

Effect of Religion on Selected Aspects of Consumer Behaviour: An Exploratory Study of Gujarati Consumer

Dr. Mahesh K. Patel¹ and Dr. Mihir Pathak²

^{1,2}(Assistant Professor, N.P College of Computer Studies & Management, Kadi, Gujarat, India)

Abstract: Human behavior is greatly influenced by various cultural forces. Among various cultural forces, Religion has been consistently recognized as an important social force in influencing human behaviour. Though the value of religion as a cultural-based predictor of consumer behaviour has been recognized widely, the research on religious influences on consumer behavior has not been adequately undertaken. This paper contributes to this area by exploring the effect of religion on consumer's use of information sources and shopping orientation. Analysis of variance procedures is used to analyze the data. In this research, an attempt is made to investigate how consumers' use of various information sources and shopping orientation can differ depending on their religious affiliation. Data are collected from Gujarati consumers in Gujarat. The finding reveals that consumers' use of information sources and shopping orientation are affected by their religious affiliation.

Keywords: Information Sources, Religion, Religious Affiliation, Shopping orientation.

I. INTRODUCTION

The foundation of any culture is the commonly shares values, ideals and assumptions of its members about the life. These values transformed from one culture to another not by genetic process but by learning and interaction with one's environment (Ferraro 1994). The members of the society behave and act in a socially acceptable manner by using this learned values. In the view of Slowikowski and Jarratt (1997), the structure of social organisation, habits and conventions, the communication system and roles and status positions for members of that society are determined by these values.

Religion influences people's values, habits and attitudes as an important component of culture (Belzen 1999). In the context of culture, Religion, the cognitive or ideological elements of a country's culture, is a unified system of beliefs and practices that permeates the value structure of a society. Religion syndicates the groups in general and nation in particular by its value system (Geertz 1993). Religion acts as a major cohesive force, if not the only one in some societies like India, Israel, Iran, and Saudi Arabia. In the view of Berkman, Lindquist and Sirgy (1997), sacred nature of religion makes it acceptable without any questions and it pervades all aspects of life, from family to education to the workplace to government.

The root of religious influences on consumer behavior is through its personality structure that is the beliefs, values and behavioural tendencies of a person which in turn will affect consumers' marketplace behaviours (Sheth & Mittal, 2004). The role of religion in consumer choice can be identified in two ways; from the review of current consumer behaviour and international marketing texts. In first instance, religion is a macro-level transmitter of values. Religion transmits the values through socialisation process by mediating the effects of other institutions and by encouraging consumers to embrace certain values and precepts. So it can be said that religion is an important part of the socialization process whereby parents condition their children to fit into the cultural pattern of their society. Second, the choice behavior of religious members is influenced by the rules and taboos inspire religious affiliations. Many of the important life transitions that people experience (e.g. births, marriages and funeral rites), in values that come to be important to them (e.g. moral values of right and wrong), in shaping public opinion on social issues (e.g. cohabitation, premarital sex, family planning, death penalty, organ donation, abortion, and the like), in what is allowed and forbidden for consumption (e.g. restriction on eating and drinking) and in many other aspects that pertain to everyday life are influenced by religion and its associated practices.

Religion's impact on consumption-related behaviour has been only very modestly studied in the marketing literature. Cutler (1991) has conducted an analysis on publication of papers on religion in the academic marketing literature prior to 1990 and found that there are only thirty five relevant articles which had a religious focus and of them only six were specifically identified as articles within the consumer behavior discipline.

So, it is evident that there is very scant and limited research on the impact of religion on consumer behaviour which calls for more research on the relationship between religion and consumer behaviour to enrich the marketing literature (Bailey and Sood, 1993; La Barbera and Gürhan, 1997), especially in the international

context. In the similar line, this paper investigates whether Gujarati consumers' use of information source and shopping orientation can differ depending on their religious affiliation (Hinduism, Islam, Jainism and Christianity), which has not been investigated yet.

II. LITERATURE REVIEW

The empirical evidences found within the consumer behaviour literature, though scarce, stresses that religious affiliation has the potential to be valuable predictor of consumer behaviour. Among the earlier studies conducted in the marketing, Engel (1976) has investigated the influence of religious affiliation on consumer behaviour and noted that there is a sharp differences in the psychographic profiles between Lutheran Church and Assembly of God denominations in Brazil. The result of his study shows that the Lutheran Church members are more secular and have relatively minimal interest in spiritual growth while the lifestyle of the Assembly of God members has been greatly influenced by Christianity. Though the findings of Engel's are limited to the consumers of Brazil, it has left an empirical foundation for religious affiliation and denomination as an important variable for consumer segmentation.

Thompson and Raine (1976) in their study on religious affiliation and store location have investigated whether religious affiliation was a significant determinant of furniture purchases at the store. The results were not satisfactory as religious affiliation showed no significant relationship to furniture sales. Nevertheless, they found that the store had a greater amount of sales coming from "a middle range of fundamentalist Protestant religious denominations" (p. 72).

Hirschman has carried out a series of work concerning religious affiliation and consumer behaviour in the early 1980s. She has undertaken the study of consumers affiliated with Catholicism, Protestantism and Judaism religions study to investigate the similarities and differences in consumption-related activities. Among her studies, Hirschman (1981) has examined the differences between Jewish and non-Jewish in information seeking and processing in her earliest work. Her findings shows that compare to non-Jews, a person of Jewish ethnicity would exert a stronger effect on fellow Jew's behaviour. It was found that the Jewish subculture differed significantly from non-Jewish subculture on information seeking from mass media, innovativeness and transfer of information to others about products and these three characteristics are positively related with the Jewish ethnicity. In her successive study, Hirschman (1982a) has examined the difference between Catholic, Jewish and Protestant consumers in their self perceptions regarding inherent novelty seeking and information transfer. The result of the study indicated that compared to Protestants and Catholics, Jews indicate a higher level of inherent novelty seeking and compared to Protestant consumers, Jews and Catholics have a higher level of information transfer. On the basis of her studies, she concluded that religious affiliation as an ethnic group may serve as a potentially useful predictor and determinant of consumption patterns.

People's media usage and preferences are also affected by their religious affiliation. In their study on the major media habits of evangelical (born-again) and non-evangelical consumers, McDaniel and Burnett's (1991) have found some differences between these two market segments. Their findings indicated that evangelical consumers were generally lower in their newspaper readership, less likely to read business and skin magazines, less likely to listen to heavy rock or popular music and less likely to watch adult comedies or adventure dramas than as compared to their non-evangelical counterparts. However, compared to non-evangelicals, evangelicals were found to read more religious magazines and use more religious broadcast media.

In their study in Malaysia on bank patronage factors of Muslim and non-Muslim customers Haron, Ahmad and Planisek (1994) noted that Muslim and non-Muslim have many similarities in their perception of commercial banks and utilisation of products or services. The study showed that about 39 per cent of the Muslim respondents believe that religion is the only reason that motivates people to patronise the Islamic bank in terms of their perception of why people patronised the Islamic bank.

With a national sample of 600 respondents, Essoo and Dibb (2004) have conducted a similar study in the island of Mauritius from three different religions: Hinduism, Islam and Catholicism. A television set was chosen as a product for study since it is not to be particularly religiously sensitive. The result indicated that Hindus and Muslims differ for all seven types of shopper: the demanding, practical, trendy, traditional, economic, thoughtful and innovative shopper. Except for the demanding shopper, Muslims and Catholics were also found to be significantly different for these shopper types. The significant differences are also noted between Hindus and Catholics for the demanding, practical and traditional shopper types.

Mokhlis (2009) has done a study of Malaysian consumer to know difference in consumer behaviour by their religious affiliation. Using area sampling procedure, the research data was collected from three hundred respondents from five residential areas in Kuala Lumpur were randomly sampled for this study. The result of the data analysis revealed that compared to their Christian counterparts, the people of the Islamic faith were reported to be more ethnic conscious, to place greater emphasis on traditional family values and display greater fashion conservatism. He further noted that compared to Christian, Hindus were more likely to be ethnic conscious whilst compared to Muslims; Buddhists were less likely to display fashion conservatism.

A study on a difference of information source usage by the level of religiosity and a different shopping orientation depending on each religious value was conducted by Shin et. al. (2011). The result revealed that religious consumers have high tendency to use information source and they are dependent on it. Their further analysis revealed that Buddhism has a greater Utilitarian approach tendency; Catholicism has a greater Social/Hedonic approach tendency and Protestantism has a greater Overpowered approach tendency.

Significance/Need of the Study

Besides filling the void in the literature, the results of the current study can carry significant managerial implications for marketing strategists. The present study will determine whether religiosity is justifiable for market segmentation. If larger market segments of the society can be identified on the basis of their religiosity profiles, the marketing strategists could develop programmes and policies that would maximally enhance the important values of the consumers in each market. In addition, findings of this study should contribute to niche marketing strategies by providing a framework within which religious consumer groups in Gujarat may be better understood and targeted by local marketers.

Objectives of the study

1. To examine the effect of religious affiliation on use of media sources
2. To evaluate the effect of religious affiliation on shopping orientation of consumers in Gujarat.

Hypothesis

1. There are significant differences in the use of information sources among consumers affiliated to different religions
2. There are significant differences in the shopping orientation among consumers affiliated to different religions

III. METHODOLOGY

Sample characteristics

The sample consists of female respondents (36.9) as compared to male respondents (63.1). Respondent's age categories are 21 years and above. With the majority (49.1%) of the respondents included in the survey sample being between the ages of 21 – 30, followed by the 31 – 40 group at 23.1%. The next largest age group was 41-50 at 18.5%. Respondents were also asked to provide information regarding their marital status. The analysis revealed that more than half of the total sample, or 55.2% of the 750 respondents included were married while 42.7% were single. When the religious variable was examined, the largest proportion of the respondents was Hindu, accounting for 56.5% of the total sample. This was followed by Muslim (17.6%) and Jainism(14%). Another 11.9 % of the total respondents indicated that they were affiliated with Christianity. By comparison, the state religious distribution is 89.31% Hindu, 9.09% Muslim, 1.04 % Jain and 0.56% Christian (Census Survey 2001).

Statistics on employment showed that a large proportion of the respondents (34.3%) were self employed, 25.9 % were working in the private sector while 16.9 % of the respondents were government employees. Non-working (e.g. students, housewives, retirees and Unemployed) respondents constituted 22.9%. As far as the educational level was concerned, 24.9% of the respondents possessed secondary education while 30.9% had attained some college diploma. 19.7 % of the respondents were graduate/postgraduate in general stream while 15.9% were graduate/postgraduate(professional). The income frequency count showed that 38.8% of the respondents had a total household income of 200001-500000. 29.6% reported figures between 90001-200000 while 14.7% indicated income between 500001-1000000. Further, 10.8% of the respondents revealed income below 90000 and 6.1% had a total income over 1000000 . Overall, the sample appeared to be younger, more educated and includes more middle-income earners.

Sampling Methodology

The respondents were over 21 years old professing any of the four major religion of Gujarat i.e. Hinduism, Islam, Jainism and Christianity. The reason is the formal education system in India in which a person completes is post-graduation at the age of 21 years and it is assumed that person behave independently after the age of 21 years. A sample size of 750 including Hindu (424), Muslim (132), Jain (105) and Christian (89) was taken after considering the statistical requirement and power, time and cost consideration and considering the sample size of previous studies. The selection of the sample was done using quota sampling and for applying it, Census Survey of India was taken as a base.

Measurement Items

Religion

Religion was measured in terms of respondents affiliation to any of four major religion practiced in Gujarat; Hinduism, Islam, Jainism and Christianity.

Information Sources

Information sources, such as print publications (magazine/newspaper), commercial broadcast (television) and personal influences (family/friends) are generally used to ascertain information about

merchandise. Eight items with a 5-point Likert-type scale ranging from never (1) to always (5) were used to measure how frequently consumers used the following sources of information when buying for clothes: (i) television advertising, (ii) catalogues/brochures, (iii) magazine advertising, (iv) newspaper advertising, (v) friend's opinion, (vi) family opinion's and (vii) salesperson advice (viii) Internet. These items were adapted from Eckman et al. (1997).

Shopping Orientation

Shopping orientation items was adopted from previous studies of Shamdasani, Hean and Lee (2001), Welker (2004), Moye and Kincade (2003), Zhang, Carpenter and Brosdahl (2011) and Sinha (2003) and Garnett (2010). A 5-point Likert scale was used to measure the shopping orientation of respondents, ranging from strongly disagree (1) to strongly agree (5).

IV. DATA ANALYSIS AND RESULTS

Prior to hypotheses testing, multiple items measuring information sources and shopping orientation were factor analyzed to reduce the numerous variables to a manageable number of components. Such analysis is useful in gaining understanding on the main dimensions that underlie the observed sets of items (Hair et al. 1998). Principal components factor analysis with a varimax rotation was used to factor the multiple items. 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 is achieved. An accepted method of interpretation of factor loadings is to regard as significant any variable with a loading of 0.4 or greater are associated with the appropriate factor (Hair et al. 1998). To examine the internal consistency of the factors obtained, Cronbach's alpha was calculated where a coefficient at 0.5 or higher was considered acceptable (Kerlinger & Lee, 2000). Table 1 summarizes the results.

The factor analysis of the 8 information source items produced two factors. The first factor contained six items: newspaper advertising, catalogue/brochures, television advertising, magazine advertising, internet and sales person advice. This factor was labeled "media source". The second factor contained three items: family/relatives and friend's opinion. This factor was named "personal source". Cronbach's alpha coefficients for "media source" and "personal source" were 0.788 and 0.465 respectively.

Similar procedures were also applied to the shopping orientation items. Factor analysis and varimax rotation methods extracted six factors which had eigenvalues greater than one. These factors produced Cronbach's alpha coefficients ranging from 0.58 to 0.79, indicating high internal consistencies and reliabilities. Six factors were the following: Impulsive & Fashion Conscious Buyer, Recreational Shopper, Price Conscious and Brand Loyal, Convenience Seeker, Shopping Enjoyment, Brand Conscious.

Table 1 Results of Factor Analysis

Factor and variables	No. of Items	Eigen Value	Variance %	Alpha
<u>Information Sources</u>				
Media Source	6	3.136	36.225	0.788
Personal source	2	1.187	17.812	0.465
<u>Shopping Orientation</u>				
Impulsive & Fashion Conscious Buyer	6	4.935	14.328	0.79
Recreational Shopper	4	1.695	9.418	0.589
Price conscious and brand loyal	3	1.592	9.369	0.651
Convenience Seeker	3	1.156	8.393	0.572
Shopping enjoyment	2	1.037	8.245	0.564
Brand Conscious	2	1.012	7.382	0.58

To test the research hypotheses, multivariate analysis of variance (MANOVA) was initially used to assess overall group differences across dependent variables. MANOVA is appropriate when the dependent variables are correlated and protects against a Type I error, i.e. probability of rejecting the null hypothesis when it should be accepted (Hair et al. 1998). When MANOVAs turned out to be significant, a univariate analysis of variance (ANOVA) was run to see if the constructs of interest showed variations across different response categories of the independent measures. Post-hoc tests were employed to examine paired mean comparisons of the categorical means resulting from the variance analyses. Since this was an exploratory study in nature, the significance level was set at 0.10. The MANOVA and ANOVA results are presented in Table 2.

Table 2 MANOVA and ANOVA Result

	Mean Hindu	Muslim	Jain	Christian	Univariate F	Multivariate F
Information Source						
Media	3.240	3.537	3.2952	3.258	2.81*	2.316***
Personal	4.186	4.219	4.019	4.044	1.6	
Shopping Orientation						
Impulsive and Fashion Conscious Shopper	3.076	3.636	3.095	3.326	10.298***	3.455***
Recreational Shopper	3.943	4.167	3.791	4.045	3.807**	
Price conscious and brand loyal	3.384	3.772	3.267	3.629	5.895**	
Convenience Seeker	3.906	4.212	3.886	3.966	3.598*	
Shopping enjoyment	2.936	3.318	2.823	3.202	4.89**	
Brand Conscious	3.243	3.884	3.21	3.236	11.773***	

***p<0.001, **p<0.01, *p<0.05

Use of Information sources

MANOVA results indicated that religious affiliation has a significant impact on information sources ($F = 2.316$, $p < 0.001$), supporting H1. To determine which dependent variable(s) are responsible for the statistically significant MANOVA results, ANOVA was performed for each of dependent variable. Significant differences were found in media information sources ($F = 2.81$, $p < 0.05$). No significant differences among groups were found for use of personal information sources

Accordingly, post-hoc pairwise comparisons were conducted on significant findings in order to assess mean differences between groups. For Media source, significant differences were indicated between Hindu and Muslim ($p=0.036$). The cell mean indicated that Islamic followers obtained a slightly higher score ($M=3.54$) than the mean of Hindu Followers ($M=3.24$)

Shopping orientation

MANOVA results indicated that religious affiliation has a significant impact on shopping orientation ($F = 3.455$, $p < 0.001$), supporting H2. To determine which dependent variable(s) are responsible for the statistically significant MANOVA results, ANOVA was performed for each of dependent variable. The results of one-way ANOVA indicates that statistically religious differences existed in all six types of shopping orientations; impulsive and fashion conscious shopper ($F(3,746)=10.298$, $p<0.001$), recreational shopper ($F(3,746)=3.807$, $p<0.01$), price conscious and brand loyal ($F(3,746)=5.895$, $p<0.01$), convenience seeker ($F(3,746)=3.598$, $p<0.05$), shopping enjoyment ($F(3,746)=4.89$, $p<0.01$) and brand conscious (Brown-Forsythe $F(3, 387.517) = 11.773$, $p < 0.001$).

Accordingly, post-hoc pairwise comparisons were conducted on significant findings in order to assess mean differences between groups

For impulsive and fashion conscious shopper, significant difference are found Hindu and Muslim ($p=0.000$), Muslim and Jain ($p=0.001$). Muslims ($M=3.636$) are more impulsive and fashion conscious than Hindu ($M=3.076$) and Jain ($M=3.095$). For Recreational shopper, significant differences are found between Muslim and Jain ($p=0.009$). Muslim ($M=4.167$) Scores more than Jain. ($M=3.791$). Significant differences are found among Hindu and Muslim ($p=0.003$) and Muslim and Jain ($p=0.003$) for price conscious and brand loyal shoppers. Muslims ($M=3.772$) shoppers are found to be more price conscious and brand loyal than Hindu ($M=3.384$) and Jain ($M=3.886$). For convenience seeker, significant differences are found Hindu and Muslim ($p=0.010$). Muslims ($M=4.212$) are more convenience seeker than Hindu ($M= 3.906$). Significant differences are found among Hindu and Muslim ($p=0.009$) and Muslim and Jain ($p=0.014$) for shopping enjoyment. Muslims ($M=3.318$) shoppers are found to be more shopping enjoyment than Hindu ($M=2.930$) and Jain ($M=2.823$). For brand conscious shopper, significant differences are found among Hindu and Muslim ($p= 0.000$) and Muslim and Jain ($p=0.000$) and Muslim and Christian ($p=0.000$). Muslims ($M=3.884$) are more brand conscious than Hindu ($M= 3.243$), Jain ($M=3.210$) and Christian ($M=3.236$)

V. DISCUSSION AND CONCLUSION

Based on existing lines of discussion in consumer behaviour literature, this study hypothesized that consumers affiliated with different religions behaved differently in areas of use of information source and shopping orientation.

Four religious categories included in the analysis were Hinduism, Islam, Jainism and Christianity. The data analysis revealed the existence of an overall significant difference among members of the four religious faiths in two hypothetical consumer behaviours namely information sources and shopping orientation.

There exists the significant difference among Hindu, Muslim, Jain and Christian in the use of information sources. The people of the Islamic faith, as compared to their Hindu counterparts, were reported to use more media information source. direct comparison of the research findings are not possible because of the context of the research but in general terms, findings appear to be consistent with the previous study of Hirschman (1981) and McDaniel and Burnett's (1991) who have investigated the relationship between use of information sources and religious affiliation.

Also significant differences are found in shopping orientation of consumers affiliated to different religion. The people of the Islamic faith, as compared to Hindu and Jain, are found to be more impulsive and fashion conscious, recreational, price conscious and brand loyal and enjoying shopping. Muslims are also more convenience seeker than Hindu and brand conscious than Hindu, Jain and Christian. One possible rationale for the statistical distinction between Muslims and the other three religious adherents is that, Islam has not evolved significantly with modernity. The ardent believers of Islam still follows their traditional beliefs and values, even though the other religions have reassigned these priorities in line with the modern ways of living and lifestyles. This finding is consistent with Hirschman, 1981, Hirschman, 1982, Bailey and Sood 1993, Essoo and Dibb 2004, Andaleeb 1993, Waller and Erdogan 2004 study who had suggested the existence of behavioural differences between consumers of different religious groups. The other point of view maintained by a smaller number of researchers have casts doubt on these findings, however, concluding that the effects of religious affiliation on consumer behaviour are limited or insignificant (McDaniel and Burnett 1990). Returning then to the data presented, the finding of the present study appears to be in tentative agreement with literature – religious affiliation in general has had a significant impact on consumer behaviour.

Referring back to the pertinent literature, the major focus of consumer behaviour studies examining religious affiliation was on the similarities and differences in consumption-related activities between consumers raised in different religious traditions. Although the results reported were encouraging, findings in this area of research are consistent and there appears to be conclusive empirical evidences that religious affiliation may serve as an important source of variation in several consumption behaviours. Specifically, there exist two competing views about the role that religious affiliation plays in affecting consumer behaviour.

Managerial implications and scope for further research

The findings of this research indicated that the consumer shopping orientation and use of information source varies by their religious affiliation. The findings of this research will be helpful to the marketer to segment their market on the basis of religious groups when the market has diversified religious groups. Also it will be helpful to devise advertising messages and content suitable to a particular religious group.

It is recommended that future research should focus to study the differences in shopping behaviour of consumers of same religious denomination in the same national culture. The future research should focus on differences in shopping behaviours between devout and casually religious people in Gujarat, influence of religious values on shopping orientations between consumers in Gujarat and other state of India. In addition, other aspects of consumer behaviour should also be considered in future research such as retail patronage behaviour, ethical behaviour of consumers, the religious influences on online shopping orientation and website evaluative criteria etc. The results reported in the previous research would get new dimensions by further research and thereby giving more insights to the marketers about shopping habit of religious consumers.

VI. REFERENCES

- [1] Andaleeb, S. S. (1993). *Religious affiliations and consumer behavior: an examination of hospitals*. *Journal of Health Care Marketing* 13 (4): 42-49
- [2] Bailey, J. M. and Sood, J. (1993). *The effect of religious affiliation on consumer behavior: a preliminary investigation*. *Journal of Managerial Issues* 5 (3): 328-352
- [3] Cutler, B. D. (1991). *Religion and marketing: important research area or a footnote in the literature?* *Journal of Professional Services Marketing* 8 (1): 153-164
- [4] Delener, N. (1990b). *An examination of the religious influences as predictors of consumer innovativeness*. *Journal of Midwest Marketing* 5 (Spring): 167-178
- [5] Delener, N. and Schiffman, L. G. (1988). *Family decision making: the impact of religious factors*. In G. Frazier et al. (eds.), *Efficiency and Effectiveness in Marketing*. Chicago, IL: American Marketing Association (Summer): 80-83
- [6] Eckman, M., Kotsiopoulos, A. and Bickle, M. C. (1997). *Store patronage behavior of Hispanic versus non-Hispanic consumers: comparative analyses of demographics, psychographics, store attributes and information sources*. *Hispanic Journal of Behavioral Sciences* 19 (1): 69-83
- [7] Engel, J. F. (1976). *Psychographic research in a cross-cultural non-product setting*. *Advances in Consumer Research* 3. Association for Consumer Research: 98-101
- [8] Essoo, N. and Dibb, S. (2004). *Religious influences on shopping behaviour: an exploratory study*. *Journal of Marketing Management* 20 (7/8): 683-712
- [9] Ferraro, G. P. (1994). *The Cultural Dimension of International Business*. New Jersey: Prentice-Hall
- [10] Geertz, C. (1993). *The Interpretation of Cultures: Selected Essays*. London: Fontana
- [11] Hair, J. F., Anderson, R. E., Tatham, R. L. and Black, W. C. (1998). *Multivariate Data Analysis, 5th ed*. New Jersey: Prentice Hall Inc.
- [12] Haron, S., Ahmad, N. and Planisek, S. L. (1994). *Bank patronage factors of Muslim and non-Muslim customers*. *International Journal of Bank Marketing* 12 (1): 32-40

- [13] Hirschman, E. C. (1981). American-Jewish ethnicity: its relationship to some selected aspects of consumer behavior. *Journal of Marketing* 45 (Summer): 102-110
- [14] Hirschman, E. C. (1982a). Religious differences in cognitions regarding novelty seeking and information transfer. *Advances in Consumer Research* 10. St. Louis, Missouri: Association for Consumer Research: 228-233
- [15] Kerlinger, F. M. and Lee, H. (2000). *Foundations of Behavioral Research*, 4th ed. Stamford: Wadsworth
- [16] LaBarbera, P. A. and Gurhan, Z. (1997). The role of materialism, religiosity and demographics in subjective well-being. *Psychology & Marketing* 14 (1): 71-97
- [17] McDaniel, S. W. and Burnett, J. J. (1991). Targeting the Evangelical market segment. *Journal of Advertising Research* 31 (4): 26-33
- [18] Mokhlis, S. (2009). Religious Differences in Some Selected Aspects of Consumer Behaviour: A Malaysian Study. *The Journal of International Management Studies* 4(1):67-76
- [19] Moye, L. N. and Kincade, D. H. (2003). Shopping orientation segments: exploring differences in store patronage and attitudes toward retail store environments among female apparel consumers. *International Journal of Consumer Studies* 27 (1): 58-71
- [20] Shamdasani, P. N., Hean, T. K. and Lee, E. Z. C. (2001). Influences on store patronage behavior: a comparison of department and discount stores in Singapore. *Journal of Asian Business* 17 (2): 63-84
- [21] Sheth, J. N. and Mittal, B. (2004). *Customer Behavior: A Managerial Perspective*, 2nd ed. Thomson South-Western
- [22] Sinha P. (2003). Shopping Orientation in Evolving Indian Market. *VIKALPA*, Vol 28, No.2
- [23] Slowikowski, S. and Jarratt, D. G. (1997). The impact of culture on the adoption of high technology products. *Marketing Intelligence & Planning* 15 (2): 97-105
- [24] Swimberghe K.R., Sharma D., Flurry L.W (2011). Does a Consumer's Religion Really Matter in the Buyer-Seller Dyad? An Empirical Study Examining the Relationship Between Consumer Religious Commitment, Christian Conservatism and the Ethical Judgment of a Seller's Controversial Business Decision. *Journal of Business Ethics*, 102:581-598
- [25] Thompson, H. A. and Raine, J. E. (1976). Religious denomination preference as a basis for store location. *Journal of Retailing*, 52 (2): 71-78
- [26] Fam, K. S., Waller, D. S. and Erdogan, B. Z. (2004). The influence of religion on attitudes towards the advertising of controversial products. *European Journal of Marketing* 38 (5/6): 537-555
- [27] Welker, K. S. (2004). A Patronage Study of Small, Retail Apparel Firms. Unpublished PhD Dissertation, Florida State University
- [28] Zhang B., Carpenter J.M and Deborah J.C. (2011). Shopping Orientations and Retail Format Choice among Generation Y Apparel Shoppers. *Journal of Textile and Apparel Technology and Management*,7(1)