Religion and consumer behaviour

Elizabeth A. Minton and Lynn R. Kahle

It's not hard to make decisions when you know what your values are.
Roy Disney

The former senior executive of Walt Disney Company said it well — decisions are guided by values. But where do values come from? One of the foundational sources of a consumer's values is religion. Throughout this chapter, the importance of both religious and non-religious belief systems in the study of consumer behaviour will be emphasized, an overview of past research in the area will be provided, relevant theories will be discussed and beneficial areas for future research will be identified.

Overview

Importance of religion to consumer behaviour

Religion pervades society. Over 70 per cent of people in the world are religious Hunt & Penwell, 2008. From a macromarketing perspective, religion influences the processes by which economic activity occurs in the marketplace. As Mittelstaedt (2002) describes, religion influences what, how, when and where marketplace exchanges occur. For example, religion can prohibit or encourage sales of certain products (e.g., alcohol prohibitions) or limit when a product can be sold (e.g., not on a holy day). From a micro perspective, religion influences core value development (Minton & Kahle, 2013; Pargament, 2001; Roças, 2003), which then influences individual consumers' decisions and behaviours in the marketplace (Kahle, 1996; Kahle & Valette-Florence, 2012; Sherb, 1983).

More specifically, MacInnis and Folkes (2010) define consumer behaviour as involving the acquisition, consumption and disposal of goods. Religion melds well with this definition given that religion influences acquisition (e.g., where one shops, information sources sought), consumption (e.g., what products one will eat, any blessing or spiritual ritual performed before consumption) and also disposal of goods (e.g., views on sustainability, repurposing for the poor). Rinallo, Scott and Maclaran (2012) also support religion's pertinence to consumer behaviour in describing four ways that religion and the marketplace merge: (1) sacralization of the mundane (e.g., mundane grape juice being sacred in Christian communion), (2) spiritual meanings in consumption (e.g., how consumption fuels sacrality, such as in collecting), (3) commodification of the spiritual (e.g., marketing religious services), and (4) consumption of spiritual goods (e.g., sale of Buddha figures). Minton and Kahle (2013) suggest that a fifth element be added: adaptation to the sacred, which describes how businesses and policy members alter business practices to better serve religious consumers. Although sacrality research and understanding how to market religious goods and services are important, this chapter is focused most prominently on differences among religious and non-religious consumers and how these differences play out in the marketplace.

Defining religion

The term religion has been used to describe many things — from one's beliefs to how fervently one participates in a behaviour. For example, you might hear, "She is a religious person", "He religiously brushes his teeth" or "TV is their religion". These different interpretations of religion likely come from the Latin word religio, which means to do something with scrupulous attention to detail (Bowker, 2006) — whether that be scrupulous attention to the core tenets of scripture or to how one cares for one's health. Although religion and related words have multiple meanings, this chapter focuses on the more traditional meaning of religion as referring to one's beliefs. Providing a specific definition for religion is challenging given the need to encompass monotheistic religions (belief in just one God), polytheistic religions (belief in multiple gods), as well as religions that believe in other spirits, beings or purposes (e.g., the Buddhist's search for spiritual enlightenment or the Confucian's alignment with Confucius' teachings) (Hood, Hill, & Spilka, 2009).

Despite these challenges, most researchers agree that there are two main components of religion: (1) religious affiliation and (2) religiosity (Bailey & Sood, 1993; Essoo & Dibb, 2004; Hood et al., 2009; Minton & Kahle, 2013). Religious affiliation answers the question of what a consumer believes, whereas religiosity answers the question of how strongly a consumer believes. There are many different definitions for religious affiliation and religiosity, which vary based on the purpose and context of research studies (Wilkes, Burnett, & Howell, 1986). Minton and Kahle (2013) developed definitions for these terms based on a comprehensive review of research in religion and marketing. These authors define religious affiliation as "a commonly held set of beliefs and values that guide external behaviour and an internal search for meaning". Accompanying religious affiliation, Minton and Kahle (2013) define religiosity as "the degree to which one holds religious beliefs and values through an internal spiritual connection and external religious practices and behaviours".

Measuring religion

Research in the domain of consumer behaviour often measures religion either by assessing religiosity (Burroughs & Rindftesich, 2002; Chamberlain & Zik, 1988; Chandrasekaran & Tellis, 2008; Clark & Dawson, 1996; Saroglou, Pichon, Trompette, Verschuuren, & Dernelle, 2005; Shachar, Erdem, Cutright, & Fitzsimmons, 2011; Vettell & Paolillo, 2003) or by assessing religious affiliation (Al-Olayan & Karande, 2000; Alserhan, 2010; Muhammad & Mizunzi, 2010; Zimnauer et al., 1997), but infrequently measures both (Minton & Kahle, 2013). Given the previous discussion about the correlation between religious affiliation and religiosity, future research would highly benefit from assessing both religious affiliation and religiosity together (Essoo & Dibb, 2004; Minton & Kahle, 2013). Without both, researchers are left either knowing how strongly a consumer believes but not knowing what they are believing in beyond...
E. A. Minton and L. R. Kahle

In measuring either religiosity or religious affiliation, many challenges arise that researchers need to be aware of (Bader & Finke, 2014). When measuring religiosity in particular, a wide variety of scales are available, thereby making choice of scale as well as comparability among studies using different scales difficult (Minton & Kahle, 2013). In Hill and Hood's (1999) book of religiosity scales, 126 different academically supported scales are identified. Religiosity scales range in their emphasis on consumer spirituality (Seidtiz et al., 2002), cross-cultural applicability (Dejong, Faulkner, & Warland, 1976; Muhamed & Mizerki, 2010), in-depth understanding of one specific religious affiliation (King & Hunt, 1972) or general religiosity (Himmelfarb, 1975; Wilkes et al., 1986). It is beneficial to note that religion encompasses more institutional formalities, while spirituality encompasses more intangible elements (Eronnas & Paloutzian, 2003; Hill et al., 2000; Hood et al., 2009; Zimbauer et al., 1997). The religiosity scale developed by Wilkes et al. (1986) was one of the first scales used specifically for consumer behaviour research. However, this scale consists of only four items (church attendance, importance of religious values, confidence in religious values and self-perceived religiosity), thereby limiting the validity of the measure. Researchers must balance the potentially increased validity from having more items, such as using Himmelfarb's (1975) 41-item religiosity scale, with time and funding constraints.

Stark and Glock (1968) emphasize the need to explore three dimensions of religiosity: affective, behavioural and cognitive religiosity. Affective religiosity corresponds most closely with spirituality, behavioural religiosity with external activities such as religious service attendance, and cognitive religiosity with knowledge of religious doctrine. Each of these contributions relates to a comprehensive understanding of religiosity. Around the same time that Stark and Glock (1968) proposed the three-dimension model of religiosity, Allport and Ross (1967) brought forth discussion of intrinsic and extrinsic religiosity. As Allport and Ross (1967) state, “the extrinsically motivated person uses his religion, whereas the intrinsically motivated person lives his religion” (p. 434). Intrinsic religiosity is most closely connected with Stark and Glock's (1968) affective religiosity component, while extrinsic religiosity is most closely connected with their behavioural religiosity component. Both Stark and Glock (1968) and Allport and Ross (1967) emphasize that religiosity can be seen as a continuum where consumers can be low on all dimensions of religiosity (e.g., an Atheist), vary on the dimensions (e.g., be more behaviourally/extrinsically religious) or be high on all dimensions (e.g., a very active and spiritual religious consumer).

In a review of religiosity studies, Donahue (1985) found that intrinsic religiosity has an average correlation of 0.76 with various religious commitment measures, while extrinsic religiosity is only correlated 0.03 with the same measures. Similarly, intrinsic religiosity is correlated with religious belief measures at 0.39, while extrinsic religiosity is only correlated with religious belief measures at 0.16. Recent research has suggested a need to go beyond Allport and Ross’s (1967) two-factor model of religiosity (Kirkpatrick & Hood, 1990) and instead address a broader three-component model of religiosity featuring affective, behavioural and cognitive elements. There is still no perfect three-component measure of religiosity that is applicable to all religious affiliations in all cultures. Future research would benefit from developing and validating such a measure.

Challenges also arise in measuring religious affiliation. While one can ask a consumer’s broad religious affiliation (e.g., Hindu, Christian, Buddhist, Muslim), beliefs within each of these religious groups can vary greatly (Muhamed & Mizerki, 2010; Rhodes, 2005). Many research studies accompany a question on broad religious affiliation with a measure of religious fundamentalism (e.g., assessing whether religious doctrine is literal or can be adapted to current times, views on the role of women). Smith’s (1990) classification system is one measure of fundamentalism for Christian denominations that classifies religions as either liberal, moderate or conservative. This same classification system can be used with other religious affiliations.

Even with these two measures of religious affiliation (broad religious group and fundamentalism), Bader and Finke (2014) recommend further analysis to gain an accurate understanding of one’s beliefs. These authors suggest that religious affiliation may be best measured using questions assessing core truths of one’s beliefs, such as beliefs about the origin of human life, the existence of heaven and hell or the accuracy of evolutionary theories. Whether measuring religious affiliation or religiosity, Bader and Finke (2014) conclude by saying that “developing survey measures of religion is deceptively difficult, and researchers would benefit from carefully examining past attempts in detail” (p. 661). In other words, researchers seeking to understand the relationship between religion and consumer behaviour should begin with previous measures of religiosity and religious affiliation. Those measures can be adapted, if needed, to address validity-related weaknesses or contextual applicability rather than trying to reinvent the wheel by developing new measures of religiosity and religious affiliation.

Major religious groups

Before delving into past research examining religion’s influence on consumer behaviour, it may be beneficial to many readers to provide a brief overview of the largest religious (Hinduism, Buddhism, Confucianism, Taoism, Christianity, Islam, Judaism) and non-religious belief systems (Agnosticism, Atheism). With the exception of Islam, where Muslims are the followers of Islam, followers of a religious affiliation are generally known by a variation of the religious affiliation name (e.g., Hindus follow Hinduism, Buddhists follow Buddhism, Christians follow Christianity).

Within religious belief systems, James (1902) distinguished between Western and Eastern religions. Followers of Western religions (Christians, Jews, Muslims) believe in one God (monothistic), are rooted in Abrahamic traditions (where God revealed Himself to Abraham, a spiritual role model), provide revelation through prophets, strive to obey religious doctrine and acknowledge heavenly existence as life’s goal. In contrast, followers of Eastern religions (Hinduism, Buddhism, Taoism, Confucianism) believe in multiple gods (polytheistic) or spiritual variations, are rooted in meditative traditions, provide revelation through the awakened one, strive to seek understanding and acknowledge enlightenment as life’s goal. More simply, followers of Western religions believe in common truth that all accept, while followers of Eastern religions believe that each individual seeks their own truth through connection with a divine being or spirit (Hofstede, 1994; Hunt & Penwell, 2008).

In contrast to followers of religious belief systems, Atheists and Agnostics believe that there is no God (Atheists) or that it is impossible to know whether or not there is a God (Agnostics) (Johnson, Grin, Bellofatto, & Berger, 2013). Although many might argue that Atheists and Agnostics do not have a belief system, their position on the origin of the world and evolution of the human species represents foundations for a belief system. Thus, research examining religion would benefit from taking a broader approach to seeing how one’s belief system (whether rooted in religious tradition or not) influences consumer behaviour. For example, a non-religious consumer may feel a much greater need to participate in sustainable behaviours to preserve the planet for generations to come, while a religious consumer may feel less of a need given the expectation of reaching enlightenment or a religious saviour soon to come. This is just one example of many where religious and non-religious consumers have differing perspectives that may lead to alternative consumer actions and behaviours. See Table 16.1 for
Table 16.1 Summary of beliefs and prominence of major religious and non-religious affiliations

<table>
<thead>
<tr>
<th>Religion</th>
<th>Followers</th>
<th>Number worldwide</th>
<th>Major divisions</th>
<th>Main beliefs</th>
<th>Holy book</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christianity</td>
<td>Christians</td>
<td>2.2 billion</td>
<td>Protestant, Catholic, Orthodox</td>
<td>There is one God. He created the world. Jesus is the son of God and died on a cross as a sacrifice for the sins of mankind. People can be saved from eternal life in hell by asking for forgiveness of sins and believing in God.</td>
<td>Bible</td>
</tr>
<tr>
<td>Judaism</td>
<td>Jews</td>
<td>16 million</td>
<td>Conservative, Reformed, Orthodox, Unaffiliated</td>
<td>There is one God. He created the world. In contrast to Christianity and Islam, Jews believe a saviour of the world has yet to come and therefore only believe in the first half of the Christian Bible. Jews believe in three fundamental truths: torah (religious study), avodah (worship) and gemilut chasadim (giving back/repairing the world).</td>
<td>Torah</td>
</tr>
<tr>
<td>Islam</td>
<td>Muslims</td>
<td>1.2 billion</td>
<td>Sunni, Shi’ite</td>
<td>There is one God, Allah. He created the world. Muhammad received divine inspiration from Allah to write the holy book. Islam is built on five pillars: shahada (professing one’s faith), salat (prayer five times per day), saum (fasting during the month of Ramadan), zakat (charity tax to poor) and hajj (pilgrimage to Mecca).</td>
<td>Qur'an</td>
</tr>
<tr>
<td>Eastern</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Hinduism</td>
<td>Hindus</td>
<td>1 billion</td>
<td>Shaivism, Shaktism, Vaishnavism, Smartism</td>
<td>Beliefs differ based on which scriptures are followed. A cycle of rebirth occurs for one’s soul through reincarnation until all harmful actions of one’s life are resolved. Hinduism is built on three pillars of practice: temple worship, scripture and religious traditions. Hindu practice ahimsa (non-violence) and view cows as sacred.</td>
<td>Vedas (consisting of Samhitas, Brahmanas, Upanishads and Sutras)</td>
</tr>
<tr>
<td>Buddhism</td>
<td>Buddhists</td>
<td>350 million</td>
<td>Zen, Theravada, Tibetan</td>
<td>Follows teachings of Buddha and seek mental departure from the physical world. Buddhists follow four noble truths: dukkha (suffering/stress, defining aspect of life); dukkha is caused by tanha (material attachment); dukkha ends with nirvana (reaching heavenly state devoid of suffering) and ending dukkha is reached by the Eightfold Path to enlightenment (right thought/attitude, intention, speech, conduct/action, livelihood/occupation, effort, awareness and concentration).</td>
<td>Tripitaka and Sutras</td>
</tr>
<tr>
<td>Confucianism/ Taoism</td>
<td>Confucians, Taoists or Daosists</td>
<td>6 million</td>
<td>Confucians, 20 million Taoists</td>
<td>Religious, Philosophical</td>
<td>More of a philosophy than a religion. Confucians follow the teachings of Confucius focusing on humanism and transcendence with an emphasis on moral rule. Taoists focus on internal transformation resulting in morally good societies and actions. At the centre of both Confucianism and Taoism are morally good thoughts and actions.</td>
</tr>
</tbody>
</table>

Non-religious

<table>
<thead>
<tr>
<th>Non-religious</th>
<th>Number worldwide</th>
<th>Main beliefs</th>
<th>Holy book</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agnosticism</td>
<td>Agnostics</td>
<td>700 million</td>
<td>Believe that the origins of the world are unknowable. Agnostics do not support or deny evidence for God or other divine beings.</td>
</tr>
<tr>
<td>Atheism</td>
<td>Atheists</td>
<td>150 million</td>
<td>Believe that there is no God, divine being or other spirit. Many Atheists adhere to the scientific rationale of the &quot;big bang&quot; beginning to the universe as well as evolution to describe how human life formed.</td>
</tr>
</tbody>
</table>

Notes
1 Numbers of followers worldwide are estimates provided by Hunt and Penwell (2008).
2 Beliefs are adapted from Hunt and Penwell (2008) and Bowker’s (2005) review of world religions.
3 These numbers are very rough estimates provided by The world’s religions in figures (Johnson et al., 2013).
a comparison of the major religious and non-religious belief systems, their prominence around the world and key features of each belief system.

**Past research**

Research examining religion's influence on consumer behaviour began in the mid-1970s. This early research focused on exploring whether religion could be a viable market segmentation variable. Thompson and Raine (1976) explored correlations between religious groups and furniture sales, finding minimal correlations. Engel (1976) explored psychographic profiles of religious consumers, finding differences among religious denominations in attitudes towards controversial behaviours (e.g., drinking, smoking). These initial studies promote religion as a possible segmentation variable, though they do not support findings with sufficient theory to explain why religious consumers should differ on consumption-related attitudes and behaviours. Although more recent research has improved by being grounded in theory (Bailey & Sood, 1993; Hirschkow, 1983; LaBarbera, 1987; McDaniel & Burnett, 1990; Mittelstaedt, 2002; Rundfleisch, Burroughs, & Wong, 2000; Sood & Nasu, 1995; Taylor, Halstead, & Haynes, 2010; Wilkes et al., 1986), future research needs to further integrate theory in research on religion and consumer behaviour. Past research on religion will now be reviewed in several subtopics within consumer behaviour.

**Ethics**

Ethics and religion are highly intertwined, given prescriptions in religious scripture regarding ethical behaviour (e.g., be truthful, do not retaliate, do not steal) (Minton & Kahle, 2013). Hunt and Vitell (2006), two well-known business ethics researchers, assert that any theory of marketing ethics should incorporate religion. While the influence of religion on most consumer behaviours is underexplored, the field of ethics and moral decision making has been well explored. It is beyond the scope of this chapter to review all of the research on religion and consumer ethics, so this chapter highlights several prominent research topics. Those interested in religion and consumer ethics are encouraged to search through articles in the *Journal of Business Ethics* and also conduct forward and backward citation searches on the articles cited herein.

Intrinsic religiosity, but not extrinsic religiosity, is positively correlated with ethical consumer behaviours (Patwardhan, Keith, & Vitell, 2012; Vitell, Paolo, & Singh, 2005). In other words, consumers who have internalized their religion are more likely to be ethical than consumers who are only participating in religious behaviours, such as attending religious services. This follows our previous discussion regarding Allport and Ross's (1967) intrinsic and extrinsic dimensions of religiosity. In a related study, Vitell and Paolillo (2003) found that religious consumers are more likely to be ethical idealists (always following moral rules) rather than ethical relativists (using judgement in following moral rules). Among religious consumers, Buddhists are gener-ally more ethically relative in comparison with Muslims and southern Christians, who are more ethically idealist (Cornwell et al., 2005). Views towards ethical idealism/relativism influence consumers' perceptions of corporate activities as well as personal behaviour in the marketplace, such as lying about product performance when trying to return a product or alerting a cashier about being given too much change in a transaction.

Ethical values also influence attitudes towards marketing controversial products. Muslims are more likely than Buddhists, Christians and non-religious consumers to be offended by advertisements featuring gender/sex-related products, health-care products and addictive products (e.g., alcohol) (Fani, Waller, & Erdogan, 2004). Religious prescriptions relating to the role of women in society or abstaining from addictive products likely influence the level of offence perceived by product advertisements. In a different study, perceptions of fair trade products were assessed, finding that Buddhists were the most likely to support fair trade producers in comparison with consumers of other religious affiliations (Doran & Natalé, 2011). Doran and Natalé (2011) describe that weak effect sizes for the relationship between religion and purchase of fair trade products may be due to a disconnect between caring attitudes and behaviours. Future research would benefit from exploring why this attitude-behaviour gap exists and methods for narrowing this gap specifically for religious or non-religious consumers.

**General shopping behaviours**

Although a plethora of research has explored how religion influences ethics in the marketplace, much less research has examined the influence of religious and non-religious belief systems on general shopping behaviours. Unfortunately, the few studies that have examined general shopping behaviours are often correlational in nature and lacking substantial theory to explain why correlational effects exist. For example, early research found that Jewish consumers were more innovative and more likely to be opinion leaders than Catholic, Protestant, Hindu, Muslim or Buddhist consumers (Hirschkow, 1983). In a similar study, Catholics were found to be more innovative in consumption decisions relating to dancing, transportation options and sports. Although some conjectures are made as to why these effects occur (e.g., Jews are encouraged to be opinion leaders in seeking knowledge in the church) (Hirschkow & Holbrook, 1982), further theory is needed to support these findings.

In other correlational research, Catholics are shown to be more thoughtful, traditional and demanding in searching for a TV in comparison with Hindus (Esoo & Dibb, 2004). In evaluating stores, price, reputation and product selection are more important to Muslims, while general atmospherics are more important to Hindus (Mokhli, 2009). With regard to brands, Buddhist and Christian fundamentalists are more likely to be brand loyal than their more moderate or liberal counterparts (Rundfleisch, Burroughs, & Wong, 2005). In general, the more religious a consumer, the less likely they are to seek branded products to contribute to their self-worth (Shachar et al., 2011). To gain a more accurate understanding of religiosity's influence on general shopping behaviours, researchers need to explore various dimensions of religiosity, such as Stark and Glock's (1968) affective, behavioural and cognitive components of religiosity or Allport and Ross's (1967) intrinsic and extrinsic dimensions of religiosity. For example, one study finds that intrinsically religious consumers are more impulsive and less price conscious in contrast to extrinsically religious consumers (Mokhli, 2006). Granted, a consumer can be both intrinsically and extrinsically religious, but these comparisons are made between consumers who are high in one dimension and low in another (e.g., a consumer who attends religious services frequently but has no internal spiritual connection).

Religiosity also influences reactions to product cost, with highly religious Protestants more likely to seek out products on sale and to be open to purchasing foreign products in comparison with less religious Protestants (Sood & Nasu, 1995). This general tendency to seek out products on sale may be confounded by prior research examining religiosity as a one-dimension factor. For example, Minton (2015) shows that religiosity leads to greater trust in advertising, although this trust varies by religiosity dimension (affective, behavioural or cognitive religiosity).

Given Mokhli's (2006) research, it could be expected that extrinsically religious consumers would seek out products on sale more than intrinsically religious consumers. Again, conjectures regarding the reasons for these effects could be generated (e.g., emphasis on frugality in religious scripture), but stronger theory is needed in all research assessing religiosity's influence.
on consumer behaviour. Such a stronger connection to theory may enhance the adoption of religion into mainstream marketing literature. Additionally, integrating discussion on both religious affiliation and religiosity as well as multiple dimensions of religiosity could increase the predictive ability of religiosity in describing consumer behaviour.

**Sustainability**

Sustainability can be seen as a subset of general shopping behaviours because views towards sustainability influence what products a consumer purchases (e.g., organic foods, low-chemical cleaning products) and also where a consumer shops (e.g., stores that participate in sustainable practices). Sarre (1995) explains that followers of Western religions (Christianity, Judaism, Islam) believe that God is dominant over nature, while followers of Eastern religions (Buddhism, Hinduism, Confucianism, Taoism) believe in the pantheistic view that God is in and through all elements of nature (e.g., a tree is God, water is God). Non-religious consumers, on the other hand, generally believe that Earth was created by the “Big Bang”, thereby prescribing no spiritual or divine connection to the world. According to White’s (1967) thesis, Western religious followers should be the least sustainable in comparison with Eastern and non-religious followers because these Western followers believe that the world is likely to end soon when a saviour returns. Additionally, prescriptions in religious scripture emphasize man’s dominance over nature (e.g., man-naming animals). More recent research supports this view that Western religious consumers are generally less sustainable in their behaviour in comparison with their Eastern and non-religious counterparts (Djue & Gwiaita, 2010; Wolkomir, Furrell, Woodrum, & Huban, 1997; Woodrum & Wolkomir, 1997). In addition to exploring differences between religious affiliations, prior research has also examined confounding factors such as political affiliation, education, gender and income (Wolkomir et al., 1997; Woodrum & Wolkomir, 1997).

Specifically within Christianity, fundamentalist consumers (i.e., those who believe religious scripture is infallible) are less likely to have sustainable attitudes (e.g., believe that caring for the environment is critical) or to participate in sustainable behaviours (e.g., recycle, purchase organic produce) in comparison with more liberal consumers (i.e., those who believe that religious scripture should be adapted to modern times) (Minton, 2013, 2014). On a broader scale, Kalamas, Cleveland and Laroche (2014) found that consumers who attribute environmental change (e.g., global warming) to powerful others (e.g., a God or divine being) are more likely to participate in sustainable behaviours than consumers who attribute environmental change to chance or fate. Other research has shown little effect of religion on sustainable consumption (Martin & Bateman, 2014), although these results may be due to inadequate variance in the sample source. Research on religion benefits greatly from a diverse sample, allowing for differing religious views and levels of religiosity. However, one should strive for diversity while also controlling for the effects of culture. For example, comparing Christians in the United States with Buddhists in South Korea would confound the effect of religious affiliation with culture. Instead, a better-designed study would examine religious affiliations within one culture, such as was done by Minton, Kahle and Kim (2015) in examining Buddhists and Christians within one country. Such comparison is difficult, however, given that most countries feature majority (minority) religions and it is easier (harder) to locate adherents to these religions and survey them.

**Health**

Although most research on health is conducted outside the field of marketing, a large body of literature shows that religiosity is positively correlated with general healthiness (Emmons & Paloutzian, 2003). Religious consumers have greater overall well-being than non-religious consumers (Chamberlain & Zika, 1988; LaBarbera & Gurhan, 1997; Witter, Stock, Okun, & Haring, 1985). These effects occur even after controlling for a host of demographic variables. This is a good time to note that all studies on religion and consumer behaviour should factor in demographic covariates. Prior research has found that age (Babakus, Cornwell, Mitchell, & Schlegelmilch, 2004; Bailey & Sood, 1993; Muhamad & Mizerski, 2007; Ong & Moschis, 2006; Wilkes et al., 1986), education (Bailey & Sood, 1993) and marital status (Muhamad & Mizerski, 2007) can interact with religion’s effect on consumer behaviour. Consumers who are older, less educated and married are more likely to be religious. However, the effect of demographic variables also varies greatly by broad religious affiliation and denomination/subgroup within that broad affiliation. Demographic variables of gender (Babakus et al., 2004; Bailey & Sood, 1993) and income (Bailey & Sood, 1993) have generally shown no significant interactions with religion in influencing consumer behaviour.

Focusing back on health, religious consumers have been shown to be less depressed, less likely to abuse drugs and alcohol, and live longer than non-religious consumers (Azar, 2010). Additionally, highly religious consumers generally are more tender minded and have higher super ego strength (Barton & Vaughan, 1976). In a review of religion and health studies, Seeman, Dubin and Seeman (2003) found that religion positively contributes to cardiovascular, neuroendocrine and immune functioning. These positive health trends are at least partially a result of the religious consumer’s greater supply of coping mechanisms (e.g., the ability to seek support from a God or divine being) in comparison with the coping mechanisms available to non-religious consumers. Also, Lawler-Row (2010) finds that the forgiveness a religious consumer feels after praying to a God or divine being leads to less depression and greater general health as a result of decreased guilt and stress.

These differences in healthiness between religious and non-religious consumers have many implications for marketers. First, organizations supplying health care (e.g., hospitals, health clinics) may approach marketing strategy differently when aiming towards religious and non-religious consumers based on their health needs and ways of coping. Second, specialty psychiatry services can be designed to assist coping for religious and non-religious consumers. Third, manufacturers of health products may consider different marketing strategies based on whether the health product will be supplemented with supernatural intervention. Of course, any religious-based market segmentation strategy should be approached cautiously so as not to alienate religious and non-religious consumers alike.

Similar to healthiness, religious consumers have been shown to be happier and have greater life satisfaction than non-religious consumers across studies in both the United States and Singapore (Swinyard, Kau, & Phua, 2001). However, consumers who are only behaviourally/externally religious (i.e., no internal personal connection with a God or divine being) are much less likely to experience increased life satisfaction or happiness. Religious consumers are also less likely to exhibit aggression and more likely to be altruistic and extend empathy towards others, thereby contributing to increased happiness (Saroglou et al., 2005). Burroughs and Rindfleisch (2002) find that consumer well-being and materialism are negatively correlated for highly religious consumers, suggesting that highly religious consumers feel pressure to turn to a God or divine being rather than material possessions to gain happiness in life. Given this increased anti-materialistic pressure for highly religious consumers, future research would benefit from exploring how highly religious consumers respond to brands conveying a materialistic message differently from less or non-religious consumers.
Theory, religion and consumer behaviour

Numerous theories describing how religion influences behaviour have been proposed in the psychology literature. These theories address cognitive, psychoanalytic, positive psychology and humanistic perspectives on the psychology of religion. These theories are reviewed before theories relevant to non-religious belief systems (evolutionary theory) are reviewed. Finally, theory relevant more specifically to the study of religion and consumer behaviour will be discussed.

James (1902) came from a cognitive perspective and was well known for distinguishing between psychological processes involved in institutional religion versus personal religion. James theorized that institutional religion served the purpose of social structure. Personal religion, however, was adapted based on a pragmatic approach whereby religious practices that contributed to one’s walk in life were held on to and other practices that did not help in one’s walk in life were discarded. Adler and Jahn (1933) came from a similar cognitive perspective in suggesting that religion’s purpose is to deal with the inferiority one feels in life by striving to be in connection with a perfect and supreme God or divine being. Freud (1985) came from a psychoanalytic perspective and proposed that religion served to fill a need in one’s life that was not previously filled. Western religions often refer to God as a heavenly father, and Freud theorized that children develop an attachment to a heavenly father as a result of inadequate connection to their physical father. Freud’s initial theories have since developed into attachment theory, a type of coping theory, which describes how the connection between a child and a parent early in life influences the child’s religiosity later in life (Bowby, 1977). Jung (1966) approached religion from a positive psychology perspective in emphasizing conscious and unconscious thought and describing religion as a collection of unconscious thought that allowed social wisdom to be transmitted through generations. Maslow (1970) followed a humanistic approach to religion in describing that religious consumers are more likely to reach self-actualization and that religion contributes to one’s ability to have peak experiences. Similarly, Frankl (1959) emphasized humanistic tendencies in religion, although from a negative perspective. Frankl suggested that outside work and other activities, there is emptiness as to one’s purpose and meaning in life, and religion helps to fill this void. Each of these theories has received at least some support, but none is regarded as the only theory explaining how religion influences behaviour. The author of one of the best-known psychology of religion books today states the theory situation in the field of psychology well: “Within the psychology of religion, the cry for good theory remains at the level of cacophony” (Hood et al., 2009, p. 503).

In contrast to these theories of religion, the most prominent theory that non-religious consumers support is evolutionary theory. However, some consumers support both religious and evolutionary theories. Darwin (1859) proposed the theory of evolution, which states that humans today are descendants of primordial life from billions of years ago. Darwin’s theory of evolution is based on natural selection, whereby creatures that are the strongest and fittest will survive, while those that are the weakest will die. Similarly, features of animals that are unnecessary for survival will fade away, while features needed for survival are kept and enhanced through generations of evolution. Evolutionary theory has been used to explain many behaviours today, such as signalling activities in consumption behaviours, attractive dress as a precursor to mating rituals, financial and physical risk taking, and more (Saad, 2007; Saad & Gill, 2000).

Theories just described provide insight into the influence of belief systems on behaviour. Discussion now will turn to more specific theories that can be used in examining how religious or non-religious beliefs influence consumer behaviour. Attribution theory explains how consumers describe the source of actions as either internal to one’s self or external, from things in the environment (Kelley & Michela, 1980). When applied to religion, two external attributions become possible – one to the physical environment and a second to the divine environment (Spilka & Schmidt, 1983; Spilka, Shaver, & Kirkpatrick, 1985; c.f., Minton, 2016). For example, imagine a consumer who visits a retail store only to encounter a rude employee. A consumer could attribute this experience to themselves and state that they provoked the employee to be rude. The consumer could also attribute the poor experience to the store for not adequately training or managing the employee. Finally, the consumer could attribute the experience to the divine environment and see this as a time God either wants the consumer to learn patience or has led the consumer to help the employee during a time of need. Research would benefit from exploring when consumers make attributions to the divine environment and how such attributions change successive consumer attitudes and behaviours.

While attribution theory is relevant when describing how consumers explain behaviour, self-determination theory is relevant when describing how consumers are motivated to perform a behaviour. More specifically, self-determination theory posits that there are controlled and autonomous motives. Controlled motives are based on regulations and policies, while autonomous motives are developed from within (Deci & Ryan, 2012; Moller, Ryan, & Deci, 2006; Ryan & Deci, 2000). Values rooted in a religious or non-religious belief system will primarily influence autonomous motives. For example, belief system values relating to the environment (e.g., the Atheist’s desire to sustain the planet for generations to come) may autonomously motivate purchase of biodegradable plastic bags to help the environment. When autonomous motives do not influence behaviour, controlled motives (e.g., government taxes on non-biodegradable plastic bags) may lead to behaviour change. Autonomous and controlled motives can also work together to influence behaviour. Future research would benefit from exploring the situations in which religious or non-religious beliefs influence autonomous motives. Additionally, further research should be conducted to investigate ways to behave or prime such beliefs so as to increase reliance on autonomous motives.

Also relevant to the study of religion in consumer behaviour are social learning theories that describe where marketplace attitudes and behaviour originate from. The persuasion knowledge model states that knowledge of persuasion tactics is developed at a young age (Friedstad & Wright, 1994, 1995). Friedstad and Wright (1995) add that one of the primary sources of persuasion knowledge is the culture surrounding a consumer, which is influenced by religion. According to social learning theory, consumers learn attitudes and behaviours by observing those around them (Bandura, 1971). Thus, consumers who regularly participate in religious activities are more likely to learn attitudes and behaviours similar to other religious consumers. Religious belief systems (as opposed to non-religious belief systems) are more closely tied to social learning theory, given more frequent opportunities to participate in organized religious activities (as opposed to organized activities for Atheists or Agnostics). Additionally, highly religious consumers in general are more active participants in civic groups than less or non-religious consumers (Berggren & Bjorntorp, 2011; Welch, Sikkink, & Loveland, 2007). Building on social learning theory, information integration theory explains how consumers adapt prior attitudes and behaviours based on new information (Anderson, 1981). Future research would benefit from exploring how religion influences adaptation of new marketplace information into prior schemas as well as differences between religious and non-religious consumers in persuasion knowledge.

In addition to the persuasion knowledge model, social relations theory helps to describe interactions among consumers or between consumers and employees. Social relations theory posits that interactions and resulting judgements are a social construction of the perceiver (e.g., the consumer), the target (e.g., the employee) and any prior interactions between the perceiver and the target (Kenny, 1994; Kenny & La Voie, 1984). Research on out-group bias consistently
shows that consumers have more favourable impressions of members of their in-group and less favourable impressions of members of their out-group (Hevstone, Rubin, & Willis, 2002; Islam & Hevstone, 1993; White & Dahl, 2007). For example, a religious consumer would be positively biased towards other religious consumers, just as a non-religious consumer would be positively biased towards other non-religious consumers. However, prior research has shown that poorly performing companies that use religious symbols can actually lead religious consumers to like a company less than if no religious symbol were used (Taylor et al., 2010). Thus, future research would benefit from exploring when conveying religious information is beneficial for a business in attracting consumers and improving business in contrast to when such information leads to decreased firm performance.

Such in-group favouritism effects are even more profound for dissociative reference groups in which consumers seek to avoid an out-group (Berger & Heath, 2008; White & Dahl, 2007). Research on dissociative reference groups builds on social identity theory whereby consumers develop their own sense of identity in relation to other consumers (Tajfel & Turner, 1979). Dissociative reference groups are highly applicable to religion, as religious consumers generally want to avoid being considered non-religious, just as non-religious consumers generally want to avoid being considered religious. Consumers are likely to take actions to divest themselves of any association with a dissociative reference group (Berger & Heath, 2008). Future research would benefit from exploring the actions that consumers take to avoid being considered part of their dissociative reference group. Also, further investigation would be beneficial to understand what actions companies take that may communicate information perceived as coming from a dissociative reference group. As discussion moves more specifically to future research considerations, it is important to emphasize that the theories just described are several relevant theories to the study of religious and non-religious belief systems and consumer behaviour, but in no way is this an exhaustive list.

**Future research**

Future research examining religion’s influence on consumer behaviour should focus on five areas: (1) expansion to a wider variety of religious affiliations and cultures, (2) exploration as to how religiosity dimensions differentially influence consumer behaviours, (3) connection of various contexts to a stronger foundation in theory, (4) examination of how the relationship between belief systems and consumer behaviour can be used to increase pro-social behaviours among religious and non-religious consumers alike and (5) investigation as to how one’s belief system can be activated to influence consumer behaviour.

First, much of the past research examining religion’s influence on consumer behaviour has been conducted in single countries (e.g., the United States, Malaysia). Comparisons among countries could provide understanding as to how culture influences religion’s effect on consumers as well as differences between consumers who follow a minority versus a majority religion (Hirschman, Ruivo, & Touzani, 2011; Yang & Ebaugh, 2001). Research also needs to explore a wider variety of religious affiliations. Comprehensive studies should examine the major Western religious groups (Christians, Jews, Muslims), Eastern religious groups (Hindus, Buddhists, Confucians, Taoists) and non-religious groups (Agnostics, Atheists). Very little research has examined differences between Agnostics and Atheists. Future research may also explore the effect of spirituality or non-traditional religions on attitudes and behaviours in the marketplace.

Second, most research on religion that incorporates religiosity examines religiosity as a one-dimension construct. Oftentimes, this construct is measured with just a handful of items (Wilkes et al., 1986), potentially compromising the validity of that construct. Future research needs to consider more comprehensive assessment items that explore different dimensions of religiosity. Allport and Ross (1967) introduced intrinsic and extrinsic dimensions of religiosity, which have been shown to influence consumer behaviour differently (Mokhli, 2006; Parawarhan et al., 2012; Swinnyard et al., 2001; Vitell et al., 2005). Stark and Glock (1968) introduced a more comprehensive model of religiosity featuring three dimensions: affective, behavioural and cognitive religiosity. Such a three-dimension view of religiosity has only recently been used, such as by Minton (2015). In Minton’s (2015) research, affective and cognitive religiosity influence attitudes and behaviours in the marketplace much more than behavioural religiosity. Future research should confirm and extend such effects.

Third, much of the past research examining religion’s effect on consumer behaviour has been correlational in nature (Minton & Kahle, 2013). Future research would greatly benefit from a stronger connection to theory to explore and explain why a consumer’s religious or non-religious belief system should influence their behaviour. In the previous section, numerous theories relevant to the study of religion’s influence on consumer behaviour were reviewed, including attribution theory, self-determination theory, the persuasion knowledge model, social learning theory, information integration theory, social relations theory and social identity theory. These theories represent a starting point for research in the area, although this is not an exhaustive list by any means. Researchers should search the psychology, religion and sociology literature, in particular, to identify theories relevant to religion and marketing research. Theory should be selected and adapted based on the context and purposes of the study.

Fourth, more exploration is needed as to how knowledge of a consumer’s beliefs and devotion to those beliefs can be used to influence pro-social behaviours. Critics of religion and consumer behaviour research have often lamented that they feel information on a consumer’s beliefs will be used to manipulate them. However, more research on how religion can be used to promote positive behaviours rather than pure manipulation for the purposes of selling a product or service is needed. Prior research has shown that religious consumers are more pro-social in general (Saroglou et al., 2005), but other research suggests that religious consumers are less sustainable (i.e., suggesting religious consumers are less pro-social) (Minton, 2013, 2014; L. White, 1967; Wolkonoff et al., 1997; Woodman & Wolkonoff, 1997). Future research would benefit from exploring how religious and non-religious consumers alike can be encouraged to participate in pro-social behaviours that these groups of consumers do not currently engage in. For example, future research could examine stealing, gift giving, sharing or collaborative consumption and the associated relationship with religious affiliation and religiosity.

Lastly (although certainly not the last possible area for future research), research would benefit from exploring how to activate a consumer’s belief system. Prior research has shown that priming religion can increase pro-social behaviours (Shariff & Norenzayan, 2007), increase submissive thoughts (Saroglou, Corneille, & Van Cappellen, 2009) and decrease distress and defensiveness (Inzlicht & Tullett, 2010). However, when non-religious consumers are primed with religion, distress and defensiveness are increased (Inzlicht & Tullett, 2010). Thus, priming religion is not universally positive. Future research should explore how religious priming techniques already being used in the psychology, sociology and religion literature can be applied in the consumer behaviour domain to positively influence religious and non-religious consumers alike. Most interestingly, future research needs to explore what type of religious prime (e.g., word primes, sentence unscramble, writing tasks, visual primes or masked primes) works best to prime behaviour and can be integrated into marketing communications, with the expectation that some types of religious primes may work best in some situations, whereas other types of religious primes may work better in other situations.
Implications

Research on religion's influence on consumer behaviour has many potential implications for practice. Anyone involved in international marketing needs to be intimately aware of the religious beliefs of their consumers in every country their company operates in (Minton & Kahle, 2013). Market offerings may need to be adapted based on what consumers find offensive, acceptable or desirable. Additionally, those involved in international marketing need to be aware of the religious traditions of other cultures when meeting with potential clients, talking with the press or communicating with employees in another country.

Regardless of the multinational status of a firm, religion is a viable market segmentation tool for all businesses —by religious affiliation as well as level of religiosity. Segregating by religious affiliation is easier than ever before with the proliferation of social media and access to personal data on consumers (Kahle & Valette-Florence, 2012). Businesses may desire to create specialized products for religious consumers or adapt advertising to better target certain religious or non-religious groups. Even if no adaptations are made, understanding the religious background of a target market will lead to insight into consumers that can assist in interactions with consumers, new product development in the future or even the timing of product availability and selection of distribution channels.

On a broader scale, research on religion's influence on consumer behaviour can also inform public policy development and refinement. Prior research has already shown that religion can influence where and when trade occurs as well as what is traded in the marketplace (Mittelstaedt, 2002). Thus, religion is already intertwined in governmental activities. Policy makers interested in social change may benefit from targeting religious groups and communicating social change messages that are relevant to the religious group's belief system. Additionally, there is frequent discussion about equal opportunity, so research findings could educate policy makers as to areas where religious or non-religious consumers are not being provided with equal opportunity in the marketplace.

In addition to benefits for business and policy makers, research on religious and non-religious belief systems can empower consumers to understand how their belief system influences their attitudes and behaviours. Such knowledge can allow consumers to make more accurate judgements in the marketplace, reduce the threat of being taken advantage of and enable a more transparent marketplace.

Conclusion

Everyone has a belief system. Such belief systems can be rooted in religious (e.g., Buddhist, Christian, Hindu, Muslim) or non-religious (e.g., Atheist, naturalist, humanist, Agnostic) sources, but all belief systems influence consumer attitudes and behaviours. For many, belief systems represent the core values a consumer holds, which guide daily life, often more than consumers realize. Although some research has examined the influence of these belief systems on consumer behaviour, much more research in this area is needed. Such research can be built from the perspective of religion being an individual difference variable that influences a wide variety of consumer outcomes, ranging from decision making to familial relations to brand evaluations and many more.

Referring back to our quote at the beginning of this chapter by Roy Disney, “It's not hard to make decisions when you know what your values are”. Consumers look to their core values in making decisions, particularly for more involved decision making. With that being said, values rooted in belief systems also subconsciously influence less involved decisions and a wide variety of attitudes and behaviours in the marketplace. Businesses, consumers and policy makers alike can benefit greatly from understanding a consumer's core values rooted in religious and non-religious belief systems. Such beliefs already pervade society. Now is the time to understand how these beliefs influence consumers and the marketplace.

References


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