

# **Impact of Religious Affiliation of Retailer on Consumer Buying Motive: The Mediating Role of Consumer Perceived Value**

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## **Abstract**

Religious affiliation provides a thought-provoking perspective about some specific cultural values and social norms. Religion has a significant influence on buying behaviour of consumers. However, the effect of religious affiliation on consumer buying motive is a relatively less explored and empirically tested research area especially in Pakistan. In this regard, Belief Congruence Theory (BCT) provides theoretical support to investigate the underlying relations. Moreover, this cross-sectional study empirically examines the mediating role of consumer perceived value. A convenient sample was taken from the 209 respondents from the twin cities, Rawalpindi and Islamabad in Pakistan. We find that religious affiliation positively impacts the consumer buying motive in Pakistan and consumer perceived value acts as a mediator in enhancing this linkage. Our findings have important policy implications for academicians, retailers and marketing firms.

## **Keywords**

Religious affiliation of retailer, Consumer buying motive, Consumer perceived value, Belief congruence theory.

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## 1. Introduction

Despite the rising trends of globalization and liberalism, religion is still deemed to have substantial influence on customers and their buying decisions (Abu-Alhaija, Yusof, Hashim, & Jaharuddin, 2017). Religion is respected as a lifestyle that urges individuals to make progress toward different esteems (Schwartz & Huisman, 1995). Religion is an essential part of life for majority of people, with 80 percent of individuals overall are affiliated with a religion and more than 70 percent of Americans announcing that their religious convictions influence their everyday purchase practices such as data chasing and item creativity (Hirschman, 1983). Practitioners have studied religion as a consequential construct which can have profound impact on consumers. Many marketers utilize religion to magnetize and grasp their customers and retailers use religion in marketing and advertisement (Kuzma, Kuzma, & Kuzma, 2009). Therefore, religious affiliation is an important concept in consumer buying behaviour.

Religious affiliation concerns the particular sort of religious group into which an individual is incorporated (Ellison, Gay, & Glass, 1989). A person's religious affiliation provides a way about what to think and how to think about some specific cultural values and social norms (Hogg, Adelman, & Blagg, 2010). Moreover, Muslims, Hindus, and Catholics have been found to be different from each other in their shopping patterns (Parameshwaran & Srivastava, 2010). Therefore, concentrating upon the impacts of religion on buyer conduct is vital; one reason is that buyers impart their religious personalities to other people and express the power of their convictions through utilization decisions (Coşgel & Minkler, 2004).

Dotson and Hyatt (2000) inspect the Christian cross as an auxiliary signal and discover that with abnormal state of association; exceedingly inflexible respondents have more positive emotions toward commercials. The bigger chunk of available literature focuses on Christian symbolism in influencing consumer purchase decisions (Yuchtman-Yaar & Alkalay, 2007). Customer analysts have shown greater concern for the influence of religious convictions on buying behaviour but empirical research is relatively not much explored and examined as compared with the other factors affecting consumer buying behaviour (Birch, Miller, Mauthner, &

Jessop, 2012). In this regard, belief congruence theory provides an underlying logic between the nexus between religious affiliation and consumer buying motive.

Belief congruence theory as discussed by Rokeach, Smith, and Evans (1960) and Rokeach (1979) highlights how religious belief congruence between retailer and customer affecting consumer buying motive. When buyer discovers the religious synchronization in his and retailer's convictions, buyer is naturally compelled towards that retailer with the goal to buy products. Jiang, Jiang, Kim, and Zhang (2015) uncovered that the closeness between the retailer and customer can positively affect buying decision of consumer. For instance, retailers with the common origin and shared birthday celebrations can build up a positive association with the shoppers. In addition, shopper having similar religious values as those of the retailer would favour that retailer for shopping during any purchase point in time. Therefore, common belief system between the two parties may stimulate the buying motive (Mathras, Cohen, Mandel, & Mick, 2016). The role of religiosity or religious affiliation has been widely studied in marketing field especially relating to consumer impulse buying behaviour (Musadik & Azmi, 2016).

The purpose of current research study is to investigate the impact of retailer's religious affiliation on consumer buying motive. Our study contributes to the existing literature in the following ways. To the best of knowledge, this is the first study to investigate the effect of religious affiliation of retailers on consumer buying motive in Pakistan. Secondly, it explores the mediating role of consumer perceived value between religious affiliation and buying motive as consumers derive ethic and spiritual values of the customers from the religious marketing and advertising strategies of the retailers. Lastly, our study has linked the mainstream findings with Belief Congruence Theory which has important implications for marketers.

The rest of the paper is organized as follows. The next section provides critical literature review of important studies. The methodology of the paper is discussed in the third section. Fourth section provides mainstream results and discussion of main findings. In the last section,

we provide the concluding remarks, policy recommendation and directions for future research.

## **2. Literature review**

The nexus between religious affiliation and consumer buying motive has been extensively studied in different settings but results vary from one region to another and also depend upon the sampling characteristics and research design. The first section of literature review critically discusses the relationship between religious affiliation and consumer buying motive. The second part highlights the importance of consumer perceived value and its mediating role in affecting the linkage between religious affiliation and consumer buying motive. At the end, we have derived our conceptual model based on literature review.

### **2.1 Religious affiliation and Consumer Buying Motive**

Literature reveals that religion is a basic segment of our way of life and is related with many parts of purchasers' lives and lifestyle (Bailey & Sood, 1993). Individuals who have religion hold certain qualities that can impact their activities and choices. Religion is a vital social component that has a noteworthy impact on individuals' states of mind, qualities and practices at both the individual and societal levels (Mokhlis, 2010). Religious affiliation is a measure of the religion to which one is associated, for example, Islam, Buddhism or Hinduism, and in addition distinctive orders or schools of thought inside a religion (Hirschman, 1983). One of the significant indications of the twenty-first century business environment is the wonderful improvement of globalization (Passaris, 2006). Today's interconnections, trade relations and overall shared dependence drive varying difficulties on association's strategists (Lagarde, 2013). The world trade has grown exponentially as a significant consequence of globalization (Arndt, 1998). Transportation of people and stock to all zones of the world has never been as speedy and reasonable as it is today (Pinho & Martins, 2010). Previous studies emphasize that religion is so much alive in the worldwide social orders and have a positive impact on public opinion (Baumgartner, Francia, & Morris, 2008).

Buying motive is the urge or motive to satiate a desire or need that makes people buy goods or accommodations. Behind every purchase

there is a buying motive (Nova, 2015). It refers to the opinion conceptions, feelings, emotions and instincts, which stimulate the buyers to make purchase decision (Jung, 2017; Trivedi & Raval, 2016). Consumer buying motive is the inclination or rationale to fulfil a craving or need that makes an individual purchase a product/service (Hellenkemper, 2017). It alludes to the considerations, sentiments, feelings and impulses, which stimulate in the purchasers a yearning to purchase an article (Achar, So, Agrawal, & Duhachek, 2016). It is the secret to be successful for every business that they should know about the consumer consumption decisions it can act like a key factor in the accomplishment of a goal (Kautish & Dash, 2017). We are living in a time where there are a large number of organizations which are opening instantly. Therefore, a retailer is faced with strong competition from rivals (Huda & Sultan, 2013). Therefore, understanding the causes of buying motive is very crucial for influencing customer buying motive and religious affiliation has substantial impacts upon purchase intentions of the customers ( Abu-Alhaija, Yusof, Hashim, & Jaharuddin, 2018).

Several studies have empirically examined the impact of religious affiliation on buying motive. Essoo and Dibb (2004) reported that shopping behaviour of television purchase varies across buyers due to their religious affiliation such as Muslim, Christian and Buddhism. Religious affiliation also affects store patronage behaviour due to different life styles and customer values (Mokhlis, 2006). Realizing the religious affiliation as a basis for market segments, Islamic financial products have become a global phenomenon to stimulate the buying motive of religion-oriented customers (Muhamad, Melewar, & Alwi, 2011). Amine and Tanfous (2012) discover that non-organized consumers in Muslim Arab communities such as Tunisia usually dislike the Western values promoted by foreign retailers and find it incongruent to their local religious values. The religious affiliation of retailer and consumer also affect the sustainable behaviour and such congruency leads to development of appropriate green marketing strategies (Minton, Kahle, & Kim, 2015). Irimias, Mitev, and Michalko (2016) document that demographic characteristics affect religious tourism in Hungary and retailers can attract old-aged tourists to buy sacred items because they have more religious affiliation than younger tourists. Suki and Salleh (2018) conducted an empirical research in Malaysia and discovered that

retail food stores labelled with Hilal image are better able to patronize their customers having Islamic religiosity. Religious affiliation of retailer can have a significance influence on buying decision and their intention to purchase some items. Many researchers proved that consumer buying motives will be affected by religious affiliation of the retailer and its congruence with the values of customers (Kashif, Zarkada, & Thurasamy, 2017; Mathras et al., 2016; Sunaryo & Sudiro, 2018).

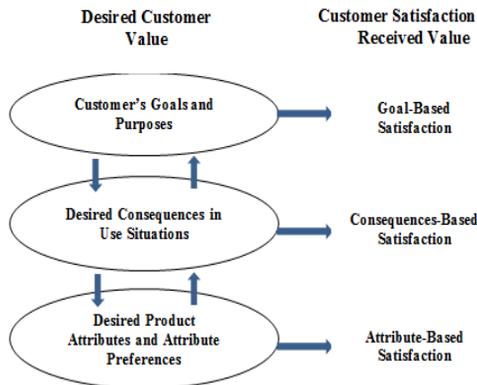
H1: Religious affiliation of retailer has a significant positive impact on consumer buying motives.

## 2.2 Religious Affiliation, Consumer Perceived Value and Consumer Buying Motive

### 2.2.1 Consumer Perceived value

Consumer perceived value is the concept that is commonly used in branding and marketing and refers to the notion that product or service gains success in the market if it can satisfy the consumer (Sukati, 2018). The consumer perceived value is a relatively complex concept as depicted by the hierarchical value model of Woodruff (1997) who argues that customers move in a certain hierarchy to satisfy and get varying level and type of satisfaction during this evaluation process.

**Figure 1)** Hierarchal Value Model of Woodruff (1997)



Source: Aulia, Sukati, and Sulaiman (2016)

Though this model is very dynamic, yet it is more generalized because different customers may attach different values to specific consequences or attributes in their mind while using the product (Aulia et

al., 2016). Moreover, it does not describe the various components of perceived value (Sánchez-Fernández & Iniesta-Bonillo, 2007). On the other hand, Sheth, Newman, and Gross (1991) propose consumption value theory comprising of five different dimensions, namely, functional value, social value, epistemic value and conditional value. However, one drawback with this model is that it ignores the other important values such as ethic, religious or spiritual values (Holbrook, 1999). In this regard, Holbrook (1999) has given eight interactive and comprehensive values such as efficiency, aesthetic, excellence, status, play, esteem, ethic and spiritual ones. In this study, we are more concerned with ethic and spiritual values attached with the product of the retailers.

### 2.2.2 Mediating Role of Consumer Perceived Value between Religious Affiliation of Retailer and Consumer Buying Motive

Jamal and Sharifuddin (2015) identify that religious affiliation of retailers in terms of Halal-labelled items creates a sense of perceived value in the mind of customers and stimulate their intentions to buy the products and patronize with the store. Moreover, religious symbols placed on packing material also enhances perceived value which could substantially affect the purchase intentions or buying motives of Muslim consumers (Bakar, Lee, & Rungie, 2013). Similarly, Eid and El-Gohary (2015) argue that Islamic religious affiliation of retail stores creates a kind of Muslim perceived value in the mind of Muslim consumers which enhances the product's perceived ability in their minds and could motivate them to buy the products from that retailer due to perceived congruence between both the parties. Hakimi et al. (2018) argue that retailers using Islamic religious affiliation could enhance the brand image by using innovative marketing methods to stimulate their buying motive when consumers perceive higher value to satisfy their needs.

Davis (2016) argues that religious affiliation of super stores affects the ethical values and judgment of consumers and Christian consumers whose religious beliefs are not congruent with those of retailer find less consumer value in the products such as apparel shopping. Kamil and Musah (2017) hold that religiously oriented advertising such as Islamic advertising creates different value propositions for customers with different religious affiliation. For instance, the retailers with Islamic advertising could create less consumer value in the minds of Christian

buyers due to their predetermined belief system and subjective norms and may significantly influence their purchase intentions. Moreover, Suhartanto, Farhani, and Muflih (2018) evidence the positive effect of religiosity on persistent buying motive and purchase intention in Islamic banks. They report that people with higher religious affiliation with Islamic banks tend to show more loyalty towards their products and services. Therefore, their findings conclude that religious affiliation may not be a good marketing tool for inspiring the purchase intentions of buyers of luxury cars. The findings of most of previous studies indicate that the religious congruence between retailer and consumer plays an important role in fostering the desired consumer value which could substantially affect their buying motives and purchase intentions.

H2: Consumer perceived value mediates the relationship between religious affiliation of retailer and consumer buying motives.

### **2.3 Research Model**

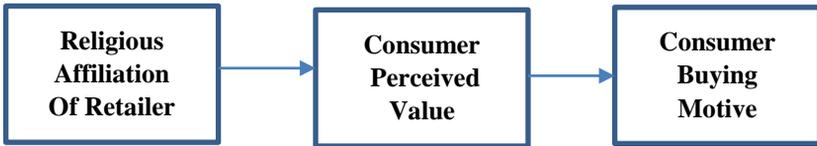
Based on above discussion, we have formulated the following conceptual model relating to our research study. Many research studies have investigated the direct effect of religious affiliation of retailer on consumer buying behaviour. However, we postulate that religiosity stimulates consumer buying motive by creating perceived consumer value in the minds of consumers. Therefore, the current study also examines the indirect effect of religious affiliation of retailer on consumer buying motive through the channel of consumer perceived value.

### **3. Methodology**

Our cross-sectional study empirically investigates the impact of religious affiliation of retailer on consumer buying motives. This study also investigates the mediating role of consumer perceived value. Consumers from the twin cities (Rawalpindi & Islamabad) were the population of this study. Convenient sampling technique has been used in this study for timely collection of data as sampling frame is not readily available. The unit of analysis is the respondents from Rawalpindi & Islamabad. We initially distributed 230 questionnaires but have discarded questionnaires of some respondents due to inconsistency of data and

missing values. Therefore, the final sample includes 209 questionnaires for further analysis.

**Figure 2)** Schematic Diagram of Conceptual Model



We have designed the questionnaire based on available scales of our variables. We have adopted the well-established scales of previous researchers which have been extensively used in prior studies and having no issue of validity and reliability. The complete detail of these adopted scales along with their reliability statistics (i.e. Cronbach's alpha) are shown in Table 1. The minimum value of reliability as measured by Cronbach's alpha should be 0.70 to ensure the inter-item consistency of selected scales of the questionnaire (DeVellis, 2016; Kline, 2013; Mallery & George, 2003). As the Cronbach's alpha values exceeds the threshold level of 0.70 in case of all the scales for our given variables, we can safely deduce that our questionnaire has no reliability and measurement error issues and our mainstream findings are unbiased and reasonably accurate.

**Table 1)** Scale Description and Reliability

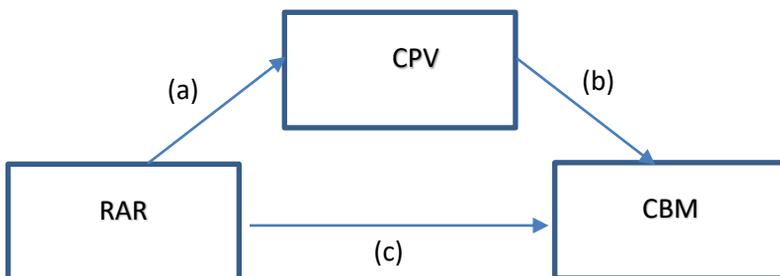
Variables	Author	Item	Reliability
Retailer religious affiliation	(Siala, O'Keefe, & Hone, 2004)	7	0.728
Consumer perceived value	(Pihlström & Brush, 2008)	6	0.723
Consumer buying motives	(Huda & Sultan, 2013)	7	0.710

After estimating the reliability of the instrument, the next step is to apply the multiple regression analysis to capture the effect of religious affiliation of retailer on consumer buying motive using the mediation proposed by Preacher and Hayes (2004) and its process macro as provided by Hayes (2012). Bolin (2014) has also discussed the mediation steps of Preacher and Hayes (2004) in his empirical research to capture

the total, direct and indirect effect of our conceptual model. The direct effect captures the effect of independent variable i.e. religious affiliation of retailer on dependent variable (consumer buying motive). However, indirect effect captures the effect of religious affiliation on consumer behaviour through the indirect channel of mediating variable i.e. consumer perceived value. If both direct and indirect effects are statistically significant, it implies the partial mediation. However, if direct effect becomes insignificant and indirect effect is significant, it connotes full mediation which means that the whole effect of independent variable is transmitted through indirect channel of mediating variable. The total effect is the sum total of both direct and indirect effect in the proposed model of Preacher and Hayes (2004).

Hayes (2017) has enumerated several advantages of using process macro over structural equation modelling (SEM). Firstly, it does not require making path diagram. Secondly, various types of complex models including multiple mediators and moderators can be easily tested. Thirdly, it provides almost similar results as produced by SEM. Figure 3 shows the graphical depiction of direct and indirect effect of our conceptual model. Path c from religious affiliation of retailer (RAR) to consumer buying motive (CBM) captures the direct effect. On the other hand, indirect effect has been shown by path a and b in the diagram which captures the mediating role of consumer perceived value (CPV) between RAR and CBM.

**Figure 3) Mediation Process**



#### 4. Results and Discussion

This section provides the mainstream results of our conceptual model and helps us empirically verify our research hypothesis as stated

in section 2 of literature review. We have reported the results of correlation between our variables in Table 2 which facilitate an initial investigation of whether our variables of interest are significantly associated with each other. The results indicate that religious affiliation of retailers has strong positive association with consumer buying motive as the correlation coefficient is 51.5 percent and highly significant ( $p < 0.05$ ). The significant positive association could be an early indication that religious affiliation of retailer could stimulate consumer buying motive. Similarly, the consumer perceived value (CPV) and consumer buying motive (CBM) are also positively and significantly correlated which implies that higher level of CPV are linked with increased level of purchase intentions of the consumers. Moreover, the relationship between religious affiliation of retailer and consumer perceived value is statistically significant and indicates that higher consumer value is connected with retailers who consider religious affiliation in their marketing strategies. On the other hand, demographic factors of respondents such as gender and age have positive and insignificant, while qualification has negative yet insignificant association with consumer buying motive.

**Table 2)** Correlation Analysis

	CBM	Gender	Age	RAR	CPV
Consumer buying motives (CBM)	1				
Gender	0.053	1			
Age	0.072	-0.028	1		
Qualification	-0.109	0.057	-0.047		
Religious affiliation of retailer (RAR)	0.515**	-0.038	0.038	1	
Consumer Perceived value (CPV)	0.610**	0.115	0.03	0.699**	1

Note: \*, \*\*, \*\*\* indicates 10%, 5% and 1% level of significance respectively.

The main regression model along with mediating effect of consumer perceived value is reported in Table 3. The total effect indicates the effect of religious affiliation of retailer on consumer buying motives along with consumer perceived value. It shows the strong and positive significant effect of religious affiliation and consumer perceived value on consumer buying motives. Total effect consists of both direct and indirect effect of mediation analysis as proposed by Preacher and Hayes (2004).

**Table 3)** Regression Analysis

	Effect Size	SE	LL95%CI	UL95%CI
Total Effect	0.753***	0.054	0.647	0.859
Direct Effect	0.561***	0.065	0.434	0.689
Indirect Effect	0.192***	0.044	0.115	0.287

*Note: \*\*\* indicates 1 % level of significance; SE is standard error; LL95%CI and UL95%CI stands for lower and upper bound values of effect size at 5% confidence interval.*

Direct effect captures the impact of religious affiliation on consumer buying motive and it shows positive significant effect of religious affiliation of retailer on buying motive of consumers. These findings indicate that religious affiliation stimulates the purchase intentions of consumers. The indirect effect exhibits the mediating effect of consumer perceived value between the relation of religious affiliation and buying motive. The coefficient of indirect effect is positive and significant which indicates that consumer perceived value plays a mediating role. Moreover, the lower and upper bound values are 0.115 and 0.287 respectively which are substantially higher than zero and indicate the positive significant effect of mediating variable at 5 percent level of significance according to Hayes (2017). We can also calculate the percentage of indirect effect of total effect to capture the proportion of mediating effect in our conceptual model. According to Table 3, mediating effect amounts to approximately 25.5% (i.e.  $0.192/0.753$ ) of total effect which verifies the case of partial mediation. These findings indicate that roughly one-fourth of total effect is transmitted through consumer perceived value on consumer buying motive and remaining

three-fourth is represented by direct effect of religious affiliation on consumer buying motive.

Results of our empirical research prove that religious affiliation of retailer positively affects consumer buying motives. It implies those retailers whose religious values are congruent with those of consumers are better able to motivate consumers' intentions to purchase products and services. Our findings are aligned with previous studies who have also found positive linkage between religiosity and consumer buying motive (Mokhlis, 2006; Suhartanto et al., 2018). Therefore, we accept H1 that religious affiliation has positive effect on consumer buying motive. Our research also empirically verifies that consumer perceived value partially mediates the relationship between religious affiliation of retailer and consumer buying motives. The previous studies have also explored the positive role of consumer perceived value in stimulating buying motive of consumers (Eid & El-Gohary, 2015; Hakimi et al., 2018). Furthermore, these findings are also linked to spiritual values which consumers associate with the religious affiliation of retailers which could affect the purchase intentions of religiously motivated consumers (Ertz, Lecompte, & Durif, 2017). Hence, we accept H2 that consumer perceived value has partial mediation effect in our conceptual model.

## **5. Conclusion and Implications**

The current study has empirically examined the impact of religious affiliation of retailer on consumer buying motive with the mediating role of consumer perceived value. For this purpose, a convenient sample of 209 respondents of twin cities, Islamabad and Rawalpindi in Pakistan was collected. We have applied multiple regression analysis based on Preacher and Hayes (2004) mediation analysis. Our mainstream results indicate that religious affiliation of retailers stimulates purchase intentions or buying motives of consumers. Consumers are more attracted to those retailers whose religious values are quite congruent to their values. Therefore, our findings support Belief Congruence Theory in Pakistan. Moreover, consumer perceived value plays a mediating role between the religious affiliation of retailers and consumer buying motive. Though our results support partial mediation, yet religious affiliation has important implications for affecting the value proposition of the consumers which could ultimately affect their buying motives.

Our research has important policy implications for retailers and businessmen to design marketing and advertising strategies and consider religion as an imperative factor which could have profound impact upon the buying motives of consumers and can motivate the target customers to buy products and services if their cultural and religious values match with those of mediators. Consumers with religious affiliation also derive ethical and spiritual values from the branding image of the retailer. Therefore, retail stores and supermarkets often stimulate consumer buying motives by offering them special discounts and cheaper products during holy month of Ramadan and other Islamic events which could portray a healthy brand image in the minds of the customers. It is therefore suggested that retailers should keep the special needs and particular consumer values of religiously motivated customers.

Though our research has significant outcomes and policy implications, yet there are some limitations and future directions for getting more insight into the matter. For example, the sample size can be extended and other regions and cities ought to be included for data collection to get a more comprehensive picture of religiosity impacts on consumer buying motives. The other factors affecting consumers' purchase intentions can also be taken along with religious affiliation to compare and contrast the findings which could help in appropriate market segmentation and target marketing.

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