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MEASUREMENT OF RELIGIOSITY IN CONSUMER RESEARCH

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Abstract

In a constantly changing and increasingly globalized world, the construct of culture and subculture have become increasingly central to the consumer behavior literature. Religion still plays a significant role in influencing social and consumer behavior. Exploratory research design is used in which previous attempts are dwelled to measure the religiosity. This paper will shed some light on previous attempt done for measuring religiosity and it is found that religiosity is highly a personal and social construct and multidimensional in nature. There is no single measure which can be used in all studies because of differences in religious tenets and culture. Rather a specific measurement tool can be developed for respective study depending on the kind of study and the purpose of study.

Keywords: Religiosity, Consumer research, Consumer behavior, Measurement of religiosity

1. Introduction

Religion is an element of culture that pervades every aspect of a society and permeates the life of individuals whether one is a believer or a non-believer. Cultural dimensions are very dynamic in a society, but religion sets form a stable and static pillar in the society. Once the fundamentals of a religion have been grasped, the global marketer can be assured they will not be changing all too frequently. Religion is not a fad that can be dismissed by the marketer as a short-term change, but rather it is a long-term phenomenon, therefore it is considered a valuable construct in understanding consumers (Kim et al., 2004). Religion is an important cultural factor to study because it is one of the most universal and influential social institutions that has significant influence on people's attitudes, values and behaviors at both the individual and societal levels.

Whether working directly through taboos and obligation or through its influence on the culture and society, religious values and beliefs are known to affect ritualistically and symbolically human behavior. Religion and its associated practices often play a pivotal role in influencing 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, organ donation, 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. These norms however vary between different religious faiths and the degree of observance determine to what extent these norms are kept.

Religious belief is a significant factor in influencing consumption behavior because by the rules and taboos it inspires. Furthermore, religiosity represents an inherent human value which tends to be stable over a fairly long period of time, and finally, many elements of religiosity are observable, and therefore of pragmatic value to marketers. Religion also represents a potentially significant element in many, if not all, the problem-solving and decision-making phases. For example, research in religious attribution theory suggests, that religion may affect how one understands the meaning of many problems (Delener, 1994). Stark and Finke (2002) maintain that religious economies provide niches that satisfy consumer demand for religious products. To the extent that the religious market place is deregulated, the cost of and barriers

to participation will be low. This enables religious suppliers to provide a more comprehensive array of services. New products will continue to be offered until the religious market is sufficiently penetrated and reaches a saturation point.

Hirschman (1983) ventured three possible reasons to explain why religion per se has not been adequately examined in the consumer behavior literature. The first reason for the slow development of literature in this area is the possibility that consumer researchers are unaware of the possible links between religion and consumption patterns. The second reason is a perceived prejudice against “religion” within the research community; once being a “taboo” subject and too sensitive to be submitted for investigation, (i.e. the potential for inadvertent offence and the legal protection afforded freedom of religion). Finally, she claims that religion is everywhere in our life and therefore may have been overlooked by researchers as an obvious variable for investigation in the field. Although Hirschman made this assertion some years ago, it is still true today. To date, few studies have investigated religion as a predictor of consumption patterns even though there have been calls for such research in the literature. An analysis conducted by Cutler (1991) that examined the frequency with which papers on religion were published in the academic marketing literature from 1956 to 1989 found that only thirty five articles had a religious focus with nearly 80% of these articles published in the 1980s. Of these, only six were specifically identified as articles within the consumer behavior discipline.

From the above, it's obvious that the role of religion as a variable in consumer behavior models is still not well established. The reason behind this absence could be attributed to the problem of how to measure religiosity. The purpose of this study is to evaluate the different methods used in measuring religiosity and to propose a new construct for measuring religiosity in Islamic context. The study aims to contribute to our current stock of understanding of this relationship as well as to provide a basis for further investigation in this promising research area. It is hoped that research will fill in the gap about how to measure this important variable.

2. Literature review

Religion is a highly complex phenomenon. It covers a variety of meanings as well as being multidimensional in construct, being cultural, organisational, personal, and

behavioural. This is clear from the variety of disciplines which cover or overlap with religion: theology, philosophy, sociology of religion, cultural history, economics of religion, anthropology, psychology, demography, political science, law, and international relations.

Early research on the relationship between religion and consumer behavior measured religion as religious affiliation or denominational membership (Delener, 1987; Hirschman 1981, 1982, 1983; Thompson and Raine, 1976). Strength of religious affiliation was assumed constant across religious groups. One shortcoming of this “organization approach” is that it is quite difficult to distinguish the effects of characteristics of religious affiliation from those of actual religiousness. Furthermore, some people may have a preference for one denomination but an affiliation with another (Roof, 1979).

As has been argued by Bergan and McConatha (2001), the reliance on religious attendance as a sole measure of religiosity may be insufficient and lead to incorrect conclusions. For instance, a young Muslim may attend prayers at the mosque for social reasons (i.e. to please their friends). Thus, their action of attending the mosque could be more of a routine action than a devotional act [Khraim, H., 2010].

However, most definitions make distinctions between religious beliefs or attitudes and religious ritual activities, and they capture the strength of these orientations (e.g., Koenig et al., 1988; LaBarbera and Gurhan, 1997). After reviewing the literature on religiosity covering approximately two decades, Wilkes et al. (1986) and Koenig et al. (1988) concluded that religiosity is a multi-dimensional concept. The various dimensions of religiosity, although conceptually and operationally different, are closely tied together by a more global concept – generic religiosity (Wilkes et al., 1986).

To overcome these limitations, Wilkes et al. (1986) introduced the religiosity concept. They argue that religion is highly personal in nature and, therefore, its effects on consumer behavior depend on individuals’ levels of religious intensity or the importance placed on religion in their life, not only on a particular affiliation. McDaniel and Burnett (1990) and Worthington et al. (2003) suggest that religious commitment or “the degree to which a person adheres to his or her religious values, beliefs, and practices, and uses them in daily

living” (Worthington et al., 2003, p. 85), is essential to explaining the effect of religion on behavior.

For some people, religious affiliation is purely nominal or used as an identifier to distinguish themselves from members of other religious groups. By contrast, others have a serious personal commitment. Therefore surveys often seek to capture both religious adherence (also called religious identity or religious affiliation) and degree of religious commitment, or ‘religiosity’. Religiosity is bound up with attitudes, behaviour and values, while religious affiliation is more like ethnicity, something that for most is part of their family, community or cultural heritage, rather than being chosen by them. While quantification of religiosity is possible (with a large scholarly literature testament to this) there are no clear standards regarding what aspects should be measured. A number are relevant: belief, practice, formal membership, informal affiliation, ritual initiation, doctrinal knowledge, moral sense, core values, or how you are regarded by others. Further, different aspects may relate to fundamentally different types of religiosity.

To study the religiosity as a one of the most important antecedent and construct of consumer behaviour, it is necessary to review previous attempt made to measure religiosity in consumer behaviour studies.

Johnstone (1975) summarizes the different approaches that are used in the measurement of religion. He classifies them into three approaches:¹

1) The Organizational Approach. This approach includes;

- The member/nonmember dichotomy
- Major religious families
- Denominational affiliation

2) The Individual Approach. This approach includes

- Measures of individual ritual participation

¹Kharim H. (2010). Measuring Religiosity in Consumer Research from Islamic Perspective. *International Journal of Marketing Studies* Vol. 2, No. 2

- Measures of individual prayer life
- Measures of importance of religion to individuals

3) Multidimensional measures. This includes using all the different dimensions which may be used in the measurement of religion, because there are many ways to “be religious” and therefore much too complex to measure in only one way.

The first major attempt to formulate and measure differences in religiosity was the work of Joseph Fichter in the early 1950s. He distinguished between Catholics based on frequency of attendance at Mass and on overall level of involvement in the life of the parish. He developed a fourfold typology that demonstrated differences between members within the same religious organization depending on their level of commitment (Fichter 1954).

Lenski studied the differences between "associational" and "communal" involvement. Associational involvement refers to frequency of attendance at church services and participation in the workings of the institution. Communal involvement is a measure of how many of one's close friends and relatives were members of the same religious group. Lenski found that these two indices were not highly correlated and that they tended to have different influences on church members. In fact, communal involvement was a more important influence than was associational involvement in affecting everyday behavior and attitudes. Lenski also studied the difference between doctrinal orthodoxy and devotionism as modes of religiosity. Doctrinal orthodoxy refers to agreement with the central beliefs set forth by that denomination. Devotionism refers to a sense of personal contact with God. He measured this by asking about the frequency of prayer and by inquiring whether the respondents sought to determine God's will when they made important decisions. Lenski found that orthodoxy and devotionism varied independently and that they influenced people differently in economic and political attitudes and in other arenas of everyday living (Lenski 1963).

The discussions on the conceptualisation of religious orientation were also contributed by Glock (1972: 39), who proposed a five-dimensional model of ‘conceptual framework for the systematic study of differential commitment to religion...’ Glock argues that despite the great variety of detail, all world religions share general areas in which religiosity is manifested. These are the five core dimensions of religiosity: ‘the experiential’, ‘the ritualistic’, ‘the

ideological', 'the intellectual', and 'the consequential'. According to Glock (ibid: 40), the 'experiential dimension' of religiosity refers to the achievement of direct knowledge of the ultimate reality or experience of religious emotions in the form of exaltation, fear, humility, joyfulness and peace. The 'ideological dimension' gives recognition to the fact that all religions expect that the religious person should hold certain beliefs which followers are expected to adhere to. The 'ritualistic dimension' includes specific religious practices expected of religious followers. Among them prayer, worship and fasting can be mentioned. The 'intellectual dimension', in Glock's framework, is constituted by the expectation that the religious person should have some knowledge about the basic tenets of his/her faith and its religious scriptures. The 'consequential dimension', on the other hand, encompasses man's relation to man. This means that the 'consequential dimension' includes religious prescriptions which determine attitudes of the adherents as a consequence of their religious belief. Glock argues that these are the core dimensions of religious commitment and shared by different religions of the world.

Glock's five dimensional approach was added several sub-dimensions (Stark and Glock, 1968: 62-80). On the basis of this five-dimensional explanatory framework, Stark and Glock attempted to document the nature of religious commitment in America and added several sub-dimensions to the original framework. Concerning religious belief, for example, 'orthodoxy', 'religious particularism' and 'ethicalism' were used as indicators for measuring the religious belief. 'Worship', 'communion', 'organisational participation', 'financial support', and 'saying table prayers' or 'grace', on the other hand, were used as the main indicators of religious practice-ritual.

Faulkner and DeJong (1966: 246-254) devised items and developed a scale criteria in order to test Stark and Glock's five-dimensional model of religiosity. Faulkner and DeJong used 23 items of scale to see the interrelationship among the five dimensions of religiosity. Their findings led them to conclude that these dimensions were positively related. After the analysis of correlations among the five dimensions of religiosity, they also argued that their findings 'indicate the interdependent nature of these measures of religious involvement'. However, Faulkner and DeJong (ibid: 253) pointed out that 'the degree of relationships differ for the various dimensions. This diversity in degree of relationships lends support to the view that religious involvement is characterised by several dimensions'

Nudelman (1971: 46) also tried to measure the dimensions of religious commitment by using the model proposed by Glock (1972), Stark and Glock (1968). After analysing data on Protestant and Roman Catholic church members, Nudelman concluded that 'devotion' and 'participation' appeared to be two important dimensions of religiosity. Based on his findings, he further argued that religious commitment is neither a unidimensional nor a multidimensional phenomenon. King (1967: 173-185) also developed a framework for the analysis of religious commitment and proposed nine dimensions to measure religiosity. These dimensions are delineated as 1- 'Credal Assent and Personal Commitment' which refers to the acceptance of the fundamental tenets of a religion such as belief in God, the Scriptures, eternal life, salvation etc. ; 2- 'Participation in Congregational Activities' which is about taking part in organised religion such as participating in Church activities regularly and actively; 3- 'Personal Religious Experience' which encompasses prayer, repentance etc.; 4- 'Personal Ties in the Congregation' which includes church membership and frequency of meeting fellow-believers and organizing social events with them; 5- 'Commitment to Intellectual Search Despite Doubt' which relates to critical stimulation and search for meaning; 6- 'Openness to Religious Growth' which includes moral growth and continuous struggle to understand religion better; 7- 'Dogmatism'; 8- 'Extrinsic Orientation'; 9- 'Financial Behaviour and Financial Attitude' which refers to donations to church or financial contribution to religiously inspired events; and lastly, 10- 'Talking and Reading about Religion' which refers to the frequency of reading Bible and other religious texts and discussing about religion.

Instead of using the concept of 'dimension' Verbit (1970: 26,27) proposed the concept of 'components' in his attempt to develop a theoretical framework to understand religiosity. Verbit argues that 'religion has several 'components', and an individual's behaviour vis-à-vis each one of these components has a number of 'dimensions''. He identifies six components of religion including 'ritual', 'doctrine', 'emotion', 'knowledge', 'ethics' and 'community'. In Verbit's model, these six components of religion are measured along four dimensions as 'content', 'frequency', 'intensity' and 'centrality'. Of these dimensions 'content' refers to the elements of one's religious repertoire and denotes the 'direction' of his/her religious behaviour, indicating participation or non-participation in any

item of religion. Dimension of 'frequency', on the other hand, measures the 'amount' of involvement of a person in religious behaviours and practices. 'Intensity', as argued by Verbit refers to the degree of determination or consistency in relation to one's position towards religion. The fourth dimension, 'centrality', measures the importance that a person attributes to religious tenets, rituals and sentiments.

Drawing upon earlier models and studying dimensions of religiosity among Catholics, O'Connell (1975: 200- 203) also proposed two more dimensions in addition to the five dimensions presented by Stark and Glock. O'Connell argued that consequential scale should be divided into two main dimensions as individual and societal consequences to find out the relationships between the dimensions of religiosity. The same year, Himmelfarb (1975: 606-618) invented a synthesised form of a typology of religious involvement and argued that religious involvement has at least two elements: 'doctrinal beliefs' and 'ritual observance'.

Wilkes et al. (1986) contend that religiosity cannot be viewed in academic research as a single, all-encompassing phenomenon and thus church attendance alone is not a satisfactory measure of religiosity. In their study, the dimensionality of religiosity construct was assessed with four items: church attendance, confidence in religious values, importance of religious values and self-perceived religiousness. Frequency of church attendance was measured through the use of a statement "I go to church regularly" with a "strongly agree" to "strongly disagree" scale with six point intervals. The perceived importance of religious values was determined through respondents' evaluations of a statement "Spiritual values are more important than material things" with the same response alternatives. Confidence in religious values was similarly determined through respondents' evaluations of the statement, "If Americans were more religious this would be a better country." Those measures were dispersed among a larger set of lifestyle statements about a variety of topics in the domain of consumer choice behaviour. Finally, self-perceived religiousness was measured by requesting the respondents to evaluate their feelings of religiousness and to characterise themselves as being either very religious, moderately, slightly, not at all or antireligious.

McDaniel and Burnett (1990) initiated an alternative approach of measuring religiosity for consumer research by operationalising religious commitment in terms of cognitive and

behavioural measures of religiosity. The cognitive dimension, defined as the “degree to which an individual holds religious beliefs” (McDaniel and Burnett 1990, p. 103), was composed of three summated items designed to evaluate the importance of religion with no report of internal scale reliability: self-ascribed religiousness (i.e. “Indicate how religious you view yourself to be”) with five choices ranging from “very religious” to “anti-religious” and two religious-oriented questions interspersed within a list of AIO-related questions: “My religion is very important to me” and “I believe in God”, measured on six-point scale of agreement/disagreement. The behavioural dimension was assessed and analysed as two separate factors. The first factor is church/synagogue attendance (i.e. “how often do you attend services/meetings?”) with three levels of attendance: rarely/never (less than one time a year or never), moderate (once a year to three times a month) and frequent (four or more times a month). The second factor related to the amount of monetary donations given to religious organisations, measured on three levels of donations (no donations or 0% of after-tax income, moderate donations or 1 to 5% of after-tax income and high donations or over 6% of after-tax income).

Another popular approach to measure religiosity in consumer research has been the operationalization of the construct either as a means to reach self-centred ends or as an end in itself using Allport and Ross (1967) intrinsic-extrinsic Religious Orientation Scale (ROS). According to Allport and Ross (1967), intrinsically religious people are genuinely committed to their faith, while extrinsically religious people are more self-serving. They stated that, “the extrinsically-motivated person uses his religion, whereas the intrinsically-motivated lives his religion” (p. 434). To be high intrinsic is to be a true believer in religious practice for its own sake. To be high extrinsic is to view religious practice as an avenue to a social or personal end (e.g. comfort, acceptable).

Table 1 presents the ROS developed by Allport and Ross. The ROS has proven to have acceptable reliability and has shown some indication of applicability for marketing in general and consumer research in particular (Delener and Schiffman 1988; Delener 1989, 1990a, 1990b, 1994; Essoo and Dibb 2004). However, some researchers recently raised their concern on the direct usefulness of the scale in marketing research. Singhapakdi et al. (2000) for example stressed that the basic idea of the scale is to differentiate those who view their practice of religion as a goal in itself (intrinsic orientation) from those who view it

instrumentally (extrinsic orientation). They further state that “it is difficult to imagine any research in marketing that would need this distinction; only the degree of religiosity that results in behaviour is of interest in marketing, and only intrinsic translate their religiosity into behaviour” (p. 311).

Glock (1982) proposed five dimensions of religiosity as a more adequate measure of religious commitment than a narrower focus on belief and practice. Glock's goal is to be able to measure differential commitment to religion and to explore the sources and consequences of the religious life for both individuals and societies. Glock's classification scheme includes these elements: religious belief (the ideological dimension), religious practice (the ritualistic dimension), religious feeling (the experiential dimension), religious knowledge (the intellectual dimension), and religious effects (the consequential dimension)²

In studying the relationship between Jewish religious intensity and repeat purchase behaviour, LaBarbera and Stern (1990) used two different measures of religious intensity; one for Orthodox Jews and the other for non-Orthodox Jews. Michell and Al-Mossawi (1995), in their experiment to test the mediating effect of religiosity on advertising effectiveness among British Christians and Muslims, also used two different sets of religiosity measures.

Similarly, in their cross-cultural study of consumer behaviour in Japan and the U.S., Sood and Nasu (1995) developed two different measures of religiosity (see Table 2.12). The measurement was based on the responses to nine questions related to belief in the religious practice or activity, the moral consequences and experience dimension or self-rating of one's religiosity. The first question addresses personal activity in one's religion; the second and third questions were concerned with the perceived importance and confidence in religious values; the fourth was a selfevaluation of one's religiosity; and the last five questions were purposively directed to one's beliefs in the basic tenets of one's religion. The average score on the nine questions becomes the degree of religiosity of the respondents. The calculated reliability based on the internal consistency of these nine items ranged from 0.59 to 0.65 for

²William Kulp(1982), *Sociology of Religion: A Bibliographic Essay*, Collection Building, Vol. 4 Iss: 3 pp. 6- 23)

the Japanese Shinto sample and from 0.79 to 0.82 for the American Protestant sample. (Table-2)

More recently, Khraim et. al (1999) developed dimensions for measuring Islamic religiosity in the Malaysian context. The dimensions used in their study were directed more toward practical behaviour. The dimensions were: Islamic financial services, seeking religious education, current Islamic issues and sensitive products. The researchers argued that the rationale of using these four dimensions was “to encompass as many issues as possible so that the dimensions reflect the tenet that Islam is a complete way of life rather than as a bundle of rituals in the narrow religious sense” (p. 655). As a result of factor analysis, seven factors were extracted. The correlation result showed that the combination of three dimensions (current Islamic issues, religious education and sensitive products) yields the best results among the four dimensions.

Mokhlis (2009) study seeks to examine the influence of religiosity on one aspect of consumer behavior - shopping orientation. The research aims to understand the relevancy of religiosity on consumer behavior across different cultural settings, namely Islam, Buddhism, Hinduism and Christianity. The researcher used both religious affiliation and religious commitment to measure religiosity. The findings revealed that the differences between consumer behavior in general were much more overt for religiosity than merely for religious affiliation. This implies that religiosity may serve as a potentially powerful predictor and determinant of consumer behavior.

3. Methodology

The objective of this study is to examine how the religiosity is measured in consumer research and to know the dimensions of religiosity and whether similar measurement is applicable across different culture and religion. For this purpose, the research is carried out using exploratory research design in which previous researches are examined to know the measurement of religiosity in consumer research.

4. Findings

- 1) A consumer's religiosity is a distinct concept which can be measured from various perspectives.

- 2) While there is some disagreement in the literature regarding the precise number of dimensions to employ in measuring it, most researchers agree that religiosity is multidimensional in nature.
- 3) Almost all the empirical studies seeking to specify dimensions of religiosity have been from a Christian perspective and developed with Christian subjects.
- 4) Not all dimension of religiosity could be used for types of religious research rather the number can be determine on the basis of the purpose of the study.
- 5) There is no unique measurement of religiosity which can be applicable in all religious researches. Rather, measurement tool should be developed depending on religious setting of the respective religious group and culture

5. Conclusions

From these studies, some general conclusions can be drawn: a consumer's religiosity is a distinct concept which can be measured from various perspectives. While there is some disagreement in the literature regarding the precise number of dimensions to employ in measuring it, most researchers agree that religiosity is multidimensional in nature. In addition, almost all the empirical studies seeking to specify dimensions of religiosity have been from a Christian perspective and developed with Christian subjects.

Religion means different things to different people. Depending on social and cultural contexts and their mind-sets people perceive and understand religion in different ways. Even within the same religious tradition there are varieties of interpretations as to the meaning of religion and its relations to individual and society. Religions can not be perceived as monolithic belief systems because monolithic approaches to religion fail to appreciate varieties of religious experience and expressions of religious orientation. As displayed throughout human history religions are not static but dynamic forces and it is this dynamism and fluidity which enable religions to survive on personal as well as societal levels.

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7. Tables

Table-1 The religious orientation scale (I-E scale)³

	Statements	SA	A	N	DA	SD
1	I enjoy reading about my religion.	1	2	3	4	5
2	I go to church because it helps me make friends.	5	4	3	2	1
3	It does not matter what I believe so long as I am good	5	4	3	2	1
4	Sometimes I have to ignore my religious beliefs because of what people might think of me.	5	4	3	2	1
5	It is important for me to spend time in private thought and prayer.	1	2	3	4	5
6	I would prefer to go to church: A few times a year. 5 Once every month or two. 4 Two or three times a month. 3 About once a week. 2 More than once a week. 1					
7	I have often had a strong sense of God presence.	1	2	3	4	5
8	I pray mainly to get relief and protection.	5	4	3	2	1
9	I try hard to live all my life according to my religious beliefs.	1	2	3	4	5
10	What religion offers me most is the comfort in times of trouble and sorrow.	5	4	3	2	1
11	My religion is important because it answers many questions about the meaning of life.	1	2	3	4	5
12	I would rather join a Bible study group than a church social group.	1	2	3	4	5
13	Prayer is for peace and happiness.	5	4	3	2	1

³Allport and Ross, *Journal of Personality and Social Psychology* 1967,5,4, (432-443)

14	Although I am religious I don't let it affect my daily life.	5	4	3	2	1
15	I go to church mostly to spend time with my friends.	5	4	3	2	1
16	My whole approach to life is based on my religion.	1	2	3	4	5
17	I enjoy going to church because I enjoy seeing people I know there.	5	4	3	2	1
18	I pray chiefly because I have been taught to pray.	5	4	3	2	1
19	Prayers I say when I am alone are as important to me as those I say in church.	1	2	3	4	5
20	Although I believe in my religion, many other things are more important in life.	5	4	3	2	1

Table-2 Measurement of Shinto and Protestant religiosity⁴

	Japanese Shinto	
1.	I go to a place of worship regularly.	SD-SA
2.	Spiritual values are more important than material gains.	SD-SA
3.	Religious people are better citizens.	SD-SA
4.	How do you characterise yourself?	NR-VR
5.	Supreme reality is beyond the comprehension of the human mind.	SD-SA
6.	Religion is self-education in conquering pain, sorrow and suffering.	SD-SA
7.	A person has an indefinite number of lives.	SD-SA
8.	The individual person is not important.	SD-SA
9.	One should strive for inner purity through contemplation and ceremonial acts.	SD-SA
	American Protestant	
1.	I go to a place of worship regularly.	SD-SA
2.	Spiritual values are more important than material gains.	SD-SA
3.	Religious people are better citizens.	SD-SA
4.	How do you characterise yourself?	NR-VR

⁴Source: Sood and Nasu (1995, p. 3)

5. Jesus Christ is the Son of God.	SD-SA
6. Individuals are free to approach the Lord for themselves.	SD-SA
7. The Bible is the word of God.	SD-SA
8. Man is responsible in his freedom to exercise his will for good.	SD-SA
9. The soul of man is immortal.	SD-SA

Table-3 Dimensions of religiosity in consumer research

Author(s) and year	Name of dimensions
Wilkes, Burnett and Howell (1986)	Church attendance, importance of religious values, confidence in religious values, self-perceived religiousness
Delener and Schiffman (1988)	Intrinsic orientation, extrinsic orientation
LaBarbera and Stern (1990)	Jewish religious intensity (dimensions not specified)
Delener (1989, 1990a, 1990b, 1994)	Intrinsic orientation, extrinsic orientation
Esoo and Dibb (2004)	Intrinsic orientation, extrinsic orientation
McDaniel and Burnett (1990)	Cognitive commitment, behavioural commitment
Rodriguez (1993)	Church attendance, importance and confidence in religious values, self-perceived religiousness, religious beliefs, experience and practices
Sood and Nasu (1995)	Personal activity in one's religion, importance and

	confidence in religious values, belief in the basic tenets of one's religion, self-evaluation of one's religiosity
Siguaw, Simpson and Joseph (1995)	Cognitive commitment
Turley (1995)	Traditional Christian beliefs, religiosity, confidence in the Church, permissiveness, civic morality
Michell and Al-Mossawi (1995, 1999)	Religious commitment (dimensions not specified)
Siguaw and Simpson (1997)	Spiritualism, devotion
Khraim, Mohamad and Jantan (1999)	Banking and insurance, public Islamic issues, individual Islamic issues, sensitive products, food consumption, religious education, ethics
Essoo and Dibb (2004)	Intrinsic and Extrinsic religiosity (ROS)
Parboteeah, Hoegl, and Cullen (2008)	Cognitive, affective and behaviour components
MungkiRahadian (2008)	Intra-personal and inter personal
Mokhlis (2009)	Intra-personal and inter personal
Rehman, and Shabbir (2010)	Consequential dimensions, Experienceional dimensions, Ideological dimensions, Intellectual dimensions
Choi (2010)	intrinsic religiosity
Helmut and Bayraktar (2011),	Intrinsic Religiosity
Swimberghe, Sharma, and Flurry (2011)	Internal personal, intra-personal, Christian conservatism
Rao_, Ball and Hampton	External, Internal and Interactional
Judy A. Siguaw& Penny M.Simpson	spiritualism (cognitive), devotion (behavioural)
Dan W. Hess (2012)	(1) Are you affiliated with a particular religion?; (2) is religion important in your daily life?; and

	(3) Do you attend religious services weekly?
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