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Religious Commitment and Purchase Intention: Evidence from Consumers in Lagos, Nigeria Suburb

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Abstract:

Religion is a crucial element of culture, coupled with its attendant effect on daily human behavior and life in the marketplace. This study investigates the effect of religious commitment on consumer purchase intention. Specially, the role of consumer relationships is highlighted as a mediating variable between religiosity and purchase intention. Samples of hundred (100) participants from two religious backgrounds (a mix of Islam and Christianity) were selected using stratified and purposive random sampling techniques. Stratified because it is a mix of respondents from two religious groups and purposive because it is geared towards a religious audience. Two (2) Major Focus groups of Thirty-two (32) respondents were exposed to a few oral interview questions. Three (3) research questions were formulated for the study. The data was collected using a questionnaire instrument and analyzed with correlation statistical analysis. Findings from the study show that religious commitment affects consumer purchase intention; impacts on behavioral pattern towards purchasing some products and affects the type of product being sold by marketers.

Keywords: Religious commitment, purchase intention

1. Introduction

Religious affiliation and religiosity are two important constructs used in religious studies to explain consumers' behavior. A function of religion is to provide a source of meaning and purpose for people and to provide a framework which makes life understandable and interpretable. Denominational membership or religious identification of an individual is termed as religious affiliation, while religiosity is an individual's level of commitment to a particular religious group. Although religion has been a significant force in the lives of many individuals, its role in consumer choice can be characterized as unclear or 'fuzzy'. During last two decades, a trend has shown that scholars have embraced religion as a significant cultural effect in modern-day consumer behaviour and purchasing intention. Religion, being an aspect of culture, has considerable influence on people's values, habits and attitudes, and it greatly influences lifestyle, which in turn affects consumer decision behavior (Yousuf, 2019; Abu-Alhajia, Nerina, Hashim and Jaharuddin, 2018 and Delener, 2010).

Religion is a cultural factor that is important to study because it is one of the most universal social institution and the effect has significant influence on attitudes, values and behavior of individual, group and society. Dimensional culture is very dynamic in society, but religious teachings form the pillars of a stable and static society. Once the basics of religion is held, global marketers can be confident they will not change very often. Religion is not a trend that can be dismissed by marketers as a short-term change, but it is a long-term phenomenon, therefore, be regarded as valuable in understanding the constructs of consumers.

From a marketing perspective, there is need to base potential of religion as a basis for marketing strategy (Yousuf, 2019; Delener, 2010). This is because a lot of information about the typical consumer is in a state of flux. That is the relevance of certain characteristics to individuals or groups can change depending on the time and situation. In fact, marketers cannot rely on the implications with regard to basic consumer demographics such as income, educational attainment, age and employment status, because these characteristics change over time and from one generation to the next; thus, hampering the market segmentation to maximum. Marketers need to identify how consumer behaviour is influenced by factors of religiosity as they are essential to the success of marketers, especially for those who operate in the multi-religious country like Nigeria. Perhaps the main challenge for them is to understand the differences and similarities that characterize consumer behaviour across different religious groups. Although marketers can use a standard approach by focusing on the basic needs common to all consumers, they may underestimate the enormous influence of the religious differences among consumers in their purchase intention and choice. Thus, the advantage of this approach is difficult to be obtained if consumers with cultural backgrounds and different religious diversity are forced to standard marketing efforts.

Therefore, marketers need to develop an effective marketing strategy for a particular culture that particularly looks at the effect of consumer spending decisions from religious point of view. Therefore, this study aims to investigate the effect of religious commitment on purchase intention.

1.1. Statement of the Problem

Religious commitment seems to affect some people's intention to purchase a particular product and thereby made them to prefer one product to another (Delener, 2010). Religion is more like culture which dictates activities and way of life for some people (Kim, Mullen, Williams & Hunt, 2009). For instance, Muslims are taught to always indulge in buying goods that are halal which means goods that are from genuine and pure source, and also Christians are taught to always have good intention and go for the best when purchasing a product. Given the importance of consumer religiosity as it relates to consumer behaviour and purchase intention, the examination of the process by which consumers' religiosity influences their buying decisions provides an invaluable research opportunity. This research will add to the existing consumer purchase intention literature by extending several aspects in relation to religious commitment. The result of this research aims to explain generational characteristics that may differ to some extent in terms of the effects that religiosity and other psychographic factors towards consumer purchase intention and its different categories. Identified characteristics of consumers' behavioural pattern of this research can be employed in understanding Nigerian consumers' behavior especially in Lagos State.

There are various important roles this study will play in the society especially to consumers and the marketers. One of them is it will enable the marketers to having the knowledge of the kind of product the consumers prefer to buy because of their religion. When a marketer knows the kind of product or goods the consumers prefer, this will help shape his/her orientation towards making those products available thereby reducing the stress of stocking other products that will not sell. Of course, the marketer would have known that the consumers' religion does not allow him or her to purchase some kind of goods and this will make the buying and selling to go smoothly without any issue. Another one is that this study will educate the general public on how religion dictates the activities of those who claim to have commitment to such religion. By the time individuals understands this logic, it will definitely reduce some form of argument to whether such people are truly religious or just denying themselves not to purchase some goods.

This research will add value for practitioners by justifying how the market can be segmented based on the degree of religiosity, types of product and generational cohorts. This research is one of the few studies that examine the association between consumer's religiosity and purchase intention. By incorporating mediation and moderating effects, the study will analyse a complex, 'Religiosity-Consumer Behavior' model. Furthermore, it is important to discover the extent to which the degree of religiosity determines the preferences of goods. On the other hand, this research may be used by other researchers who may want to further on the topic or something nearest to it in which this study will serve as reference point in their literature review.

Going by the market structure in Nigeria today, especially with the religious practice in the country which is multi-religious such as Christianity, Islam and traditional religion, definitely not everybody will be religious enough to follow the guideline as laid down by their holy books (Delener, 2010). The problem now is that does religious commitment affect their intention to purchase goods that they really like and not the one they are forced to?

1.2. Research Questions and Hypotheses

In view of the foregoing problem statement, the following research questions and Hypotheses have been developed: Firstly, Is there relationship between religious commitment and purchase intention of consumers? Secondly, does purchase intention of consumers affect the type of product they buy? And thirdly, to what extent does religious commitment affect the type of product being sold by the marketers? Hypotheses to be tested will be to confirm if:

- There is no significant relationship between religion commitment and purchase intention of consumers.
- There is no significant relationship between purchase intention and type of product bought by consumers.
- Religious commitment will not affect the type of product sold by marketers.

1.3. Theoretical Framework

Most recent studies delineated religion as a multidimensional construct and propose that religion affects consumer psychology and behavior through four dimensions—beliefs, rituals, values, and community (Islam & Chandrasekaran, 2020; Bukhari, Hussain, Ahmed, Streimikiene, Soomro, & Channar, 2020; Husemann & Eckhardt, 2019; Stolz & Usunier, 2019; Agarwala, Mishra & Singh, 2019; Yousuf, 2019; Minton, 2019; Abu-Alhajia, Nerina; Hashim & Jaharuddin, 2018; Mathras; Cohen, Mandel & Mick, 2016).

Religiosity is a unified system of beliefs and practices relative to sacred or transcendent things and persuades an understanding of one's relationship and responsibility to others when living together in a community. It is a system of symbols which acts to produce powerful, pervasive, and long-lasting moods and motivations in men by formulating conceptions of a general order of existence and clothing these conceptions with such an aura of factuality that the moods and motivations seem uniquely realistic. The center of religion is religious commitment, often termed as religiosity and defined as the degree to which a person uses or adheres to his or her religious values, beliefs and practices and uses them in daily living. There is a possibility that a highly religious person will assess the world through religious guidelines and consequently will integrate his or her religion into much of his or her life. Similarly, describe religiosity as the extent to which an individual is committed to the religion he or she professes and its teachings, such as the individual's attitudes and behaviours reflecting this commitment. Thus, religiosity is the religious commitment that refers to the participation in, or endorsement of practices, beliefs, attitudes, or sentiments that are associated with an organized community of faith.

Religiosity (the extent to which an individual is committed to a particular religious group) is one of the most important cultural forces and a major influence on buyer behavior. This is because the purchase decision may be categorized according to how many consumers adhere to a faith. The implication is that marketers might consider using consumer religiosity as a valid segmentation variable for marketing their products and services. If the larger market segment-based religiosity can be identified, marketing strategies can develop programs that will increase the importance of consumers in each market segment. Furthermore, the value orientation of consumers religion provides an important basis for product positioning and developing promotional strategies.

2. Conceptual Clarifications

2.1. Religion

Religion represents the universal values and influence on human behaviour, in decision making. Scholars explain that religious values are established in an individual's spiritual experience, a criterion that emotionally affects the purchase orientation (Shah-Alam, Mohd & Badrul-Hisham, 2011; Khraim, 2010), in the form of personal morality and social ethics in the community. Religion is the mainstay of every culture that affects the daily life of its followers as well as shapes the person's moral system and society's ethical structures (Bukhari et al., 2020; Islam, et al, 2020 and Husemann et al 2019).

2.2. Religious Commitment

Religious commitment is expressed as religiosity aspect to influence consumers' choice behaviour. The model of religiosity reflects on religious beliefs and religious activities (Mukhtar & Butt, 2012).

2.3. Religiosity

Religiosity explains the cognitive (intrapersonal) and behavioural (intrapersonal) dimensions. The intrapersonal religious dimension is related to religious identities, religious attitudes, values, and beliefs, while the interpersonal religious dimension reflected religious affiliation and religious activities in society (Mokhlis & Spartks, 2010). This is important to understand that consumers on religious commitment and affiliation to their religion, due to indicates that religious doctrines would be effect to their lifestyle, and decision-making process (Khraim, 2010; Muhammad and Mizerski, 2010).

2.4. Purchase Intentions

Purchase intentions reflect a passion to continuing to using a specific brand. Intention to purchase is a process to determine and view consumer behaviour (Asgari and Borzooei, 2014; Shaari & Arifin, 2010). The most crucial point in each industry concentrates on increasing its consumers' purchase intention. According to study by Shaari and Arifin (2010), assessing the purchase intention would help to better understanding the needs and expectation of consumers. In this regard, evaluation the considerable constructs to boost the purchase intention would be another stream that each industry must pay attention to make a superior purchase intention. Religious commitment with behavioural and cognitive facets plays important role as a predictor of purchase intention (Shaari & Arifin, 2010). Finally, in order to analyze the purchase decision process by consumers, the effect of consumer-brand relationships on purchase intention is a significant issue in the market.

3. Determinants of Consumers' Intentions towards Purchasing

3.1. Religion

A significant number of Scholars have been able to establish a clear relationship between religion and customer intentions towards purchasing (Islam, et al, 2020; Agarwala, et al, 2019; Al-Hyari, Alnsour, Al-Weshah & Haffar, 2012; Schiffman and Kanuk, 2010).

Hoyer, Macinnis and Pieters (2016) assert that religious values provide the individual not only with a certain form of acts and spiritual rituals but also with standards of behavior and a general world view. Thus, religion can form the basis of how an individual chooses to lead his/her life. Almost all religions have sets of laws that affect everyday purchases and habits that have an impact on the consumer behavior (Hoyer et al., 2016). Religiosity and religious affiliation were found to be predictors of consumer behavior in the presence of lifestyle and demographic variables, implying that the influence of religion on the value systems of the society and the effect of these value systems on consumer behavior cannot be underestimated.

Research by Kim, Waller and Erdogan (2005) found out that Islamic followers are much more offensive towards sex related and addictive product. Alam, Mohd and Hisham (2011) carried out a study to examine the effect of religiosity on Muslim consumer behaviour and on purchasing decision in Shah Alam and Bangi in the Selangor state of Malaysia using a sample of 232 Muslims from middle- and upper-income groups. The findings indicated that religious Muslims in Shah Alam and Bangi areas consider Islam as their source of reference and they spend moderately, as commanded by Allah in the Quran. The study confirms that religiosity acts as a full mediating role in the relationship between relative and contextual variables, and purchase behaviour of Muslim consumers (Alam, Mohd & Hisham, 2011).

3.2. Brand Image

Kotler and Armstrong (2008) suggest brand to represent the perception and feelings of customers towards a product or service provided by an organization. It is not only about the name and symbol but is associated with customers who buy the products physically and emotionally. Hu, Jou and Liu (2009) stated that there are three components of brand image: the image of the product itself, of the corporation and of its competitors. Therefore, in order to attract customers to purchase a product, the customer must be familiar with the product. Thus, it is one of a corporation's responsibilities to build a good image of its products as well as the image of the corporation itself in order to create familiarity between the product and customers. In this case, Yunus, Rashid, Ariffin and Rashid (2014) suggest that there is a relationship between Islamic brand and consumer intention towards food products.

3.3. Norms

According to Hee& Jae-Eun (2011), subjective norms refer to a person's perception of social pressure to perform certain behaviour. In other words, the norm is an informal guideline about what is considered right or wrong, which has been laid down in a particular group or social unit. For example, a person will be subject to social pressure to act according to what others think is right. This can be parental influence and peer influence. It can also be a personal norm where it is about 'an evaluation of the specific behavior in relation to a specific internal standard. In this case, Afendi, Lina & Darami (2014) found that there is a positive relationship between norms and purchase intention of products.

3.4. Attitude

Attitude is the function of beliefs. In this case, attitude toward behavior refers to personal evaluations being favorable or unfavorable to performing that behavior (Hee& Jae-Eun,2011). Attitude can also be defined as a feeling or way of thinking that leads to a person's behavior. A person who believes that performing a given behavior will lead to mostly positive outcomes will hold a favorable attitude toward performing the behavior, while a person who believes that performing the behavior will lead to mostly negative outcomes will hold an unfavorable attitude.

3.5. Price

Price is the quantity of one thing that is exchanged or demanded in barter or sale for another. It can also be defined as a value or amount of money that is expected to be paid in the exchanging process of a product or services. Price has been established as a major factor in purchasing intention (Toong&Khin,2015). Yoon&Hyun-Hwa(2012) randomly collected data from 1,930 US online consumers using an online survey to examine consumer perceptions of online consumer reviews and effects on consumer attitudes and usage behaviours in relation to individual characteristics. The duo found that consumers perceived benefits and costs from online consumer reviews and that both benefits and costs influenced consumer attitudes toward, and usage behaviors of online consumer reviews (Yoon & Hyun-Hwa, 2012).

Ellis & Mccracken (2012) conducted another study to determine consumers' willingness to pay for organic versus conventionally produced cotton apparel; and to explore the role of purchase behaviours, apparel attributes and consumer beliefs about organics in purchase decisions. The findings showed that on average, participants were willing to pay a 25 percent premium for an organic cotton T-shirt over the visibly similar T-shirt made from conventionally produced cotton. Participants who pay for their own clothing or make purchase decisions alone were not willing to pay a premium.

3.6. Culture

A consumer's buying behaviour is influenced by cultural, social, personal, and psychological factors. Cultural factors exert the broadest and deepest pressure in individuals and societies (Kotler, 2008). Teimourpour and Hanzae (2011) stated that 'consumer behavior was more heterogeneous because of cultural differences', when they conducted a study to review cultural factors with a focus on religious factors that influence the Iranian consumers' behavior during evaluation of luxury value dimensions. The findings of their study supported the notion that there are cultural differences between consumers in evaluating luxury value dimensions. The findings of the study are thus useful to domestic and international marketers toward a better understanding of Iranian consumers' luxury value perception based on cultural aspects.

According to Saraswat (2018), Zara, one of the largest fashion retailers faced difficulty in achieving success in the Indian market. The main problem was where Zara used to have a set of fashion design that only involved a certain type of color such as black, grey or white. However, Indian traditional dress involves lots of different color mix and match. So, Zara faced difficulty in changing the market preferences but had to come out with an all new set of fashion style for the Indian market because of their cultural and traditional dressing style.

3.7. Social Class

Kotler (2008) asserts that Social class has a profound effect on consumer spending habits. The most obvious effect is the level of disposable income of each social class. The rich have the ability to purchase more consumer goods than those with less income, and those goods are of higher quality. There is also a distinction in the type of goods purchased. For example, the upper class tends to be the primary buyers of fine jewelry and often shop at exclusive retailers. The lower classes, in contrast, are much more concerned with simply getting by; they focus more on necessities. Schiffman&Kanuk(2010) on the other hand indicated that social classes show distinct product and brand preferences, especially for goods considered as luxuries such as cars, furnishings and leisure activities like golf. For instance, wealth, power and prestige are popular factors frequently used in the estimation of social class. Social class influence can be used as a basis for segmenting markets and may reflect the aspirations of consumers (Schiffman&Kanuk, 2010). Members

within a social class share similar values, interests and behaviors. This is important because they tend to share the same purchasing and consumption patterns.

3.8. Personal Income

According to Coleman (2009), the consumer behaviour within a society reflects one's financial status, for example a family with limited financial resources may recognize that certain high-priced luxuries are beyond its means; however, that same family may find that it does have the resources required to engage in various forms of social or cultural consumption which provide important, alternative sources of satisfaction and status. Many similar scenarios are possible; time and effort can frequently be substituted for money, and money can be spent in a manner intended to compensate for limited access to highly restricted social circles.

In a research study 'predicting online purchase intentions for beauty products' conducted by Jihyun and Hyun-Hwa (2008), it was established that the transaction cost factor along with demographic variables (gender, income and number of children), were important predictors in determining the intention to purchase clothing, jewelry or accessories via the Internet.

4. Research Methods

A hundred (100) sample of Male and female respondents (55 Females and 45 Males) with ages ranging between 21 and 65 years of age were drawn from two religious backgrounds (a mix of Islam and Christianity) in the Lagos municipality, using a combination of stratified and purposive random sampling techniques. Stratified because it is a mix of respondents from two religious groups and purposive because it is geared towards a religious audience. The Questionnaire was confirmed for Content Validity through reviews by selected and highly referred scholars of Marketing and Business, while a Cron-Bach alpha reliability Coefficient of 0.91. The questionnaire was administered via emails, survey monkey tool and one-on-one interactions with individuals through snowballing and referrals among residents within the Lagos Suburbs. The cosmopolitan nature of Lagos comprising of all the major ethnic groups opens the results of this study as an indicator for Nigeria but may not be generalizable. Data was analyzed based on simple percentages. Two Research Focus Groups of fifteen (15) and seventeen (17) respondents (a considerable mix of both sexes) were drawn from religious institutions based in 2 major trade hubs in Lagos were exposed to oral interview questions enquiring about how their religious values could affect their purchase intentions and product/service choices Three (3) research questions were formulated for the study, while the data was collected using a questionnaire instrument, the three developed hypotheses were tested using Correlation Statistical Analysis

5. Discussion of Findings

The research instrument was in 3 sections. Section A enquired about the Biodata of respondents (Age, Sex, Education and religious affiliation) while Section B were research statements asking how much they agreed or disagreed (1 for Strongly Disagree and 5 for Strongly Agreed at the extremes) on a 5-Scale Likert measurement. Section C was a set of 5 oral interview questions for the two (2) focus groups contracted to participate in the study.

Majority of the respondents (80%) fell between 25 and 55 years while the rest of them (20%) were above 55 years. Over sixty-eight percent (68%) had either acquired first degrees and/or diploma, while nineteen percent (19%) had acquired one postgraduate degree or the other. Thirteen percent (13%) of them had high school certificates. This reflects a significant level of education that could understand the clear language dimension of the Instrument used. 45% of the respondents were from the Islamic affiliation, while 44% of them were affiliated to Christianity. The remaining 11% either did not state their religion or declared not to belong to any of the 2 Major religions in the study by ticking on 'others'. Relevant extractions were made from the Research enquiries in Section B and subjected to three (3) tests of hypotheses stated earlier in the study.

6. Hypotheses Testing

The three (3) tests of Hypotheses are re-stated as follows:

- There is no significant relationship between religion commitment and purchase intention of consumers.
- There is no significant relationship between purchase intention and type of product bought by consumers.
- Religious commitment will not affect the type of product sold by marketers.

6.1. Hypothesis One

- Ho: There is no significant relationship between religious commitment and purchase intention of consumers.

| Correlations | | | |
|----------------------|---------------------|----------------------|--------------------|
| | | Religious Commitment | Purchase Intention |
| Religious Commitment | Pearson Correlation | 1 | .747 |
| | Sig. (2-tailed) | | .000 |
| | N | 93 | 93 |
| Purchase Intention | Pearson Correlation | .747 | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 93 | 93 |

Table 1

The table above shows the correlation result between religious commitment and purchase intention. The result of ($r = .747$) indicated that there is a positive correlation between religious commitment and purchase intention and significant because the p-value of 0.000 is less than the level of significant of 0.05. Since the contribution of religious commitment and purchase intention is far above average, it signifies that religious commitment influences purchase intention of consumers. Consumer intentions here are based on dictates coming from their religious backgrounds.

6.2. Hypothesis Two

- Ho: There is no significant relationship between purchase intention and type of product bought by consumers

| Correlations | | | |
|-------------------------------------|---------------------|--------------------|-------------------------------------|
| | | Purchase intention | Type of product bought by consumers |
| Purchase intention | Pearson Correlation | 1 | .597 |
| | Sig. (2-tailed) | | .000 |
| | N | 93 | 93 |
| Type of product bought by consumers | Pearson Correlation | .597 | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 93 | 93 |

Table 2

The table above shows the correlation result between purchase intention and type of product bought by consumers. The result of ($r = .597$) indicated that there is a positive relationship between purchase intention and type of product bought by consumers and significant because the p-value of 0.000 is less than the level of significant of 0.05. It signifies that there is a positive significant relationship between purchase intention and type of product bought by consumers.

6.3. Hypothesis Three

- Ho: There is no significant relationship between religious commitment and type of product sold by marketers.

| Correlations | | | |
|-----------------------------------|---------------------|----------------------|-----------------------------------|
| | | Religious Commitment | Type of Product Sold by Marketers |
| Religious commitment | Pearson Correlation | 1 | .439** |
| | Sig. (2-tailed) | | .000 |
| | N | 93 | 93 |
| Type of product sold by consumers | Pearson Correlation | .439** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 93 | 93 |

** . Correlation is significant at the 0.01 level (2-tailed).

Table 3

The table above shows the correlation result between religious commitment and type of product sold by marketers. The result of ($r = .439$) indicated that there is a positive relationship between religious commitment and type of product sold by consumers and significant because the p-value of 0.000 is less than the level of significant of 0.05. It signifies that there is a positive significant relationship between religious commitment and type of product sold by consumers.

The two (2) focus groups of thirty-two (32) respondents had twenty-four (24) of them (75%) indicating that their religion affected their purchase intentions, while twenty-five (25) of them (78%) agreed that their intentions affected the type of products they bought in the past.

It is evident from the results generated that most respondents revealed that religious commitment has a positive and significant relationship with their purchase intention and also the type of product they buy. However, religious commitment has a significant relationship with type of products sold by marketers but not to a large extent.

7. Conclusion

Religiosity has been observed to be gaining momentum in the global business environment. Recent marketing and consumer behaviour studies emphasize the importance of religiosity as an instructive construct in predicting human behaviour and strongly suggest a possible relationship between religiosity and particular aspects of consumer behaviour. Although religiosity can influence consumers' behaviour, and buying decisions in particular, the effectiveness of religiosity as a determinant for differentiating consumers remains almost unexplored. As a result of this oversight, marketing theory

and practice is not completely established. In this regard, this study endeavours to provide some initial suggestions to confirm that religiosity is one of the most important and pervasive forces that influence consumer behaviour.

This study reveals a significant relationship between religious commitment and consumer purchase intention, which signifies that religious commitment influences the purchase intention of consumers. It is further established that there is a positive association between purchase intention and type of product bought by consumers. However, religious commitment has a significant relationship with type of products sold by Manufacturers but not to a large extent.

It is worth mentioning that this paper will also be able create awareness among business managers and marketers, encouraging them to pay more attention to the factors that influence consumers' intentions towards their products/services. Further attention can be paid to the role of religiosity, thereby assisting them towards performance improvement and competitiveness in the marketplace.

The research results in this paper supports the effects of religious affiliation and religious commitment (religiosity) on various aspects of consumer behavior as reported in the recent works of Islam et al (2020), Agarwala et al (2019), Minton (2019) and Mathras et al (2016) among many others stated in the theoretical framework in this paper. There is a strong point of agreement in these studies about how religiosity influences consumer product choices, materialism, intolerance and ethical values.

The clear indications to be drawn here could be that consumers are very mindful of the attendant influence of religion on their purchase intentions. Another factor for consideration could be that consumers who feel their conscience may be restless for purchasing a product/service because of their doctrine would always abide by the rules and regulations of their religion. Product Manufacturers would need to take cognizance of product or service components that may contradict consumers' religious values with the basic intent of avoiding cognitive dissonance that could run their business at a loss.

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