Consumer Religiosity and the Importance of Store Attributes

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ABSTRACT

Religion is often underestimated in our secular society, yet it appears to have a significant effect on consumer behaviour. This study examines the linkage between consumer religiosity and the importance of some salient store attributes. Results indicated that both dimensions of religiosity – intrapersonal and interpersonal – had a significant impact on consumers’ evaluation of certain store attributes. This finding suggests that the degree religiosity should be considered as a possible determinant of the importance of store attributes.

Keywords: Consumer Behaviour, Religiosity, Store Attributes

INTRODUCTION

While many marketing texts recognise that religion can have important effects on international marketing decisions (Cateora and Graham, 1999; Terpstra and Sarathy, 2000), religion as a consumer characteristic in its own right has been relatively under-researched. As Delener (1994) notes, “although religion has been a significant force in the lives of many individuals, its role in consumer choice can be characterised as unclear or fuzzy” (p. 36). Religion and religiosity (i.e. the degree to which belief in specific values and ideals are held, practiced and become a badge of identity) receive, at best, a perfunctory mention (normally under a “subcultures” heading) in most consumer behaviour texts. If religion and religiosity have been studied, the focus has been on examining religious variation in consumer behaviour without drawing out practical marketing implications. This is remarkable given that religion plays a significant role in shaping individual and societal attitudes and behaviours and the current global resurgence of organised religiosity (Arnould, Price and Zikhan, 2004).

A content analysis conducted by Cutler (1991) that examined the frequency with which papers on religion were published in the academic marketing literature prior to 1990 found that only thirty five articles had a religious focus and only six of them were specifically identified as articles within the consumer behaviour discipline. Certain problems have deterred consumer researchers from conducting studies on this topic. Problems cited include the sensitive nature of the subject (Hirschman, 1983), the problem of measurement (Wilkes, Burnett and Howell, 1986), gender of participants (Khraim, Mohamad and Jantan, 1999) and methodological difficulties in obtaining valid and reliable data (Sood and Nasu, 1995). These problems may partly explain why religion has been marginalised as a research issue in the consumer behaviour literature. However, the sporadic research that has been conducted in the 1990s shows that religion can be a significant factor in relation to how advertising messages are perceived (Michell and Al-Mossawi, 1999; Fam, Waller and Erdogan, 2004); innovativeness (Delener, 1990a); shopping orientation (Essoo and Dibb, 2004; Mokhlis, 2006); media usage (Delener, 1989); family decision-making (Delener, 1994); purchase risk aversion (Delener, 1990b) and selected retail store patronage behaviour (McDaniel and Burnett, 1990; Siguaw and Simpson, 1997).
Given these findings and the general resurgence of religion in both the West and East, it would seem that even if this is a difficult subject on which to research, it is a significant and important one. Religion and religiosity need to be integrated with mainstream consumer behaviour research.

Our study extends the current, small knowledge base by empirically investigating the role played by religion in influencing consumer behaviour. The aim is to contribute to our current stock of understanding of this relationship, and to provide a basis for further investigation. For the purpose of this empirical investigation, one aspect of consumers’ retail patronage behaviour has been selected: the importance of store attributes. To meet this aim, the paper first considers the literature on religiosity and then the relationship of store attributes and consumer behaviour. The methodology and analysis are then presented before conclusions are drawn.

LITERATURE REVIEW

Religiosity

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

It has been argued that religion is highly personal in nature. Therefore its effects on consumer behaviour depend on individuals’ level of religious commitment or the importance placed on religion in their life. Religious commitment, often termed religiosity, is defined by Johnson et al. (2001) as “the extent to which an individual’s committed to the religion he or she professes and its teachings, such as the individual’s attitudes and behaviours reflect this commitment” (p. 25). Religiosity is important as it is capable of influencing an individual cognitively and behaviourally. Religious persons have value systems that differ from those of the less religious and the non-religious. The supposition is that a highly religious person will evaluate the world through religious schemas and thus will integrate his or her religion into much of his or her life. If followers strongly accept the doctrine of their religion, they tend to abide by the rules and codes of conduct set by their religious doctrines, for example, attending regularly weekly worship services and being strictly committed to the religious practices and membership of the group. If, on the other hand, their belief in religious tenet is weak, they might feel free to behave in other ways. Hence, how strongly consumers are committed to religiosity should be considered in understanding the nature of consumer behaviour.

Highly religious individuals typically exhibit a strong sense of commitment to their belief system and thus they are expected to behave according to the norms as described by their religion. As noted by Stark and Glock (1968), “the heart of religion is commitment” (p. 1). Because of their strong commitment to their faith, highly religious individuals are sometimes characterised as being closed-minded or dogmatic (Delener, 1994). Alternatively, these individuals could be more positively viewed as having the courage of their convictions. This notion of commitment is strongly represented in the fundamentalist
aspect of religiosity, as fundamentalists believe in strict adherence to the doctrines of their faith. There is evidence that the expression of religious commitment may extend beyond religion itself, with highly religious individuals exhibiting commitment in many aspects of their life, including family, relationships and consumption behaviour.

The Importance of Store Attributes

Store image, as one of the determinants of store choice, is largely based on store attributes, which can gain a selective advantage for retailers in the minds of consumers. Coupled with such consumer characteristics as shopping orientation, store attributes help retailers to predict which shopping outlets people will prefer. The concept was first introduced by Martineau (1958) who described store image as “the way in which the store is defined in the shopper’s mind, partly by its functional qualities and partly by an aura of the psychological attributes” (p. 47). In Martineau’s words, “regardless of the ability to pay, all shoppers seek stores whose total image is acceptable and appealing to them individually” (p. 49). Accordingly, Martineau’s seminal paper on ‘store personality’ has triggered interest for other researchers in store image studies. A special issue of the *Journal of Retailing* (volume 50, no. 4 1974 -1975) was devoted exclusively to store image research.

In their effort to understand how consumers make store choice decisions given a set of store attribute preferences, researchers have emphasised the extent to which consumer attaches “importance” to attributes of individual stores. This interest is grounded in the traditional multi-attribute model set forth by Fishbein and Ajzen (1975) depicting the relationship between belief, attitudes and behaviour. They posit that a person’s attitude toward a given object is a summation of beliefs about the object’s attributes weighted by the evaluation of the importance of these attributes. Within this model, beliefs involve perceptions of the object’s attributes. In addition to beliefs about an object’s attributes, this model accounts for the importance assigned to an attribute. Thus, attitude can vary substantially by how important attributes are to a consumer.

Applied to the retail situation, the multi-attribute model indicates that a consumer’s attitude toward a retail store is a function of (a) the degree of importance attached by the consumer to various store attributes, and (b) the consumer’s perception of the degree to which a retail store possesses each attribute. According to Moye (2000), consumers engage in a comparison process in their minds to determine whether their evaluation of the relative importance of store attributes aligns with their perceptions of these attributes. If the two factors match, then the consumer chooses the store. Consumer compares the importance of store attributes with the store image (i.e. overall perception) to determine acceptable and unacceptable stores. If consumers’ perceptions of the store attributes are positive, then they may decide to purchase from the store. On the other hand, if consumers’ perceptions of the store attributes are negative, then they are unlikely to shop in the store (Engel et al. 1995).

In an effort to determine how consumers organise their shopping trips when faced with an increasingly enlarged set of retail formats, Popkowski-Leszczyc and Timmermans (2001) found that consumers tended to choose a variety of stores and overall preferred to shop at specialty stores. Furthermore, consumers were increasingly likely to select a single store when prices were lower, parking costs were less, better assortments were offered, travel time was reduced and checkout lanes were shorter. Lee and Johnson (1997) found that customer expectations of store attributes also differ according to store type. They observed that customers did not expect much customer service at discount stores while they expected extensive service from specialty stores. A study by Cassill et al. (1993) found that consumers chose to patronise individual department stores for clothing purchases when a combination of factors was
present: the stocking of particular brands; the presence of national and own-branded products; and where garments offered functional value rather than fashion appeal. Recently, Paulins and Geistfeld (2003) showed that apparel store preference is affected by type of clothing desired in stock, outside store preference, shopping hours and store advertising. Accordingly, consumers’ perceptions of store attributes were found to vary by store type.

Arnold, Handerman and Tigert (1996) surveyed low-priced department store shoppers in five different cities in the US and Canada. They found that a store which was identified as being the best on the performative attributes such as locational convenience, price and assortment of merchandise was more likely to be patronised by customers. The study also revealed that a store identified as having a strong community reputation not only directly affected store choice, but also moderated the effect of location, price and assortment attributes.

**Determinants of Store Attributes**

Despite the obvious importance of detecting store attributes that influence consumer decisions, research suggests that the perceived importance of specific store attributes may be partially determined by the personal characteristics of the consumers. This may lead to heterogeneous preferences that vary amongst people with different characteristic profiles. Hansen and Deutscher (1977-1978) found several differences between demographic segments with regard to store attribute importance. Their results indicate, for example, that older consumers and those with lower income and education levels tended to place more weight on store advertising and its policy on adjustments, whereas younger and better education consumers are more concerned about prices and convenience. Semenik and Hansen (1976) indicated that low-income consumers tended to be more concerned with issues related to who shopped at the store and less concerned about the store’s selection of merchandise or fast checkout. Hortman, Allaway, Mason and Rasp (1990) suggested that the elderly placed importance mainly on low prices, the atmosphere of the stores and the quality of merchandise and convenience.

Huddleston, Ford and Mahoney (1990) analysed the relationship between the importance placed on retail store attributes and lifestyle of mature female consumers. The results showed that certain lifestyle characteristics were related to the importance placed on store attributes: credit attributes, importance of quality and price attributes and age related attributes such as salespeople own age and delivery to home.

Similarly, a psychographic study among the elderly by Oates, Shufeldt and Vaught (1996) found the significance of lifestyle as the primary determining factor in store attribute importance. The study revealed that lifestyle groups of elderly consumers differed significantly when considering store and personnel quality such as fair prices, quality products and well-known brands.

Erdem, Oumlil and Tuncalp (1999) examined the linkage between consumer values and the importance of some salient store attributes. They found that the importance judgments for store attributes were influenced by the set of terminal and instrumental values viewed as important by the consumers. But even though the importance of store attributes were related to both kinds of values, there was a disproportionate predominance of terminal values in this influence.

Apart from other personal characteristics such as lifestyle activities, values and demographics such as age, income, gender, occupation and education attainment, limited research indicates that religiosity appears to influence some aspects of retail store evaluative criteria. McDaniel and Burnett (1990) investigated the influence of religiosity on the importance of various retail department store attributes held by consumers. In their study, religiosity was viewed from two perspectives: religious commitment and religious affiliation. The results of this study show that one aspect of religiosity, religious
commitment, particularly measured by cognitive religiosity and one aspect of behavioural religiosity are significant in predicting the importance individuals place on certain retail evaluative criteria. Consumers with a high degree of cognitive religious commitment viewed sales personnel friendliness, shopping efficiency, and product quality as being of greater importance in selecting a retail store than did those low in cognitive religious commitment. Religious contribution, a behavioral component of religious commitment, was positively and significantly associated with sales personnel friendliness/assistance and credit availability.

METHODOLOGY

Questionnaire Design

For the purpose of this study, a structured questionnaire was prepared. In addition to standard demographic information, two major constructs were included in the questionnaire: religiosity and the importance of store attributes.

Religiosity was measured using the Religious Commitment Inventory (RCI-10) developed by Worthington et al. (2003). The RCI-10 measures motivational and behavioural commitment to a religious value system, irrespective of the content of beliefs in that faith system and has been validated across different samples. It skillfully avoids sectarian language often utilizing terms such as “my faith” and “my religious group” and is appropriate for use across most faiths. The RCI-10 does not delve directly into the potentially sensitive and contentious theological religious realm, thus eliminating any possibility of offending participants or provoking their sensitivity. The scale consists of ten 5-point Likert-type statements ranging from 1 (“strongly disagree”) to 5 (“strongly agree”) with six statements expressing intrapersonal religiosity (cognitive) and four expressing interpersonal religiosity (behavioural).

Importance of store attributes were measured using twelve items mostly adopted from Erdem et al. (1999). Respondents were asked to indicate the importance of each of the twelve store attributes to them in deciding where to shop for their clothing. The responses were given on a 5-point Likert-type scale ranging from “not important at all” (1) to “very important” (5), an approach consistent with other multi-attribute attitude research as applied in retailing contexts. Store attributes used in this study were reputation of store, brand carried by store, helpfulness of salespersons, class of clientele, reputation for fashion, physical attractiveness of store, special sales or promotions, merchandise display, variety of selection, merchandise prices, quality of merchandise and proximity of location. A limited set of attributes is more appropriate considering that consumers would have trouble in evaluating too many attributes, as indicated by the literature on processing capacity (cf. Erdem et al. 1999).

Data Collection and Sample Characteristics

The research data was collected by means of a survey. Using area sampling procedure, three hundred respondents across five residential areas in Kuala Lumpur were randomly sampled for this study. Of these, two hundred and twenty-six questionnaires were deemed usable for data analysis.

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

**Statistical Analysis**

As a preliminary analysis, religiosity and store attribute items were factor analysed to reduce the numerous variables to a manageable number of components. This allows the analysis of interrelationships among a large number of variables and subsequent explanation in terms of common underlying dimensions. For each factor, a composite score can be determined and used in further analysis. Factoring ceased when all eigenvalues of greater than one were obtained and when a set of factors explained a large percentage of the total variance was achieved. An accepted method of interpretation of factor loadings is to regard as significant any variable with a loading of 0.4 or greater as associated with the appropriate factor (Hair et al. 1998). Reliability analysis was then carried out to examine the internal consistency of the factors obtained. A Cronbach’s alpha coefficient at 0.5 or higher was considered acceptable (Kerlinger and Lee, 2000).

The factor analysis of the ten religiosity statements yielded a two principal components solution, which together explained more than half of the variance observed in the variables (55.68 percent). The Keiser-Meyer-Olkin (KMO) measure of sampling adequacy achieved a meritorious level of 0.846, while the Bartlett’s test of sphericity gives a significance level at p < 0.0001, confirming the appropriateness of the factor model. These two factors were labeled as “interpersonal religiosity” and “interpersonal religiosity” with Cronbach’s alphas of 0.67 and 0.76, respectively (Table 1).

Similarly, the consumers’ importance perceptions of the 12 store attributes were factor analysed using the principal components procedure with varimax rotation. The analysis produced four factors that yielded eigenvalues greater than one. KMO measure of sampling adequacy test (KMO index: 0.701) and the Bartlett’s test of sphericity (p < 0.0001) indicated that the data on store attributes were appropriate for factor analysis. The cumulative percentage of variance explained for the four factors was 60.34%. These four factors were named as “merchandise”, “reputation”, “attractiveness” and “price”. Cronbach’s alpha coefficients (0.56 to 0.74) indicated reliability for these four factors (Table 1).

<table>
<thead>
<tr>
<th>Table 1: Results of Factor Analysis</th>
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<tr>
<td><strong>Religiosity</strong></td>
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<td>Intrapersonal religiosity</td>
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<td>Interpersonal religiosity</td>
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<td><strong>Store attributes</strong></td>
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<td>Merchandise</td>
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<td>Reputation</td>
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<td>Attractiveness</td>
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**RESULTS**

A two-way multivariate analysis of variance (MANOVA) was performed on four dependent variables: merchandise, reputation, attractiveness and price. Categorical independent variables were
intrapersonal religiosity (low, medium and high) and interpersonal religiosity (low, medium and high). To check whether the homogeneity of variance-covariance assumption is met, Box’s M test was run. The test produced a non-significant result (Box’s M = 98.892, F = 1.124, p = 0.21), suggesting that the covariance matrices were equal and the homogeneity assumption was tenable.

As shown in Table 2, the results confirmed that the combined dependent variables were significantly affected by both intrapersonal religiosity (Pillai’s trace = 0.203, F (8, 430) = 6.074, p < 0.001; Wilks’ lambda = 0.801, F (8, 428) = 6.294, p < 0.001) and interpersonal religiosity (Pillai’s trace = 0.174, F (8, 430) = 5.116, p < 0.001; Wilks’ lambda = 0.832, F (8, 428) = 5.142, p < 0.001). The interaction effect between these two independent variables were not found to be significant (Pillai’s trace = 0.07, F (16, 868) = 0.972, p > 0.1; Wilks’ lambda = 0.931, F (16, 654.418) = 0.971, p > 0.1), thus enabling us to focus on the main effects. Overall, the effect size of intrapersonal religiosity ($\eta^2 = 0.105$) was much larger than that of interpersonal religiosity ($\eta^2 = 0.088$).

| Table 2: MANOVA of Store Attributes by Intrapersonal and Interpersonal Religiosity |
|-----------------|----------------|----------------|----------------|----------------|
|                  | Value          | F              | Hypothesis df  | Error df       | Sig.  |
| Intrapersonal religiosity |                |                |                |                |       |
| Pillai’s trace     | 0.203          | 6.074          | 8.000          | 430.000        | 0.000 |
| Wilks’ lambda      | 0.801          | 6.294          | 8.000          | 428.000        | 0.000 |
| Interpersonal religiosity |                |                |                |                |       |
| Pillai’s trace     | 0.174          | 5.116          | 8.000          | 430.000        | 0.000 |
| Wilks’ lambda      | 0.832          | 5.142          | 8.000          | 428.000        | 0.000 |
| Intrapersonal*Interpersonal |            |                |                |                |       |
| Pillai’s trace     | 0.070          | 0.972          | 16.000         | 868.000        | 0.486 |
| Wilks’ lambda      | 0.931          | 0.971          | 16.000         | 654.418        | 0.487 |

Because the overall multivariate F test for store attributes was significant, it is necessary to examine, at a univariate level, which dependent variables are responsible for the statistically significant results. Univariate ANOVAs were therefore carried out to examine whether the three religiosity groups (both intrapersonal and interpersonal) have distinctively different evaluation of store attributes.

The one-way ANOVA results for the intrapersonal religiosity effects on perceived importance of store attributes are given in Table 3. The Levene’s F test showed that, for all four dependent variables, none were significant, suggesting that that the data meet the homogeneity of variance assumption. The results revealed statistically significant differences in the groups’ perceived importance of all four attributes under examination: merchandise (F (2, 223) = 14.95, p < 0.001), reputation (F (2, 223) = 14.34, p < 0.001), attractiveness (F = 13.15, p < 0.001) and price (F (2, 223) = 12.6, p < 0.001). It should be noted that, in general, F-ratios for all four attributes were large, indicating that the three groups were clearly different from each other.

Pairwise multiple comparison tests were conducted on significant findings to determine in detail these differences. For merchandise, significant differences were found between low and medium (p = 0.038), between low and high (p = 0.000) and between medium and high (p = 0.01) groups. The high religiosity group had higher score than the low group while medium group was intermediate between the two (Ms = 3.65 for high, 3.28 for medium and 2.94 for low).
For reputation, significant differences were found between low and medium (p = 0.003) and between low and high (p = 0.000) groups. No significant difference was indicated between medium and high groups. As indicated by mean scores, consumers in medium and high groups viewed reputation as being greater of importance in selecting a retail store than did those in the low group (Ms = 4.4 for high, 4.25 for medium and 3.99 for low).

For attractiveness, significant differences were found between low and high (p = 0.000) and between medium and high (p = 0.000) groups. Comparing the three groups, both low and medium groups had higher scores than the high group (Ms = 3.34 for low, 3.23 for medium and 2.74 for high). No significant difference was indicated between low and medium groups.

With respect to price, significant differences were found between low and medium (p = 0.021), between low and high (p = 0.000) and between medium and high (p = 0.043) groups. By comparison, the high religiosity group had higher scores than the low group while the medium group was intermediate between the two (Ms = 4.13 for high, 3.88 for medium and 3.6 for low).

Table 3: Univariate ANOVA of Store Attributes by Religiosity

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<tr>
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<th>Mean Univariate F</th>
<th>Post-hoc test</th>
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<tr>
<td></td>
<td>Low</td>
<td>Medium</td>
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<tr>
<td>Intrapersonal religiosity</td>
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<tr>
<td>Merchandise</td>
<td>2.94</td>
<td>3.28</td>
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<tr>
<td>Reputation</td>
<td>3.99</td>
<td>4.25</td>
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<tr>
<td>Attractiveness</td>
<td>3.34</td>
<td>3.23</td>
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<tr>
<td>Price</td>
<td>3.60</td>
<td>3.88</td>
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<tr>
<td>Interpersonal religiosity</td>
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</tr>
<tr>
<td>Merchandise</td>
<td>3.09</td>
<td>2.99</td>
</tr>
<tr>
<td>Reputation</td>
<td>4.11</td>
<td>4.20</td>
</tr>
<tr>
<td>Attractiveness</td>
<td>3.20</td>
<td>3.36</td>
</tr>
<tr>
<td>Price</td>
<td>3.61</td>
<td>4.09</td>
</tr>
</tbody>
</table>

** p < 0.01

To examine whether the three interpersonal religiosity groups have distinctively different evaluation of store attributes, a one-way ANOVA was conducted (Table 3). Statistically significant differences existed in the level of importance attached to all four store attribute factors under examination: merchandise (F (2, 223) = 17.82, p < 0.01), reputation (F (2, 223) = 5.58, p < 0.01), attractiveness (F (2, 223) = 8.81, p < 0.01) and price (F (2, 223) = 10.71, p < 0.01).

Since significant results were produced by the ANOVA tests, pairwise multiple comparisons were conducted to compare means on each of the store attribute factor for the three religiosity groups. For merchandise, significant differences were found between low and high (p = 0.000) and between medium and high (p = 0.000) groups. The high religiosity group had higher scores than the other two groups (Ms = 3.69 for high, 2.99 for medium and 3.09 for low). No significant difference between low and medium groups was observed.

For reputation, a significant difference was found between low and high groups (p = 0.003). By comparison, consumers with a high degree of interpersonal religiosity placed relatively more importance on store reputation than did those with low interpersonal religiosity (Ms = 4.35 for high and 4.11 for low). The medium group was intermediate in this regard (M = 4.2) and not significantly different from either low or high groups.
With respect to attractiveness, significant differences were found between low and high (p = 0.007) and between medium and high (p = 0.000) groups. The high religiosity group had lower scores than the other two groups (Ms = 2.83 for high, 3.36 for medium and 3.2 for low). No significant difference was indicated between low and medium groups.

As for price, significant differences were found between low and medium (p = 0.000) and between low and high (p = 0.000) groups. Both medium and high religiosity groups had higher scores than the low group (Ms = 4.02 for high, 4.09 for medium and 3.61 for low). No significant difference was observed between medium and high groups.

**DISCUSSION**

This study lends support to the general idea that the degree of religiosity has some impact on consumers’ evaluation of store attributes. The findings indicate that religious consumers tend to place a higher level of importance on merchandise related attributes such as quality, brand and variety of selection. This finding is in agreement with those previously described in a study by McDaniel and Burnett (1990), in which high religiosity consumers tend place a higher level of importance on product quality and assortment of brand. The psychological literature suggests that highly religious individuals are relatively more conscientious than less religious individuals (Wiebe and Fleck, 1980). This personal characteristic may have been manifested in the importance placed on product-oriented attributes such as the product quality and brand availability offered by the retail store.

In addition, it was found that consumers higher in their interpersonal religiosity were most likely to attach greater importance to store reputation. This desired store attribute perhaps relates to the tendency of individuals who are highly committed to their religious group to be more status-conscious to their need for social recognition from others affiliated with the same religious organisation. As suggested in Grasmick et al.’s (1991) control theory, religiosity is a specific manifestation of a general tendency to form strong ties out of a need for conformity and belonging. Thus, status-oriented store attributes such as reputation for fashion and class of clientele (Erdem et al. 1999), tend to be rated more important by individuals who scored high on interpersonal religiosity. Alternatively, the finding can be explained by the theory of perceived risk. Research suggests that wearing apparel as a product class would be relatively high in perceived risk due to its socially visible nature (Zikmund and Scott, 1975). Since religious consumers are characterised as “narrow categorizer” (Delner, 1987) and high in their social risk aversion (Smith and Frankenberger, 1991; Smith et al. 2005), it would seem, then, risk reducers such as store reputation (Taylor and Rao, 1980) may be judged as important store attributes by some religious consumers.

Another significant finding from this study is that both intrapersonal and interpersonal aspects of religiosity were related to the importance individuals attach to the attractiveness of the retail store. While the background literature to the expected relationship between religiosity and store attractiveness is not definitive, this finding appears to be in agreement with McDaniel and Burnett (1990) who found that the importance individuals place on retail store attractiveness, both the exterior of the store and its interior décor, was influenced by cognitive religiosity and one aspect of behavioural religiosity, church/synagogue attendance. In addition, those higher in religiosity were found in the present study to attach greater importance to price. Similarly, Smith and Frankenberger (1991) found that consumers with a high degree of religiosity place a high level of importance on price when they shop.
There may be value in using consumer religiosity as a tool for achieving greater effectiveness in retail image development. Understanding that consumers with varying degrees of perceived religiosity tend to differ in their evaluations of certain store attributes can be very useful in determining the appropriate image for a retail store and in designing an overall retail marketing strategy based on that image.

REFERENCES


