Believing is buying: religiosity, advertising skepticism, and corporate trust

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Believing is buying: religiosity, advertising skepticism, and corporate trust

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ABSTRACT
Prior research has shown that religiosity influences consumer skepticism, but such research has lacked examination of the breadth of this effect and isolation of this effect by manipulating religion. Three studies explore this relationship. Study 1 shows that advertising skepticism mediates the relationship between religiosity and corporate trust. Study 2 finds that highly religious consumers are less skeptical of advertising leading to higher product perceptions and higher company trust. Study 3 primes religion with a writing task to show that the effects from Studies 1 and 2 are magnified after exposure to a religious prime, such that consumers who are primed with religion, in comparison to a control condition, exhibit significantly lower (higher) advertising skepticism, resulting in higher (lower) product evaluations, and higher (lower) brand trust. Corresponding implications for the trust, deception, and persuasion literature are discussed.

Trust is critical in marketing whether it be in buyer–seller relationships (Doney and Cannon 1997), perceptions of product performance (Chaudhuri and Holbrook 2001), or belief in advertising communications (Obermiller and Spangenberg 1998). However, there is a dark side to trust as well when trust impedes the ability to detect persuasion and deception (Friestad and Wright 1994) and can, in the long-term, lead to increased corporate expectations which then produce higher consumer dissatisfaction when these expectations are not met (Grayson and Ambler 1999). In fact, literature in personal selling recommends that a salesperson first establish trust so as to better persuade a consumer to purchase a product or service (Milliman and Fugate 1988). From these two perspectives, it can easily be seen that trust can be both beneficial and detrimental for consumers and corporations alike. Certain groups of consumers may feel these effects more than others, which bring in discussion of vulnerable populations and an increased likelihood of deception.

One consumer group that has been understudied in the marketing literature, in general, are religious consumers, despite over 70% of the world being religious (Hunt and Penwell 2008). Religion has been shown to influence a variety of consumer behaviors (Mathras et al. 2016; Rinallo, Scott, and Maclaran 2013), including sustainable consumption
Kahle, and Kim (2015), brand relationships (Rindfleisch, Wong, and Burroughs 2010), spirituality in business (Lee, Lovelace, and Manz 2014), marketplace attributions (Minton 2016), and even consumer life as a whole (Diddams, Lee Whittington, and Davigo 2005). Recent research in marketing shows that religious consumers are less skeptical of advertising (i.e., more trusting) than less or non-religious consumers (Minton 2015). However, this prior research has only measured religiosity and has not isolated its effects on consumer skepticism by manipulating religiosity, nor has it adequately explored the breadth of consumer influence.

Thus, the purpose of this paper is twofold. First, correlations between religiosity, consumer skepticism, and various outcome measures are explored to confirm and extend prior research, which suggests that religious consumers are less skeptical of marketing (Minton 2015). Second, this paper examines how measured religiosity versus manipulated religiosity produce differing effects on consumer skepticism and resulting product evaluations. Note that the term skepticism is used here and throughout the manuscript as the opposite of trust, which in the context of marketing refers to either disbelief of marketer actions (i.e., skepticism) or belief of marketer actions (i.e., trust). Both terms are important to use because theories are often rooted in trust, whereas the core measure in this research is an advertising skepticism measure. Again, the terms reflect the same construct, just bipolar responses to the construct.

**Conceptual development**

**Trust/skepticism in marketing**

The dictionary defines trust as the “belief that someone or something is reliable, good, honest, [or] effective” and “assured reliance on the character, ability, strength, or truth of someone or something” (Merriam-Webster 2013). With this in mind, trust in marketing refers to belief and reliance that marketing is honest and truthful, whereas skepticism in marketing would refer to just the opposite - disbelief. In the context of relationship marketing, Morgan and Hunt (1994) describe trust as “when one partner has confidence in an exchange partner’s reliability and integrity” (24). Research in marketing trust covers a wide variety of topics from trust in sales people (Sirdeshmukh, Singh, and Sabol 2002) to brand trust (Herbst et al. 2012) to trust recovery (DeWitt, Nguyen, and Marshall 2008).

While trust can be extremely beneficial for marketers in developing buyer–seller relationships with consumers (Doney and Cannon 1997), trust can also negatively influence consumers. For example, some consumers may be more vulnerable to trusting marketing (Bonifield and Cole 2007), and, in other cases, these consumers may be trusting marketing that is persuasive or outright deceptive (Boush, Friestad, and Wright 2009). The persuasion knowledge model suggests that some consumers are armed with more coping behaviors and related knowledge of persuasion leading to a decreased perception of persuasion and increased trust (Friestad and Wright 1994). Stated simply, some consumers are better equipped with skepticism sensors to be able to understand when to trust in a brand for authentic reasons versus trusting in a brand that may be overly persuasive or deceptive.

Although some research has examined what leads to increased trust (Morgan and Hunt 1994; Sirdeshmukh, Singh, and Sabol 2002; Wilson and Darke 2012), the antecedents to trust still need more exploration for the benefit of consumers and companies alike. One of
the earlier models of marketing trust was developed by Morgan and Hunt (1994), which indicated that shared values and communication were positive antecedents to trust, while opportunistic behavior was a negative antecedent of trust. Although these antecedents represent trust from a brand's perspective, prior research has not extensively examined consumer antecedents to trust.

While many factors could influence consumer trust/skepticism, it is argued here that religion is a particularly important factor that has received little attention in the marketing literature. As previously mentioned, over 70% of consumers worldwide adhere to some kind of religious belief (Hunt and Penwell 2008), and research has shown that religion provides a source of core values that drives consumption decisions (Mathras et al. 2016; Minton 2015; Rinallo, Scott, and Maclaran 2013). Prior research has shown that related constructs, such as one's belief in a just world (i.e., people will eventually receive retribution for what they do) produce reduced skepticism of marketers (Wilson and Darke 2012). Other research shows that religiosity negatively influences advertising skepticism, although this research was only examined in a limited context of correlational measures (Minton 2015). Thus, the research herein seeks to better understand religion as an antecedent to general trust/skepticism of marketing and specific brand evaluations as well as explore this relationship through religion as both a measured and manipulated construct.

**Religion and trust/skepticism**

Prior research outside the field of marketing has shown that religiosity is positively correlated with trust in social scenarios (Anderson, Mellor, and Milyo 2010; Bahr and Martin 1983; Bègue 2002; Schoenfeld 1978; Tan and Vogel 2008). For example, Tan and Vogel (2008) found that more religious consumers were more trusting of others in an economic game, with this effect strengthened when both players in the economic game were religious and knew the other player’s religious background. This relationship fits with the research on social identity theory, suggesting that people want to maintain core social identities (e.g., religion) and exude characteristics (e.g., trust) that are consistent with these core social identities (Tajfel and Turner 1979, 1986). In another study, greater religiosity led to higher interpersonal trust (Bahr and Martin 1983). Bègue (2002) also found that interpersonal trust, belief in a just world, and religiosity were all positively correlated. More recently and within the context of marketing, Minton (2015) showed that religiosity and consumer trust were positively correlated, although this author only explored religiosity as a measured construct and with a limited set of outcome measures.

In fitting with this recent research, the religion literature suggests that religious people should be more trusting because of religious commandments advocating for treating others with respect, which trust could be seen as a form of this respect (Berggren and Bjørnskov 2011; Orbell et al. 1992). Social-based explanations also suggest that religious people are more trusting than non-religious people because religious people have more interactions with others through religious or service-related engagement activities (Berggren and Bjørnskov 2011; Welch, Sikkink, and Loveland 2007). This heightened level of interaction should produce a greater necessity to trust in others – both religious and non-religious others. It is also possible that a religious person's need to trust in a higher being leads to greater trust in others, although this conjecture has not yet been examined. In other words, a religious individual has to trust in things unseen (e.g., God), which thereby leads to
more trust in other aspects of life as well. Given these varying reasons as well as supportive recent research (c.f., Anderson, Mellor, and Milyo 2010; Berggren and Bjørnskov 2011), it is expected that religiosity will positively influence consumer trust.

However, one could argue that increased interpersonal trust as a result of religion does not then lead to increased trust in brands and their marketing efforts. Prior research shows that such a relationship is likely with interpersonal trust being rooted in perceptions of reputation, predictability, and competence, which are all core components of developing trust in brands (Delgado-Ballester 2004; Lau and Lee 1999). In other words, both types of trust rely on evaluating potential persuasion agents – whether other people (interpersonal trust) or products/corporations (brand trust). Similarly, interpersonal trust and brand trust are both at their core about maintaining trust in another entity in pursuit of a satisfying long-term relationship (Delgado-Ballester and Munuera-Alemán 2005). Fitting with this logic, Li et al. (2008) state that “there is an apparent parallel between conceptualization of general trust [inclusive of interpersonal trust] and that of brand trust,” and this relationship exists because both types of trust represent “a set of specific beliefs concerning the integrity, benevolence, and ability of the other party” (5).

In addition, empirical research shows such a connection with high levels of interpersonal trust negatively influencing corporate distrust and organizational cynicism (Adams, Highhouse, and Zickar 2010). Related research also shows that interpersonal trust and advertising skepticism are similarly predictive of consumption outcomes (Youn and Kim 2008). Other research builds on these general relationships to identify religiosity as a moderator to the relationship between interpersonal trust and general corporate-level evaluations (West et al. 2016). As even further evidence of the connection between interpersonal and brand trust, some of the earlier measures of brand trust were adapted from interpersonal trust measures (Harris and Goode 2004), such as Morgan and Hunt’s (1994) interorganizational trust measure being adapted from Larzelere and Huston’s (1980) interpersonal trust scale.

While religiosity greatly influences trust, religious affiliation is shown to have little influence on trust (Schoenfeld 1978; Tan and Vogel 2008), perhaps due to the emphasis on caring for others across religious traditions as well as the need to trust a God or divine being regardless of religious affiliation. Building off the persuasion knowledge model (Friestad and Wright 1994) discussed earlier, it is expected that religion provides consumers with a source of values/knowledge that facilitates the assessment of persuasion (and development of skepticism) in consumption settings. Given this model and theorizing regarding the relationship between religiosity and consumer trust/skepticism, it is expected that there should be a negative relationship between religiosity and generalized consumer skepticism, regardless of religious affiliation. This skepticism should translate into skepticism toward entities that consumers frequently evaluate, inclusive of advertising, because skepticism and consumption entities reflect core elements of the consumption experience (Minton 2015). As a result of this lower skepticism, evaluations of products (e.g., overall attitude, purchase intentions, corporate trust) should also be positively correlated with religiosity. It is worth noting that advertising skepticism is treated as an antecedent to brand evaluation measures (inclusive of brand trust), rather than the reverse because advertising skepticism is a stable trait-based construct, whereas brand evaluations are more state-based constructs (Foreh and Grier 2003; Obermiller and Spangenberg 2000; Obermiller, Spangenberg, and MacLachlan 2005). Thus:
**H1a:** Religiosity is negatively correlated with advertising skepticism.

**H1b:** Religiosity is positively correlated with product and company evaluations, such as overall attitude, purchase intentions, willingness to pay, and generalized corporate trust.

**Vulnerable markets**

Given the proposed negative relationship between religiosity and advertising skepticism, there is potential for consumers with higher levels of religiosity to be deceived by advertising, making them a potentially vulnerable market. Ringold (2005) defines vulnerable consumers as those that “fail to understand their own preferences and/or lack the knowledge, skills, or freedom … to act on them” (202). As Langenderfer and Shimp (2001) describe, vulnerability can also be connected to gullibility with consumers that are more trusting being more gullible and, as a result, more vulnerable to deceptive or persuasive marketing tactics.

Despite much research examining how marketing influences the vulnerable populations of children (Calvert 2008; Moore and Lutz 2000; Moore and Rideout 2007) and the elderly (Grundy 2006; Kang and Ridgway 1996; Lee and Geistfeld 1999), there is little discussion as to how adult groups can also be vulnerable populations (Ringold 2005). In fact, the chapter in the *Sage Handbook of Advertising* describing advertising to vulnerable consumers focuses almost exclusively on children and the elderly (Bonifield and Cole 2007). The limited research that has examined adult groups (i.e., not children or the elderly) has looked at such topics as adults with permanent disabilities (Mansfield and Pinto 2008) or those that are temporarily vulnerable, such as those suffering from disaster (Baker 2009).

Thus, there is a lack of research examining how a consumer’s deeply held beliefs (i.e., core values), which are often derived from religious tradition (Bailey and Sood 1993; Mathras et al. 2016), can influence marketplace vulnerability. Given the trust research previously described (c.f., Berggren and Bjørnskov 2011; Minton 2015; Tan and Vogel 2008), a consumer whose beliefs lead to lower levels of skepticism (as hypothesis 1a proposes) should be more vulnerable to persuasive marketing tactics.

It is critical to note, however, that vulnerability is not the same as incompetence but rather stems from discrimination (Baker, Gentry, and Rittenburg 2005). As Baker, Gentry, and Rittenburg (2005) describe, “consumer vulnerability is a state of powerlessness that arises from an imbalance in marketplace interactions or from the consumption of marketing messages and products” (134). These authors continue to state that vulnerability and disadvantage are two unique constructs where disadvantage is a trait assigned to a group, while vulnerability occurs “when barriers prohibit control and prevent freedom of choice” (Baker, Gentry, and Rittenburg 2005, 134). In other words, a religious consumer’s level of trust could prohibit control and interpretation of marketing communications.

As Ringold (2005) describes, the ability to fend off persuasion attempts is in part a result of marketplace literacy (e.g., advertising knowledge, transaction knowledge, decision-making skills). The construct of advertising skepticism fits within the conceptualization of marketplace literacy with less skeptical consumers (i.e., more trusting consumers) said to have less knowledge of advertising persuasion attempts. The persuasion knowledge model offers similar insight that skepticism of persuasion agents (e.g., a salesperson or an advertisement) leads to greater ability to cope with persuasion situations (Friestad and Wright 1994). As a result, it would be expected that a consumer low in advertising skepticism would fall more prey to deception. Additionally, prior research shows that greater levels
of advertising skepticism lead to lower product evaluations (Obermiller and Spangenberg 1998; Obermiller, Spangenberg, and MacLachlan 2005), given that the negative affect associated with skepticism is transferred to the affective evaluations of products (Minton 2015). Alternatively, lower levels of advertising skepticism produce greater trust (Hardesty, Carlson, and Bearden 2002; Minton 2015), and thereby greater deception likelihood. These relationships fit with prior research on trust showing that trust is positively correlated with consumer evaluations, again with the positive affect and cognitive evaluations of the marketer or business transferred to the specific product or service being considered for purchase (Ganesan 1994; Grayson, Johnson, and Chen 2008; Morgan and Hunt 1994). Thus:

\[ H2: \text{Advertising skepticism negatively influences product evaluations (e.g., overall attitude, purchase intentions, willingness to pay) and company perceptions (e.g., trust, authenticity).} \]

Combing this research on trust, advertising skepticism, and vulnerability with the previously discussed research on religiosity and trust, it is expected that religiosity will be an antecedent to advertising skepticism, such that higher levels of religiosity will lead to lower levels of advertising skepticism and lower skepticism produces greater susceptibility to deception. Thus:

\[ H3: \text{Advertising skepticism mediates the relationship between religiosity and product evaluations/company perceptions. Specifically, religiosity is negatively correlated with advertising skepticism, and advertising skepticism is negatively correlated with product evaluations (e.g., overall attitude, purchase intentions, willingness to pay) and company perceptions (e.g., trust, authenticity).} \]

To test these hypotheses, Study 1 proceeds to examine the relationship between religiosity, advertising skepticism, and general corporate trust (H1 and H3). Study 2 then tests the same model with specific product/brand evaluations rather than general corporate trust (H1–H3). Lastly, Study 3 investigates the moderating influence of religious priming on these relationships (H1–H3). Refer to Figure 1 for a conceptual overview of constructs and studies.

**Study 1 (correlating religiosity, advertising skepticism, and corporate trust)**

To confirm the relationship between religiosity and advertising skepticism, this study examines religiosity’s influence on general skepticism of advertising and corporate trust attitudes,
thereby testing hypotheses 1a and 1b, respectively. Additionally, this study examines the mediating role of advertising skepticism in this relationship, thereby testing hypothesis 3.

Method

Participants and design
A convenience sample of two hundred and fifty-eight undergraduate business students (132 males and 126 females; $M_{\text{age}} = 21.58$ years; $SD_{\text{age}} = 2.30$ years) participated in this study in exchange for course credit. All participants responded to all questions.

Materials and procedure
Dependent variables in this study included advertising skepticism, trust of people, and trust of businesses. Advertising skepticism was measured using Obermiller and Spangenberg’s (1998) nine-item SKEP scale ($\alpha = .886$, $M = 3.38$, $SD = .68$). To measure trust of people and businesses, two independent questions were used: (1) “People are highly trustworthy” and (2) “Businesses are highly trustworthy.” Each of these variables was measured on a seven-point scale from strongly disagree to strongly agree. The two trust items were merged together to create a generalized trust of people and business construct ($r = .80$, $M = 3.46$, $SD = 1.18$).

Religiosity was measured using a six-item scale adapted from Wilkes, Burnett, and Howell (1986). The scale was adapted to apply more broadly than just church-based religious affiliations (e.g., with question #2 mentioning other religious services and question #4 mentioning meditation). The religiosity scale ($\alpha = .721$, $M = 3.05$, $SD = 1.29$) consists of: (1) “Please indicate how strongly you feel you are religious,” (2) “I go to church (or other religious service) regularly,” (3) “How often do you attend religious services,” (4) “How often do you spend time in religious prayer or mediation,” (5) “If Americans were more religious, this would be a better country,” and (6) “Spiritual values are more important than material things.” Question one was measured on a seven-point scale from anti-religious to very-religious. Questions two, five, and six were measured on seven-point Likert scales ranging from strongly disagree to strongly agree. Questions three and four were measured on an eight-point frequency scale ranging from never to several times a week or more. This same religiosity measure is used for subsequent studies.

Before running analyses of relationships among key constructs, exploratory factor analysis with promax rotation was conducted to confirm the items composing the key constructs were unique from one another. Results revealed three components with eigenvalues greater than one, and all individual loadings were .6 or greater with no cross-loadings greater than .3. These components explained 61.0% of the total variability, with component one containing all items of the advertising skepticism scale, component two containing all items of the religiosity scale, and component three containing the trust in people and business questions, thereby confirming the uniqueness of each of the three constructs of interest.

Results
Linear regression was used to assess the influence of religiosity on advertising skepticism and corporate/individual trust. Results showed that as religiosity increased, consumers reported lower advertising skepticism where consumers higher in religiosity were less likely
to be skeptical of advertising than consumers lower in religiosity, $F(1,256) = 4.43, p = .036, B = -0.07, r^2 = .017$. In other words, the more religious a consumer was, the less skeptical of advertising they were as well. Similarly, religiosity significantly and positively predicted consumer trust in people and businesses, $F(1,256) = 5.87, p = .016, B = .14, r^2 = .022$. Again, consumers that were more religious were more trusting.

To test mediation through advertising skepticism from religiosity to trust in people and business, Preacher and Hayes (2008) PROCESS macro (Model 4) was used with 10,000 bootstrapped samples and bias-corrected confidence intervals. There was a significant indirect effect for trust in people and businesses, $B = .02, 95\%$ CI: [.0005 to .0664]. As previously mentioned, religiosity negatively influenced advertising skepticism, and this skepticism then negatively influenced trust in people and businesses ($B = -.31, p = .004$). Lastly, an alternative model controlling for gender was tested, and no results changed, therefore further models incorporating gender were not considered in this study or in subsequent studies.

**Discussion**

The results of this study show that as religiosity increases, consumers report lower advertising skepticism and higher trust of both individual and businesses, thereby providing support for hypotheses 1a and 1b, respectively. Additionally, advertising skepticism mediates this relationship between religiosity and corporate trust, thereby supporting hypothesis 3 and extending findings from Minton’s (2015) prior work on religion and trust in advertising that exclusively examines product evaluations. To further explore these findings, Study 2 investigates advertising skepticism (i.e., consumers’ lack of trust in advertising) as a mediator to the relationship between religiosity and product evaluations, thereby seeking to confirm prior research exploring religiosity as a measured construct and its influence on consumer skepticism (Minton 2015).

**Study 2 (measured religiosity, advertising skepticism, and product perceptions)**

This study seeks to contribute to the trust construct and the persuasion knowledge model in the marketing literature by confirming religiosity as an antecedent to advertising skepticism. Religiosity is examined as a measured construct of self-perceived evaluations of religiousness. The results of this study will show the relationship between advertising skepticism and consumer product evaluations (hypothesis 2) as well as the mediating role of advertising skepticism in the relationship between religiosity and these product evaluations (hypothesis 3). Study 2 also seeks to further confirm hypothesis 1 positing that religiosity is negatively correlated with advertising skepticism (H1a) and positively correlated with product evaluations (H1b).

**Method**

**Participants and design**

A convenience sample of four hundred and thirty-four undergraduate business students (260 males and 174 females; $M_{\text{age}} = 21.57$ years; $SD_{\text{age}} = 2.30$ years) participated in this study in exchange for course credit. All participants responded to all questions.
**Materials and procedure**

Participants saw a very brief product description “Introducing Crunchy Cheese Puffs. They are delicious.” This description was followed by a series of questions to assess product evaluations, perceived manipulative intent, perceptions of company trust and authenticity, as well as willingness to pay. After completing all product-relevant questions, respondents completed the same advertising skepticism ($\alpha = .877, M = 3.38, SD = .65$) and religiosity ($\alpha = .884, M = 3.19, SD = 1.39$) scale items as were used in Study 1. Religiosity questions were asked last to prevent the religiosity questions from priming response to subsequent questions.

Product evaluations were measured using Keller et al.’s (1997) three-item overall attitude scale ($\alpha = .954, M = 3.98, SD = 1.63$) and three-item purchase intentions scale ($\alpha = .791, M = 3.73, SD = 1.42$). Perceived manipulative intent was measured with Cotte, Coulter, and Moore’s (2005) manipulative intent scale ($\alpha = .793, M = 3.37, SD = 1.01$). Perceptions of company trust were measured with: “I trust the company that produces Crunchy Cheese Puffs” ($M = 3.78, SD = 1.36$), company authenticity measured with: “I believe Crunchy Cheese Puffs are produced by an authentic company” ($M = 3.95, SD = 1.37$), and company manipulative desires with: “I believe Crunchy Cheese Puffs are produced by a manipulative company” ($M = 3.59, SD = 1.28$). Each of these items were generated for the purposes of this study and measured on seven-point Likert scales ranging from strongly disagree to strongly agree. Lastly, willingness to pay ($M = $2.15, $SD = $1.34) was measured with one question: “How much would you be willing to pay for the Crunchy Cheese Puffs introduced earlier (assuming a standard 12 ounce bag)?”

**Results**

A series of linear regression models were used to examine direct effects from religiosity to dependent variables. Results showed that religiosity did not significantly influence overall attitude, $F(1,432) = .18, p = .668, B = -.02, r^2 = .001$; purchase intentions, $F(1,432) = .26, p = .614, B = .02, r^2 = .001$; manipulative intent, $F(1,432) = .08, p = .781, B = .01, r^2 = .001$; company trust, $F(1,432) = .48, p = .489, B = .03, r^2 = .001$; company authenticity, $F(1,432) = .01, p = .954, B = -.01, r^2 = .001$; company manipulative desires, $F(1,432) = 2.92, p = .088, B = -.07, r^2 = .007$; or willingness to pay, $F(1,432) = 2.27, p = .132, B = .07, r^2 = .005$.

To further explore the mediating role of advertising skepticism in the relationship between religiosity and the dependent variables, mediation analysis was conducted. While some may argue that mediation analysis should not be conducted when there is no a significant direct effect between variables, more recent research suggests that such a criterion is not necessary and, in fact, can inhibit depth-filled understanding of the relationships between constructs (Rucker et al. 2011). Thus, analyses were conducted to examine the mediating role of advertising skepticism in the relationship between religiosity and product evaluations/company perceptions. Preacher and Hayes (2008) bootstrapped mediation analysis (Model 4) was run for each dependent variable using 10,000 bootstrapped samples and bias-corrected confidence intervals. Results showed that advertising skepticism significantly mediated the relationship between religiosity and all dependent variables. Because 0 was not located in any of the indirect effect confidence intervals, all indirect effects of religiosity’s influence on product evaluations/company perceptions through advertising skepticism were significant; see Table 1 for full results.
As level of religiosity increased, level of advertising skepticism decreased, $B = -.04$, $p = .011$. Higher advertising skepticism levels then positively influenced overall attitude, purchase intentions, company trust, perceived company authenticity, and willingness to pay as well as negatively influenced perceived manipulative intent of both the advertisement text and the company. Note that all $c'$ paths were not significant meaning that full mediation occurred for all dependent variables.

**Discussion**

The findings from Study 2 show that consumers that have higher levels of religiosity are less likely to be skeptical of advertising and, as a result, have higher product perceptions, trust a company more, and are less likely to perceive the company as manipulative in comparison to consumers that are less or non-religious, thereby supporting hypotheses 1a and 2. These findings confirm and extend prior research to show that religiosity’s relationship with consumer trust influences more than just overall attitude and purchase intentions toward a brand (Minton 2015). Additionally, the negative relationship between religiosity and advertising skepticism confirms Study 1 findings. While direct effects of religiosity on product evaluations were not significant, thereby not supporting hypothesis 1b, advertising skepticism did fully mediate the relationship between religiosity and product evaluations/company perceptions, thereby supporting hypothesis 3. This integral role of religiosity in advertising skepticism and resulting product evaluations/company perceptions is important for marketers to know because trust (i.e., the opposite of skepticism) is a clear contributor to long-term business relationships (Morgan and Hunt 1994).

While these findings inform marketers to a demographic that is highly trusting, these findings also suggest a vulnerable consumer segment. Highly religious consumers are shown to have higher product attitudes, higher purchase intentions, and are willing to pay more for products. This means that the segment of consumers that are higher in religiosity could

### Table 1. Bootstrapped mediation results for religiosity, advertising skepticism, and product/company perceptions (Study 2).

<table>
<thead>
<tr>
<th>Product perceptions</th>
<th>Religiosity → AdSkep (path a)</th>
<th>AdSkep → DV (path b)</th>
<th>Religiosity → DV (path c')</th>
<th>Effect</th>
<th>Confidence interval</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall attitude</td>
<td>$-.04, p = .011$</td>
<td>$-.36, p &lt; .001$</td>
<td>$-.02, p = .675$</td>
<td>.0145</td>
<td>[.0033, .0325]</td>
</tr>
<tr>
<td>Purchase intentions</td>
<td>$-.04, p = .011$</td>
<td>$-.40, p &lt; .001$</td>
<td>$.01, p = .842$</td>
<td>.0163</td>
<td>[.0035, .0336]</td>
</tr>
<tr>
<td>Manipulative intent</td>
<td>$-.04, p = .011$</td>
<td>$.13, p = .011</td>
<td>$.03, p = .279$</td>
<td>-.0052</td>
<td>[−.0138, −.0008]</td>
</tr>
<tr>
<td>Company perceptions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>$-.04, p = .011$</td>
<td>$.53, p &lt; .001</td>
<td>$.03, p = .422$</td>
<td>.0214</td>
<td>[.0047, .0417]</td>
</tr>
<tr>
<td>Authenticity</td>
<td>$-.04, p = .011$</td>
<td>$.37, p &lt; .001</td>
<td>$.01, p = .898$</td>
<td>.0152</td>
<td>[.0037, .0318]</td>
</tr>
<tr>
<td>Manipulative desire</td>
<td>$-.04, p = .011$</td>
<td>$.12, p = .060</td>
<td>$-.02, p = .510$</td>
<td>-.0048</td>
<td>[−.0157, −.0001]</td>
</tr>
<tr>
<td>Willingness to pay</td>
<td>$-.04, p = .011$</td>
<td>$.38, p &lt; .001</td>
<td>$.05, p = .114$</td>
<td>.0153</td>
<td>[.0032, .0311]</td>
</tr>
</tbody>
</table>

Notes: DV = dependent variable (i.e., overall attitude, purchase intentions, manipulative intent, etc.). Cell values represent unstandardized betas and $p$ values.
be taken advantage of, especially given their lower levels of advertising skepticism and perceived manipulative intent along with their higher levels of company trust and perceived corporate authenticity.

Because consumer religiosity was measured (rather than manipulated) in Studies 1 and 2 as well as in the only other research on religion and trust in marketing (Minton 2015), it could be argued that there is a confounding variable at play and religiosity is only masking that variable. To rule out this alternative explanation, religiosity is manipulated rather than measured in Study 3. If the same results hold that religiosity is negatively correlated with advertising skepticism, leading to higher product evaluations and lower perceptions of manipulative intent, then this alternative explanation of a confounding variable can be ruled out.

**Study 3 (manipulated religiosity, advertising skepticism, and product perceptions)**

This study examines the influence of manipulated religiosity on advertising skepticism and product evaluations, thereby eliminating other confounds as influencing advertising skepticism and again testing hypothesis 1a (religiosity decreases advertising skepticism), hypothesis 1b (religiosity increases product evaluations), hypothesis 2 (advertising skepticism negatively influences product evaluations/company perceptions), and hypothesis 3 (advertising skepticism mediates the relationship between religiosity and product evaluations/company perceptions).

**Methods**

**Pre-test**

A pre-test was conducted to assess the effectiveness of a religious writing prime at heightening religious prominence in the mind. A convenience sample of forty adults (24 males and 16 females; $M_{age} = 34.13$ years; $SD_{age} = 9.86$ years) from Amazon’s Mechanical Turk participated in this pre-test in exchange for a small cash incentive. Participants were randomly assigned to either a religious writing prime or a control condition writing about shapes. The religious prime condition asked respondents to: “Please take a minute to write about your religious values.” In the no religious prime condition, participants were asked to “Please take a minute to think about shapes. List the shapes that start with the letter s.” This type of priming activity that manipulates religion with a writing task and has a control condition that also requires a writing task to maintain cognitive load is similar to prior research assessing religion’s influence on consumption (Minton 2016). After completion of the writing task, participants answered questions about cognitive effort put forth in the writing task (3 items with 7-point bipolar scales; endpoints: none/a great amount, a little/a lot, no effort/great effort; $\alpha = .947, M = 5.08, SD = 1.20$) and how prominent religion was in their mind (3 items with 7-point bipolar scales; endpoints: none/a great amount, a little/a lot, not thinking about/greatly thinking about; $\alpha = .988, M = 3.51, SD = 2.26$). Lastly, participants completed basic demographic information. An independent samples $t$-test revealed that there was a significant difference in prominence of religion in the mind between the religious prime condition ($M = 5.30, SD = 1.82$) and the control condition ($M = 2.05, SD = 1.35$), $t(38) = 6.48, p < .001$; however, there was no significant difference in cognitive effort between the religious prime condition ($M = 4.85, SD = .94$) and the control condition.
Thus, the writing task is used in Study 3 to prime religiosity but still maintain a consistent level of cognitive effort.

**Participants and design**
A convenience sample of two-hundred and seventeen adults from Amazon’s Mechanical Turk (70 males and 72 females; $M_{\text{age}} = 35.92$ years; $SD_{\text{age}} = 10.49$ years), which is valued for academic research (Buhrmester, Kwang, and Gosling 2011), participated in this study in exchange for a small cash incentive. This study featured a 2 (religious prime: yes, no) x continuous (religiosity) between subjects design. Participants were randomly assigned to one of the two religious prime conditions, completed advertisement evaluation measures and a manipulation check, and then completed advertising skepticism, religiosity, and demographic measures, in that order.

**Materials and procedure**
Writing prime conditions were the same as in the pre-test. The advertisement featured text for paper towels:

> Our Hensly paper towels come in a variety of designs and can be purchased as either a single roll or in a four pack. They are six times as absorbent as the leading brands and are proven to not rip or break even with the toughest of spills.

A manipulation check was asked at the end of the study and used to ensure that the religiosity manipulation was effective: “The very first time we asked you about your thoughts, we asked you about: Religion, Shapes, Politics, Food, Don’t Remember.” The same measure for religiosity as used in Studies 1 and 2 was also used in Study 3 ($\alpha = .927$, $M = 4.04$, $SD = 1.90$).

For dependent variables, participants were asked the same scales as in Study 2 for overall attitude ($\alpha = .968$, $M = 5.68$, $SD = 1.11$), purchase intentions ($\alpha = .815$, $M = 5.28$, $SD = .95$), perceived manipulative intent ($\alpha = .840$, $M = 2.96$, $SD = .99$), and advertising skepticism ($\alpha = .946$, $M = 2.90$, $SD = .89$) as well as the same one-item question for willingness to pay ($M = $1.83, $SD = $.96). Additionally, a new question generated for the purposes of this study was included to examine perceived advertisement truthfulness – “I believe the ad text is true,” measured on a 7-point Likert scale ranging from strongly disagree to strongly agree ($M = 4.94$, $SD = 1.19$).

**Results**

**Manipulation checks**
All participants except four answered the religious manipulation check correctly (“Religion” if in the religious priming condition, “Shapes” if in the no religious priming condition). These four participants were removed from the data-set, leaving the data from 213 participants for further analysis.

**Hypothesis tests**
To test hypotheses, analyses were conducted in four stages: (1) direct effects, (2) simple mediation through advertising skepticism, and then (3) moderated mediation with religious prime condition. First, direct effects of religiosity on product evaluations were explored using a series of linear regression models. Religiosity had a significant direct effect on overall attitude, $F(1,212) = 5.68$, $p = .018$, $B = .10$, $r^2 = .026$; purchase intentions, $F(1,212) = 5.36$, $p = .021$, $B = .15$, $r^2 = .026$.
$p = .022, B = .08, r^2 = .025$; willingness to pay, $F(1,212) = 10.75, p = .001, B = .11, r^2 = .048$; and manipulative intent, $F(1,212) = 4.98, p = .027, B = .08, r^2 = .023$; but did not have a significant direct effect on trust in advertisement text, $F(1,212) = 2.14, p = .145, B = .06, r^2 = .010$.

Second, to further replicate the findings from Studies 1 and 2 (specifically the mediating role of advertising skepticism in the relationship between religiosity and product/company evaluations), mediation analysis was conducted using Preacher and Hayes (2008) PROCESS macro (model 4) with 10,000 bootstrapped samples and bias-corrected confidence intervals. Note that this second stage of analysis conducts only mediation among main variables to replicate effects in prior studies, before the next stage of analysis examines moderating effects with religious prime condition. Fitting with the results of Studies 1 and 2, advertising skepticism significantly mediated the relationship between religiosity and overall attitude $B = .12, 95\% \text{ CI: [.0778 to .1853]}$; purchase intentions $B = .10, 95\% \text{ CI: [.0648 to .1553]}$; willingness to pay $B = .09, 95\% \text{ CI: [.0606 to .1373]}$; and trust in the truthfulness of advertisement text $B = .09, 95\% \text{ CI: [.0956 to .2155]}$. Specifically, religiosity negatively influenced advertising skepticism ($B = -.20, p < .001$), and then advertising skepticism negatively influenced overall attitude ($B = -.61, p < .001$), purchase intentions ($B = -.52, p < .001$), willingness to pay ($B = -.47, p < .001$), and trust in the truthfulness of advertisement text ($B = -.72, p < .001$). There were no significant mediating effects for manipulative intent, though results show a similar pattern of effects to those found in Study 2 (i.e., advertising skepticism positively influencing perceived manipulative intent, $B = .15, p = .079$).

In this third stage of analysis, the moderating role of religious prime condition was examined. Moderated mediation analysis using the PROCESS macro (model 8) was conducted using 10,000 bootstrapped samples and bias-corrected confidence intervals. Similar to mediation analysis without the moderator of religious prime condition, all indirect effects (with the exception of manipulative intent) were significant; see Tables 2 and 3 for path

### Table 2. Bootstrapped mediation results for religiosity’s influence on product/company perceptions, as moderated by religious prime condition and mediated by advertising skepticism (Study 3).

<table>
<thead>
<tr>
<th>Path a</th>
<th>Overall attitude</th>
<th>Purchase intentions</th>
<th>Willingness to pay</th>
<th>Text truthfulness</th>
<th>Manipulative intent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity → AdSkep</td>
<td>$-0.15, p &lt; .001$</td>
<td>$-0.15, p &lt; .001$</td>
<td>$-0.15, p &lt; .001$</td>
<td>$-0.15, p &lt; .001$</td>
<td>$-0.15, p &lt; .001$</td>
</tr>
<tr>
<td>Prime → AdSkep</td>
<td>$0.35, p = 0.189$</td>
<td>$0.35, p = 0.189$</td>
<td>$0.35, p = 0.189$</td>
<td>$0.35, p = 0.189$</td>
<td>$0.35, p = 0.189$</td>
</tr>
<tr>
<td>Religiosity × prime → AdSkep</td>
<td>$-0.096, p = 0.106$</td>
<td>$-0.096, p = 0.106$</td>
<td>$-0.096, p = 0.106$</td>
<td>$-0.096, p = 0.106$</td>
<td>$-0.096, p = 0.106$</td>
</tr>
</tbody>
</table>

| Path b | AdSkep → DV | $.60, p < .001$ | $.51, p < .001$ | $.45, p < .001$ | $.71, p < .001$ | $.14, p = 0.102$ |
| Path c | Religiosity → DV | $-.05, p = 0.378$ | $-.04, p = 0.337$ | $-.03, p = 0.581$ | $-.13, p = 0.026$ | $.14, p = 0.006$ |
| Prime → DV | $-.08, p = 0.810$ | $.07, p = 0.808$ | $-.15, p = 0.591$ | $-.14, p = 0.694$ | $.30, p = 0.357$ |
| Religiosity × prime → DV | $0.03, p = 0.672$ | $.03, p = 0.719$ | $.07, p = 0.242$ | $.09, p = 0.286$ | $-.07, p = 0.328$ |
| Indirect effect NO religious prime | Effect | $0.0907$ | $0.0773$ | $0.0683$ | $0.1062$ | $-0.0207$ |
| Indirect effect YES religious prime | Effect | $.1484$ | $.1265$ | $.1117$ | $.1737$ | $-0.0339$ |

Notes: DV = dependent variable (i.e., overall attitude, purchase intentions, manipulative intent, etc.). Cell values represent unstandardized betas and p values, unless otherwise specified. “Prime” variable represents a dummy variable where 1 = religious prime writing condition and 0 = control shape writing condition.
estimates and descriptive statistics by religious prime condition. As expected, mediation effect sizes were greatest in the religious prime condition in comparison to the non-religious prime condition. In other words, the religious prime magnified the relationship between religiosity, skepticism, and consumer evaluations.

Interestingly, examination of the qualitative responses to the religious prime indicated differing reactions between the religious consumers and non-religious consumers. While religious consumers elaborated on their religious values, non-religious consumers elaborated on why they believed atheism or agnosticism was the right way. As one respondent stated,

I do not hold any religious views. I am an atheist and do not feel that any higher power controls my life or what happens after death. I believe strongly in science and being able to prove what I think is real, not accepting anything on blind faith alone. I feel this is a very logical way to live and lets me take full responsibility for everything I do.

In contrast, religious respondents often made comments such as, “Religion is a meaningful part of my life. It gives me a moral compass and keeps me humble and respectful of others.”

**Discussion**

Similar to Studies 1 and 2, advertising skepticism continues to mediate the relationship between religiosity or religious primes and product evaluations. Specifically, results show that religiosity is negatively correlated with advertising skepticism, and this skepticism is negatively correlated with product evaluations, thereby supporting hypotheses 1–3. Building on these previous studies, results from Study 3 show that a religious prime can magnify these effects, which fits with prior research on the use of religious primes on consumer evaluations (Minton 2016; Shariff et al. 2016; Taylor, Halstead, and Haynes 2010). Findings from this study also provide evidence against other confounding variables explaining the relationship among religiosity, advertising skepticism, and product evaluations.

Interestingly, direct effects from religiosity to product/evaluations were nearly all significant in Study 3, whereas most direct effects were not significant in Study 2. This finding is likely due to the difference in sample between studies, with Study 2 being more restrictive in age and geographic composition (i.e., undergraduate students at one university, thereby limiting religious diversity), whereas participants in Study 3 had a broader age and geographic position (i.e., an U.S. panel of adults, thereby strengthening religious diversity). In fact, measures of dispersion in Study 2 (religiosity SD = 1.39) and Study 3 (religiosity SD = 4.04) provide evidence for this conjecture.
In sum, religious primes can alter the relationship among religiosity, advertising skepticism, and product evaluations. The magnified relationship between religiosity and lower advertising skepticism is concerning given that religious consumers are therefore more susceptible to deception. In contrast, consumers that are less or non-religious are more likely to be critical of advertising, which is enhanced through priming. Thus, removing any reference to religious values could help religious consumers be less deceived, while including a reference to religious values activates the skeptical and inquisitive mind for the less or non-religious.

**General discussion**

This research has fulfilled the two purposes set forth in the introduction. First, the results of three studies show that religiosity is an important antecedent to advertising skepticism (and thereby consumer trust) as well as influences a variety of consumer outcome measures, which replicates and extends prior research (Minton 2015). Second, religiosity as both a measured and manipulated construct are explored, such that advertising skepticism is shown to mediate the relationship between religiosity and product evaluations, and these effects are magnified when religion is primed.

While the studies herein do replicate prior research (Minton 2015), findings also reveal novel insight, thereby contributing insight to trust-based frameworks, such as the persuasion knowledge model (Friestad and Wright 1994). Study 1 results show that consumers’ skepticism influences more than just product evaluations but generalized corporate trust as well. This interconnection between advertising skepticism and corporate trust builds on prior literature on consumer trust (c.f., Boush, Friestad, and Wright 2009; Doney and Cannon 1997; Morgan and Hunt 1994; Wilson and Darke 2012) to highlight the importance of understanding skepticism in specific forms of marketing to have a more comprehensive understanding of consumer trust. Study 2 proceeded to replicate these effects with new measures. Then Study 3 brought more novel insight into the trust literature in showing that religion can be primed to increase the magnitude of the effect of religiosity on advertising skepticism and product/brand evaluations. This finding identifies the importance of religious priming as a moderator in religious-based trust models and also concurs with prior research that religious priming is a ripe area of research for consumer behavior in general (Minton 2016; Shariff et al. 2016; Taylor, Halstead, and Haynes 2010). Arguably, the findings from the studies herein also suggest that religiosity should be considered a component of persuasion knowledge, as described in the persuasion knowledge model (Friestad and Wright 1994).

With regard to measured versus manipulated religiosity, a six-item self-perceived religiosity scale was used in Studies 1 and 2. Results showed a strong positive relationship between higher religiosity and lower advertising skepticism. In Study 3, religiosity was manipulated with a religious prime as a moderator to the relationship between religiosity and advertising skepticism, again showing that religious consumers had lower advertising skepticism, particularly when religiously primed. In other words, measuring or manipulating religion influences advertising skepticism, and thereby consumer trust evaluations shown through measures assessing product evaluations and company perceptions. Future research should explore how to increase skepticism and manipulative perceptions for highly religious consumers who persistently report higher product evaluations and company perceptions.
Limitations and future research

Despite these significant findings, there are several limitations to this research. First, religiosity was collected via a series of self-report measures that may not fully capture a consumer’s religious views. To combat the potential inaccuracy of self-report measures, this research used six items to capture a more comprehensive view of personal religiosity. Future research could explore more comprehensive measures of religiosity, such as the affective, behavioral, and cognitive model of religiosity used by Minton (2015), the more validated Religious Commitment Inventory (Worthington et al. 2003), or measures assessing other aspects of religiosity such as fundamentalism (Altemeyer and Hunsberger 2004) or quest (Batson and Schoenrade 1991). In addition, measuring behavioral intentions is not a perfect representative of actual purchase behavior. Also, this research examines religiosity and consumer trust in a lab setting for tighter manipulation, but future research should take this research into a field setting. Generalizability of these findings is improved through use of both a college student sample (Studies 1 and 2) and general adult sample from Amazon’s Mechanical Turk (Study 3). Lastly, Study 2 uses a one-item measure for company trust, which should be expanded to a multi-item measure in future research.

More importantly than reassessment with new measures, future research needs to test the various propositions as to why religiosity negatively influences advertising skepticism. In other words, research needs to answer the question: what is causing the effect of religiosity on advertising skepticism? This research should examine interpersonal trust (Bahr and Martin 1983), respect for others (Berggren and Bjørnskov 2011; Orbell et al. 1992), as well as frequency of social interaction (Berggren and Bjørnskov 2011; Welch, Sikkink, and Loveland 2007) as potential explanations for the relationship between religiosity and advertising skepticism. Additionally, explanations rooted in the persuasion knowledge model (Friestad and Wright 1994) should be explored, such that religiosity may cause greater trust in persuasion agents, thereby lowering consumers’ ability to decode persuasion attempts. Better understanding the foundational elements in this relationship is important for academics as well as consumers, managers, and policy makers to be able to identify specifically why religiosity might impede a consumer’s ability to detect persuasion attempts as well as help protect vulnerable consumers against persuasion attempts. Other research may explore alternative models of the relationship among religiosity, skepticism, and trust with trust as a mediator between religiosity and skepticism (as opposed to skepticism serving as the mediator, as was done in the studies herein).

Future research should also explore the relationship between religion and trust/skepticism in other aspects of marketing that involve ambiguity. For example, new product development and launch is filled with uncertainty. Although prior research has shown that countries with more religious consumers tend to have slower takeoff times for new products (Chandrasekaran and Tellis 2008), it would be interesting to explore such new product takeoff at the individual consumer level. Further research would also benefit from investigating the influence of inherent religious values or religious cues in initial marketing communications on skepticism toward and time to adoption for new products. Given the close relationship between trust and service failure (Kau and Loh 2006; del Río-Lanza, Vázquez-Casielles, and Díaz-Martín 2009; Weun, Beaty, and Jones 2004), future research should also identify how religion influences response to service failure and recovery.
Implications for marketing practitioners, public policy, and religious organizations

This research shows that religious consumers, particularly when primed with religiosity, exhibit less skepticism and more positive attitudes toward companies and products than less or non-religious consumers. Companies should understand the religious background of their target markets to know whether or not placing religious cues in marketing communications would be beneficial. For example, results from Study 3 showed that less or non-religious consumers had negative reactions when bluntly asked about their religious beliefs. As such, marketers may benefit from using more subtle ways (e.g., religious mission statement mentioned on about me sections of a company’s website or small references to being “blessed”) to communicate religious values. This suggestion also builds on prior research that shows that religious cues can have differing effects on product evaluations, dependent on the religious background of a consumer (Minton 2015, 2016; Taylor, Halstead, and Haynes 2010). As the ability to micro-target consumers increases with social media, the feasibility of targeting specific religious consumers in these ways also increases.

Marketers should also be cautious when proceeding overseas to countries that either have a national religion (e.g., Egypt, Argentina, Saudi Arabia, Thailand) or restrict religious expression (e.g., China) (Theodorou 2014). Religiosity’s relationship with advertising skepticism and the role of religion in government may help to explain why products or brands that sell well in one country may outperform or underperform in other countries. Similarly, companies should think strategically about common phrases used in marketing communications and the message that these phrases portray. For example, along with the New Atheist movement, there has been a growing trend for companies to move away from saying “Merry Christmas” because of its religious roots to rather say “Happy Holidays” (Mcgill 2016). Arguably, these responses to religious movements have yet to be adequately understood, and marketers should conduct thorough research before following trends in the industry.

Other implications of this research rest in the public policy domain. Because religious consumers are less skeptical of company practices, particularly advertising, public policy-makers should consider consumer advocacy campaigns to decrease religious consumers’ vulnerability to deceptive and manipulative advertising practices (i.e., a form of training persuasion knowledge). However, Baker, Gentry, and Rittenburg (2005) note that “public policy should be based on consumer perspectives of vulnerability” (137). Thus, policy-makers should assess religious consumers’ thoughts and suggestions on these findings before developing new or adapting existing public policy. Additionally, hundreds of thousands of organizations are classified as 501c3 non-profits with religious status in the US, which bring in 32% of annual charitable contributions (National Center for Charitable Statistics 2016). Partnered with these numbers is consumers’ increasing desire to find purpose in life and give back, which could make consumers more vulnerable to deceptive actions from these organizations. As such, regulation of these organizations is essential to ensure they are authentic in their religious status rather than using this status to deceive consumers and increase revenue. Regulation of religious nonprofits that target the elderly should be particularly stringent given prior research showing that these are some of the most vulnerable consumers to deception attempts (Grundy 2006; Kang and Ridgway 1996; Lee and Geistfeld 1999).
Lastly, given the religious focus of this paper, it is important to mention several opportunities for religious organizations to utilize the understanding gained from the studies herein to benefit religious individuals. One possibility to increase skepticism toward advertising and decrease religious consumers’ likelihood of being deceived is to create advertising or purchasing training programs, fitting with earlier discussion about opportunities to train persuasion knowledge. Many religious organizations already hold financial wellness classes, some of which are required for pre-marital counseling. A lesson or at least some discussion on evaluation and response to advertising could be included in such programs. Or more simply, when sermons in the church are given on trust, elements of marketing and advertising can be mentioned. Increasingly, consumers are keeping their sacred and secular lives separate (Day, Vincett, and Cotter 2016; Kim, McCalman, and Fisher 2012), but both serve as sources for core value development for consumers and, therefore, training as to how to be the best consumer citizen should bridge this sacred/secular divide.

Additionally, religious-based K-12 or collegiate education programs could develop lectures or activities around what is authentic versus deceptive advertising and how to ethically market one’s self, organization, and products. With research showing that children do not develop sophisticated deception recognition skills until high school age (DePaulo et al. 1982), early training in this area is critical. For that matter, training in both secular and religious based schools in beneficial, and secular schools, in particular, should acknowledge the important influence that religion has on consumer decision-making.

**Conclusion**

Trust is a critical element in buyer–seller relationships (Doney and Cannon 1997), evaluations of product performance (Chaudhuri and Holbrook 2001), and belief in marketing communications (Obermiller and Spangenberg 1998), among other areas. Results from this research as well as prior research show that religion plays a pivotal role as an antecedent to advertising skepticism and resulting trust-based product evaluations (Minton 2015), as well as more broadly to consumer behavior (Mathras et al. 2016; Rinallo, Scott, and Maclaran 2013). Highly religious consumers are more likely to trust companies as a result of lower levels of advertising skepticism and higher product evaluations, which could lead to vulnerability to deception and scams. This research suggests that public policy makers and religious organizations alike may benefit from developing consumer advocacy campaigns about marketing deception targeted specifically to religious consumers. At the same time, this research provides implications for marketing practitioners and academics as to the centrality of religiosity, whether measured or manipulated, in understanding consumer skepticism and resulting trust.

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Notes on contributor


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