow-up paper, Henley and colleagues (2009) find that religious belief cues can lead to negative product evaluations for highly religious consumers when the religious belief cue is irrelevant to the advertisement. However, these authors used only a four-item scale of religiosity that contained a mixture of affective, behavioral, and cognitive religiosity items. To confirm that the findings from Study 2 are more than just coincidence, Study 3 will replicate the results from Study 2 with a larger sample. Given that the belief cue in Study 2 was the main text in the advertisement, consumers likely saw this cue as very relevant to the advertisement. Thus, Study 3 will explore the effect of a potentially less relevant belief cue on product evaluations. It could be expected that consumers high in affective religiosity would exhibit lower product evaluations when exposed to less relevant belief cues. In contrast, cognitively religious consumers may exhibit higher product evaluations when exposed to less relevant belief cues, given less of a need to incorporate those cues into evaluation of the advertisement. Thus:

H5: Consumers high in cognitive (affective) religiosity have high (low) product evaluations when an irrelevant belief cue is present.

STUDY 3 (LESS RELEVANT BELIEF CUES AND TRUST)

To test hypothesis 5, this study examines whether a less relevant belief cue (bumper sticker on a car in an ad) as opposed to the more relevant belief cue from Study 2 (ad copy) will lead to more positive evaluations for consumers high in cognitive religiosity. Before proceeding to the full study, a pretest was conducted to confirm relevancy differences between the stimuli used in Study 2 and Study 3.

Pretest

A total of 60 adults from Amazon’s Mechanical Turk (34 males, 26 females; M_age = 39.90 years; SD_age = 11.65 years) participated in this pretest in exchange for a small cash incentive. Participants were randomly assigned to see ads either with religious belief cues or nonreligious belief cues. Each participant saw one ad from each of Studies 2 and 3, presented in random order. After viewing each stimuli, participants were asked: “How relevant is the Evolve (Jesus) bumper sticker to the ad?” or “How relevant is the Evolution (Creation) text to the ad?” Responses were measured on a scale from 0 (Not at all relevant) to 10 (Extremely relevant). Results from paired t tests confirmed expectations that the ad copy belief cue in Study 2 (M_nonreligious belief cue = 6.41, SD = 2.92; M_religious belief cue = 6.27, SD = 3.12) was perceived as more relevant to the ad than the bumper sticker belief cue in Study 3 (M_nonreligious belief cue = 5.03, SD = 3.32; M_religious belief cue = 3.64, SD = 3.52). * \( t_{\text{nonreligious belief cue conditions}}(28) = 2.19, p = .037; t_{\text{religious belief cue conditions}}(32) = 3.94, p < .001 \) Thus, Study 3 proceeds to examine the effect of bumper stickers, as less relevant belief cues, on product evaluations.

Method

A total of 300 adults from Amazon’s Mechanical Turk (110 males, 190 females; M_age = 40.36 years; SD_age = 14.31 years)
participated in this study in exchange for a small cash incentive. Participants were randomly assigned to the conditions of a between-participants, single-factor (belief cue: Jesus bumper sticker versus evolution bumper sticker) experimental design. Affective, behavioral, and cognitive religiosity served as additional measured factors.

Type of belief cue was manipulated through the type of bumper sticker on a car (featuring either a “Jesus fish” or “evolution fish” with legs) in an advertisement for a used-car dealership. See the online appendix for advertising stimuli. Belief cue was formed into a dummy code where 1 = Jesus bumper sticker cue and 0 = evolution bumper sticker cue. The same scales as used in Studies 1 and 2 were also used in Study 3 to measure affective religiosity (α = .982), behavioral religiosity (α = .872), cognitive religiosity (α = .933), marketplace trust (α = .921), relational trust (α = .926), purchase intentions (α = .968), and overall attitude (α = .980). Participants saw the car dealership ad first, followed by a manipulation check, and then answered questions assessing product evaluations, trust, and religiosity. Covariates mimicked Studies 1 and 2 with the exception of exchanging consumption frequency covariates for a covariate representing general knowledge of cars.

Results

Participants were asked to identify the type of bumper sticker in the ad (choices: Jesus fish, evolution fish with legs, political, or sustainable). In all, 27 participants failed to answer this question correctly; their responses were removed, leaving the data from 273 participants for further analysis. Preacher and Hayes’s (2008) PROCESS macro was run using 10,000 bootstrapped samples with bias-corrected confidence intervals. Similar to Studies 1 and 2, marketplace trust and relational trust significantly mediated the relationship between religiosity and product evaluations, even after controlling for covariates. Across all religiosity dimensions, high religiosity led to high marketplace trust, which then led to high relational trust, which ultimately led to more positive product evaluations. See Table 3 for full results.

There were significant interaction effects for purchase intentions between cognitive religiosity and belief cue condition (b = .58, p = .028) and between behavioral religiosity and belief cue condition (b = .33, p = .047). Although the interaction between affective religiosity and belief cue condition was not significant (b = −.25, p = .405), mean differences suggest high affective religiosity led to lower product evaluations when partnered with a religious belief cue in Study 3. Spotlight analysis using one standard deviation above and below the mean of each religiosity dimension (M_{affective religiosity} = 4.06, SD = 2.36; M_{behavioral religiosity} = 3.08, SD = 2.03; M_{cognitive religiosity} = 4.40, SD = 2.14) was conducted on the significant interactions to examine how religiosity dimensions interacted with belief cue condition to influence product evaluations; see Figure 2. Affective religiosity is depicted in Figure 2, despite its nonsignificant interaction with belief cue condition, for a visual comparison to Study 2 results. A similar pattern of effects as seen with purchase intentions also occurs for overall attitude.

Discussion

Similar to Studies 1 and 2, the findings from Study 3 show that high religiosity leads to high marketplace and relational trust. However, the results from Study 3 show opposing effects to Study 2 in terms of reaction to belief cues. Cognitively religious consumers had higher product evaluations in the presence of the less relevant religious belief cue in Study 3, whereas they had lower product evaluations in the presence of the more relevant religious belief cue in Study 2. These findings support hypothesis 5 in that cognitively religious consumers have higher product evaluations when belief cues are less relevant, possibly as a result of feeling less of a need to critically evaluate these less relevant cues. However, more and less relevant belief cues were examined in two separate studies. Thus, further research needs to confirm findings herein and examine more and less relevant belief cues within one study.

Interestingly, behavioral religiosity exhibits a similar pattern of effects to cognitive religiosity, likely a result of the larger sample size for Study 3 as well as use of religious bumper stickers being an act of behavioral religiosity. In other words, the behaviorally religious consumer likely sees a religious bumper sticker as an act similar to their own (i.e., an outward expression of faith) and therefore could be more likely to support a company employing similar tactics. These results support belief congruency theory (Rokeach and Rothman 1965) in that advertising cues matching one’s own beliefs result in more positive affect. It is worth noting that the belief cues used in Study 3 represent less relevant but not irrelevant belief cues, perhaps explaining the nonsignificant interaction between affective religiosity and belief cue. This distinction can be seen in the mean values of relevancy in the pretest at 3.6 (religious belief cue) and 5.0 (nonreligious belief cue) for Study 3 in comparison to 6.3 (religious belief cue) and 6.4 (nonreligious belief cue) for Study 2, on a scale of 0 to 10.

GENERAL DISCUSSION

This research has fulfilled the three purposes set forth in its introduction. First, the results of three studies consistently showed that both the more general, trait-based marketplace and the more specific, state-based relational trust mediate the relationship between religiosity and product evaluations. Second, competing hypotheses on the relationship between religiosity and trust in marketing were tested to reveal that high religiosity leads to high marketplace and relational trust when no moderators are present (Study 1); however, these effects
differ when consumers are exposed to various types of belief cues (Studies 2 and 3). Third, the studies herein reveal a differential influence of religiosity dimension on relational trust and product evaluations, where cognitively religious consumers are less trusting, have lower product evaluations, and are more defensive against relevant creation belief cues. Conceptually, this research builds on prior research exploring the antecedents to trust in marketing (Ganesan 1994; Grayson, Johnson, and Chen 2008; Morgan and Hunt 1994). Studies 1 through 3 help answer two critical questions regarding trust in marketing that have been inadequately addressed: Why do some consumers have more marketplace and relational trust than others? Which consumers are more trusting? The studies herein further develop an antecedent model of trust in showing that religiosity, a core consumer trait, significantly influences relational and marketplace trust. Similarly, this research shows that religiosity is an important antecedent to understanding consumers’ evaluations of cues in marketing communications. This research also contributes to the literature on religion and marketing to show that dimensions of religiosity—affective, behavioral, and cognitive (Stark and Glock 1968)—are critical dimensions to take into consideration in future research.

Practitioners can also benefit from understanding the results of this research. Most religious consumers are more trusting of advertising than nonreligious consumers are. Advertisers need to seek a balance between targeting religious consumers because of a heightened sense of trust yet not taking advantage of these more trusting consumers. In addition to advertising ethics, this research provides insight to advertisers in integrating belief cues into advertisements. Even subtle belief cues (e.g., “evolution of flavor” or “creation of flavor”) influence consumers. Thus, advertisers need to understand the religious composition of their target market and be aware of the

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<th>IVs</th>
<th>Effect of IV on M1</th>
<th>Effect of M1 on M2</th>
<th>Effect of M1 on M2</th>
<th>Effect of M2 on DV1</th>
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Note. Dummy codes were created for the covariates of gender (1 = female, 0 = male), ethnicity (1 = Caucasian, 0 = other), and marital status (1 = married, 0 = other). All other covariates were included as continuous variables. M1 = marketplace trust; M2 = relational trust; DV1 = overall attitude; DV2 = purchase intentions; CI = confidence interval. The indirect effects represent religiosity factor → marketplace trust → relational trust → DV.

*aCoefficient (standard error).

***p < .001; **p < .01; *p < .05; D = directionally significant at p < .10.*
differential influence of belief cues on product evaluations for religious versus nonreligious consumers. Advertisers desiring to offer brand extensions to niche religious markets may be able to do so through use of subtle belief cues, which will likely not detract from a neutral religious stance of a brand as a whole.

Future research should build on the findings of the studies herein and prior studies on belief cues (e.g., Taylor, Halstead, and Haynes 2010) to identify moderating conditions to the success of belief cues. One such moderating condition is placement of belief cues. Prior research has examined belief cues placed within advertisements. Many advertising mediums (e.g., social media, billboards) display communications from friends alongside advertisements, allowing a friend’s contextual communications to influence reaction to advertisements. Thus, a future study could explore how religious versus nonreligious belief cues influence product evaluations differently when placed within an ad versus through contextual messages. Given the subtlety of contextual communications, they should produce less reactance, specifically among cognitively religious consumers.

In addition, given that the brand names used in the studies herein were mostly unknown to consumers (with the exception of Glaceau Fruit Water in Study 2), future research should investigate how belief cues influence product evaluations for known brands. Along this same line of thinking, there are many situations where brand names are unknown, such as with new product introductions. Further research should investigate how religiosity dimensions and belief cues interact to build trust, liking, and desire for product trial in new product introduction ads. Such research could explore reactions to completely new brands, as well as new products from existing brands (i.e., brand extensions), and also examine how belief cue relevancy alters the interaction between religiosity dimensions and belief cue. Religious (nonreligious) belief cues should increase new product adoption for affectively (cognitively) religious consumers, and these effects should flip when belief cue relevancy decreases.

Limitations to this research include use of mock stimuli, relatively low involvement products (with the exception of used cars in Study 3), data collection through a survey instrument, and each study examining only one advertisement for one product. Further research should examine the influence of belief cues across a wider variety of product categories, advertisements, and involvement levels, as well as explore the differential influence that religiosity dimensions have on explicit versus subtle belief cues and resulting product evaluations. Future research should also extend the generalizability of this study by examining the relationship between religiosity and trust in Eastern culture (e.g., Hinduism, Buddhism).

CONCLUSION
Religion plays an important role in the marketplace, specifically in advertising, but has been previously underexplored. The results herein find that religiosity is as an antecedent to both broad marketplace trust and the more specific relational trust, although these effects differ based on religiosity dimension (affective, behavioral, or cognitive) and presence of belief cues. Given the intertwining of religion and trust, advertisers need to heed caution in using belief cues, marketers must thoroughly and intimately understand their target markets, and all must be prepared for both the positive and negative outcomes of religion on trust. In sum, most religious consumers still believe strongly in the phrase “In God we trust.” In contrast to this phrase, the findings from this research suggest a new phrase should be developed for these same consumers, especially affectively religious consumers: “In advertising we trust.”

SUPPLEMENTAL DATA
Supplemental data for this article can be accessed at www.tandfonline.com/ujoa.

REFERENCES


