

CUSTOMER RELIGIOSITY AND THEIR IMPACT ON
BUYING DECISIONS.
A STUDY AMONG UTM MUSLIM STAFFS

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DEDICATION

I wish to express my deepest appreciation to my beloved family, especially to Ummi and Abah. Thank you for all your guidance and support.

I am strong because of all of you.

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Thanks to Almighty Allah s.w.t for enabling me to complete this project. This piece of work could not have been completed without first the help of the Almighty Allah s.w.t.

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ABSTRACT

This study aims to examine the elements of religiosity and their impact on buying decisions among Muslim staff at Universiti Teknologi Malaysia (UTM) using the Conceptual of Religiosity as the basis of the theoretical framework. The other objective is to investigate whether there are significance differences in buying decisions according to gender. Two major dimensions of religiosity were examined in this study which is intellectual and experimental. The sample of this research consists of 322 respondents who are the academic and non academic staffs at all faculties in Universiti Teknologi Malaysia (UTM), Skudai. Questionnaires were distributed to the respondents using the stratified sampling method. Data collected from the questionnaires were analyzed by employing Pearson correlation, and independent t-test. A number of significant findings were reported. The results revealed that one of the elements of religiosity which is experimental dimension has affect customer's buying decisions. In addition, this study shows that there are significance differences between buying decisions and gender. The practical implications of this study were discussed.

Keyword: Religiosity, Dimension of Religiosity, Buying Decisions,
Customer Behavior.

ABSTRAK

Tujuan kajian ini dilakukan adalah untuk mengenal pasti hubungan di antara elemen keagamaan pelanggan dan impaknya terhadap keputusan membeli di kalangan kakitangan di Universiti Teknologi Malaysia (UTM) dengan menggunakan Konsep Keagamaan sebagai kerangka asas teori. Dua elemen utama keagamaan yang dikaji dalam kajian ini terdiri daripada dimensi intelek, dan pengalaman. Seramai 322 responden terlibat terdiri daripada kakitangan akademik dan bukan akademik di Universiti Teknologi Malaysia (UTM), Skudai merupakan sampel kajian untuk penyelidikan ini. Borang soal-selidik diagihkan kepada responden dengan menggunakan persampelan berstrata. Data yang telah dikumpul melalui borang soal-selidik dianalisis dengan menggunakan kaedah analisis Korelasi Pearson dan Independensi Sampel T-test.. Hasil kajian ini telah menunjukkan bahawa salah satu dimensi yang dinyatakan iaitu dimensi pengalaman mempunyai hubungan terhadap keputusan membeli. Selain itu, kajian ini juga menunjukkan bahawa terdapat perbezaan terhadap keputusan membeli di kalangan pelanggan dari sudut jantina. Implikasi praktikal untuk kajian ini turut dibincangkan.

Katakunci: Keagamaan, Dimensi Agama, Keputusan Membeli, Gelagat Pengguna.

TABLE OF CONTENTS

CHAPTER	TITLE	PAGE
	DECLARATION	ii
	DEDICATION	iii
	ACKNOWLEDGEMENT	iv
	ABSTRACT	v
	ABSTRAK	vi
	TABLE OF CONTENTS	vii
	LIST OF TABLES	xi
	LIST OF FIGURES	xiii
	LIST OF ABBREVIATIONS	xiv
	LIST OF APPENDIX	xvi
1	INTRODUCTION	1
	1.1 Introduction	1
	1.2 Background of the Study	1
	1.3 Problem Statement	3
	1.4 Research Objective	6
	1.5 Research Question	7
	1.6 Scope of the Study	7
	1.7 Research Plan	8

1.8	Importance of the Study	9
1.9	Conclusion	10
2	LITERATURE REVIEW	
	11	
2.1	Introduction	11
2.2	Definitions of Religiosity	11
	2.2.1 Islamic Religiosity	14
	2.2.2 Islam	14
2.3	Component of Religiosity	15
	2.3.1 Religious Affiliation	16
	2.3.2 Religious Commitment	16
	2.3.3 Measurement of Religiosity	17
2.4	The Relationship between Religiosity and Buying Decisions	20
	2.4.1 Religiosity and Business Ethics	23
	2.5 Customer Culture and Value	
	24	
	2.6 Relative and Contextual Factors and Buying Decisions	26
2.7	Previous Studies Related Customer Religiosity and Impact on Buying Decisions	27
	2.8 Conclusion	
	31	
3	METHODOLOGY	
	32	
	3.1 Introduction	
	32	
	3.2 Conceptual Framework	
	32	

34	3.3	Hypothesis Development
35	3.4	Research Design
	3.4.1	Research Approach
37	3.4.2	Research Instruments
37	3.4.2.1	Data Collection
38	3.4.3	Research Instruments Design
39	3.4.4	Location of the Study
40	3.4.5	Population and Sampling Method
41	3.4.6	Questionnaire Design
45	3.5	Data Analysis
47	3.5.1	Descriptive Analysis
47	3.5.2	Factor Analysis
48	3.5.3	Reliability Test
49	3.5.4	Inference Analysis
49		

	3.5.4.1 Pearson Correlation	50
	3.5.4.2 Independent T-test	51
	3.6 Conclusion	51
4	DATA ANALYSIS	
	4.1 Preamble	52
	4.2 Respondent's Profile Analysis	53
	4.3 Measurement Result for Research Variable	56
	4.3.1 Respondent's Response of Intellectual Dimension	57
	4.3.2 Respondent's Response of Experimental Dimension	58
	4.3.3 Respondent's Response of Buying Decisions	59
	4.4 Validity Test	61
	4.5 Reliability Test for Elements of Religiosity and Buying Decisions	61
	4.6 Research Objectives and Questions Result	62
	4.6.1 Pearson Correlation	62
	4.7 Analysis of Significance means difference analysis in	

	Buying Decisions (BD) according to Gender	65
	4.7.1 Independent Sample T-test	
65		
4.8	Hypothesis Testing	67
4.9	Conclusion	69
5	DISCUSSION AND CONCLUSION	
	5.1 Preamble	
70		
	5.2 Discussion of Research Hypothesis	
70		
	5.2.1 Discussion of Research Objective 1	
71		
	5.2.2 Discussion of Research Objective 2	
75		
	5.3 Research Contribution to Academic	
78		
	5.4 Research Contribution to Industries	
78		
	5.5 Recommendation for Further Study	
79		
	5.6 Conclusion	
80		
	REFERENCES	
82		

LIST OF TABLES

TABLE NO.	TITLE	PAGE
Table 2.1	Measure of Islamic Religiosity	20
Table 3.1	Likert Scale Table for Religiosity and Buying Decisions	40
Table 3.2	Table for Determining Sample Size from Given Population	42
Table 3.3	12 Selected Faculties by Stratified Sampling	44
Table 3.4	Items in Section B	46
Table 3.5	Items in Section C	46
Table 3.6	Correlation Between a Variable and a Factor	48
Table 3.7	Interpretation for Correlation Coefficient	50
Table 4.1	Summary of Respondent's Profile	54
Table 4.2	Respondent's Response of Intellectual Dimension	57
Table 4.3	Respondent's Response of Experimental Dimension	58
Table 4.4	Respondent's Response of Buying Decisions	60
Table 4.5	KMO and Barlett;s Test	61
Table 4.6	Reliability Coefficients for the Entire Dimension	62

Table 4.7	Pearson Correlation between Intellectual Dimension and Buying Decisions	63
Table 4.8	Pearson Correlation between Experimental Dimension and Buying Decisions	64
Table 4.9	Groups Statistical Table for Buying Decisions	65
Table 4.10	Independent Samples Test	66
Table 4.11	Model Summary for result of Hypothesis Testing	68
Table 5.1	Summary of the Findings	77

LIST OF FIGURES

FIGURE NO.	TITLE	PAGE
Figure 1.1	Research Plan	8
Figure 3.1	A Proposed Model of Religiosity and Buying Decisions	33
Figure 3.2	Classifications of Market Research Design	35
Figure 4.1	Final Model: Modified Religiosity and Buying Decisions	68

LIST OF ABBREVIATIONS

%	-	Percentage
<	-	Less than
>	-	More than
=	-	Equal
&	-	And
Adj R ²	-	Adjusted R-square
BD	-	Buying Decisions
Dr	-	Doctor
ED	-	Experimental Dimension
e.g.	-	Exempli gratia (for example)
FAB	-	Faculty of Build Environment
FKA	-	Faculty of Civil Engineering
FKE	-	Faculty of Electrical Engineering
FGH	-	Faculty of Geoinformation and Real Estate
FSKSM	-	Faculty of Computer Science and Information System

FPPSM	-	Faculty of Management and Human Resource Development
FP	-	Faculty of Education
FS	-	Faculty of Science
FTI	-	Faculty of Islamic Civilization
FKK	-	Faculty of Chemical Engineering
FKM	-	Faculty of Mechanical Engineering
FKBSK	-	Faculty of Bioscience Engineering and Health Science
H	-	Hypothesis
ID	-	Intellectual Dimension
i.e.	-	In effect
N	-	Population sample
No	-	Number
n	-	Sample size
RO	-	Research Objective
RQ	-	Research Question
SME	-	Small Medium Enterprise
SPSS	-	Statistical Package for Social Science
Sig	-	Significant
UTM	-	Universiti Teknologi Malaysia

LIST OF APPENDIX

APPENDIX	TITLE	PAGE
A	Questionnaire Form	93

CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter presents the background of the study, problem statement, and significance of the study, objective, and scope. It concludes with the thesis organization of this study, research plan and conclusion of the chapter.

1.2 Background of the Study

Recent trends show that scholars and marketing practitioners have embrace religion as a significant cultural influence in modern day's consumer behaviors. Religion is stressed as an important cultural influence in the marketplace that needs to be recognized and researched in marketing area (Mittelstaedt, 2002), while practitioners begin to utilized religious teachings and events in marketing their products and services (Story, 2007).

Nonetheless, understanding and measuring the influence of religion on consumer behaviours can be challenging tasks for both. Although religion has always been a cultural element in consumer behavior framework, religion and its influences has long been perceived as a taboo subject matter for investigation in marketing areas (Hirshman, 1983). There is not much known about the influence of religion on consumer and buyer decision making and marketplace behaviours in marketing areas. In fact, there is little common understanding among previous marketing studies in measuring the effects of religion.

On the other hand, culture, subculture and social class are the three parts of culture. Although culture is the most basic in deciding factor of human desire and behavior, it is actually religious group that are one of the major determinants in subculture influencing customer behavior. Everyone is included in many smaller subculture groups, which provide a clearer sense of identification social process. Basically, subculture can be divided into four types: nationality groups, religious groups, racial groups and geographical regions where religion is one of the most influential determinants of human behavior.

Religious commitment plays an important role in people's lives through shaping their beliefs, knowledge, and attitudes. Different religious groups such as Muslims, Christians, Buddhists, and others with other orientations have different beliefs. These beliefs cannot be avoided when society is analyzed (Fam et al., 2002). These religious commitments and beliefs influence the feelings and attitude of people towards consumption (Jamal, 2003). For example, in England, the consumption pattern of the Indian society as compared to the indigenous white British society is different due to commitment to specific communal or religious groups (Lindridge, 2005). Furthermore, it is the religion which specifies prohibited and non-prohibited things which influence the consumer's consumption decision. For example, beef is prohibited in Hinduism

while in Islam it is not forbidden. In effect, religion influences what consumers believe, what they like, and what they dislike (Fam et al., 2002).

Because religion is one of the critical elements of culture, it would seem that a more complete knowledge of the dominant religion and its effects on consumer behavior would be essential to an intimate understanding of consumer choice in a particular culture. One reason for this is that religion directly affects individual behavior by the rules and taboos it inspires (Harell, 1986). Another reason is that religion indirectly affects behavior by classification of all phenomena, development of codes of conduct, and establishment of priorities among these codes. The priorities of the codes of conduct are the accepted norms, values, and attitudes of the culture. Thus, religion is an important part of the socialization process whereby parents condition their children to fit into the cultural pattern of their society (Terpstra and David, 1991).

In short, individual's religiosity is an important aspect to study because it's related with human habit or in the other words, individual's intention to do something. Moreover, it includes patterns of behavior, learned responses, basic assumptions, habits and traditional ways of thinking, feeling and reacting (Shweder, 1991).

1.3 Problem Statement

Religion is an important cultural factor to study because it is one of the most universal and influential social institutions that have significant influence on people's attitudes, values and behaviors at both the individual and societal levels (Mokhlis, 2009). Religion is a set of beliefs that are taught since childhood, and people gradually

commit to the religion as they have greater understandings towards its teachings. According to Kotler (2000), religion is part of culture that can shape people's behavior. Specifically, what this means is that people who have religion hold certain values that are able to influence their actions and decisions.

The buying decision varies from one person to another (Daghfous et al., 1999) according to individual characteristic, such as demographics (age, location, etc.), socioeconomics (income, social class, etc.), psycho-graphics (personality, open-mindedness, etc.), and culture (ethnicity, value system, etc.), as well as other factors (Rogers, 1995). Unfortunately, most research has a little research focuses on factors that inhibit buying decision (Rogers, 1995). Although some studies have focused on religious values, the phenomenon is complex and requires further investigation to identify specific factors affecting buying decision among Muslim customers, especially for majority in Malaysia (Frambach and Schillewaert, 2002). As stated above, there is a lack in prior research regarding cultural and religious factors that may play a role in customer's buying decision among Muslim peoples and this paper proposes a model designed based previous research to partially fill this gap.

There are many studies that have been done by other researchers regarding customer religiosity (e.g. see Alam and Hisham, 2008; Rehman and Shabbir, 2010; Fam et al., 2002). Different approaches and models have been used by the researchers to determine the customer's religiosity in various aspects. In this study, the two dimensions of religiosity were used to measure the buying decisions. The two dimensions are intellectual and experimental. Therefore, the buying behaviors model was used as the basic of the theoretical framework to build a model to determine the buying decision among Muslims because it is commonly used by the researchers.

Religious values lead the person not only with particular form of acts and spiritual rituals, but also with certain way of behavior and a general worldview. Individuals with high commitment to religion attributes usually have relatively higher level of motivation to avoid uncertainty and change and relatively low importance to values expressing motivations to follow one's hedonistic desires, or to be independent in thoughts and actions (Roccas, 2005). Therefore, there is possibility of the relationship between religiosity and an individual's buying decisions.

Recently, there is growth in the number of Muslims in Malaysia who have understood and show concern for the Islamic teachings and practices. Since most individuals make decisions on what and how much to consume, does the growth of Islamic teachings among them really give an impact on what and how much to buy? It will be expect that Muslims will follow every guidance of Allah and thus this can influence Muslim consumers more than any other factors such as gender, occupation, education, salary, to name a few, can.

Specifically, customer's religious beliefs seem to resonate in their consumption choices. Consequently, Proctor and Gamble is one of the several companies which has cut back millions of dollars in advertising in television show such as Will and Grace and Queer Eye for the Straight Guy in reaction to pressures from some religious organizations (Han, 2005). Additionally, large retailers, such as Wal-Mart and Target, have received widespread criticism for avoiding the explicit use of religious references in national advertising and promotional campaigns during the Christmas holidays (French, 2006).

This trend of growing religious conservatism raises a number of questions for market researchers and managers. For example, will an increase in Malaysian customer's religiosity spill over in the marketplace and manifest itself through a change in shopping behavior? More specifically, will Malaysian customers change their buying decision if they perceive their religious beliefs to be violated by a company's actions? Will consumers voice their disagreement with company policies? Will customers change where they shop? Will they attempt to influence others to shop elsewhere? Will they simply do nothing? These questions seem to be particularly appropriate in today's social and political climate.

1.4 Research Objective

The objectives of this study are as follow:

Research Objective 1: To examine the relationship between elements of religiosity on Muslim's customer buying decisions.

Research Objective 2: To examine significance differences in buying decisions according to gender.

1.5 Research Question

The purpose of this study is to identify the customer religiosity and their impact on buying decisions. The research questions addressed in this study are:

Research Question 1: Does a relationship exist between religiosity and buying decisions among Muslim customers?

Research Question 2: Is there any significance difference in buying decisions according to gender?

1.6 Scope of the Study

The scope of the study is vital for this research to be carried out according to the objectives that have been set. Due to the nature of the research, the research was conducted in the Universiti Teknologi Malaysia (UTM) which is located in Skudai, Johor on the issue of individual's religiosity and the relationship with buying decisions. This research involved a total of 322 Muslims staff from the all faculties in UTM for both female and male based on the sample size table suggested by Krejcie and Morgan (1970). Besides that, the sample size was divided according to the ratio into 12 different faculties at the UTM. An only staff consists of academic and non-academic staffs were eligible to answer the questionnaire and respondents will be picked randomly and the data were collected via questionnaire.

1.7 Research Plan

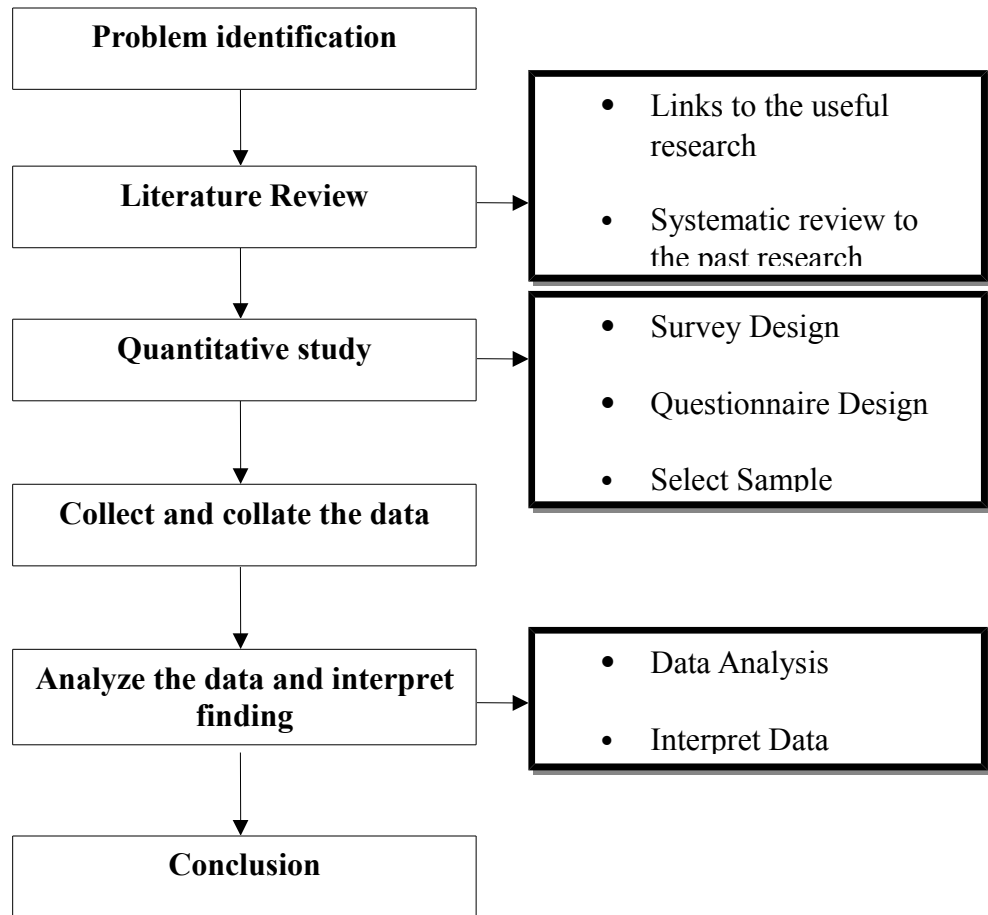


Figure 1.1 Research Plan

Figure 1.1 illustrates the research plan. This research consists of 6-stages process. Firstly, the problem has been identified and gathered what information is required and how it can be obtain. This study might have to link previous research to create an idea about the general concept of religiosity and buying decisions. A review of the relevant academic and past research about customer religiosity and buying decision are implemented in the literature review. Under quantitative study, 322 respondents will be identified who are willing and able to answer the questionnaire. This research will

use simple random sampling among staffs. Data from the quantitative study will be analyzed and interpreted using SPSS software. Finally, this study will be discussed based on the research evidence and conclude the results of this whole research. The results also will be summarize and will be explain what insights have been gained through the research by focusing on the individual's buying decisions.

1.8 Importance of the Study

This study was carried out is to fill this knowledge gap through collecting evidence from the Muslim's people at UTM, through analyzing the impact of customer religiosity on customer's buying decision. Since the impact of religiosity on buying decisions is a new research topic, especially within the Islamic markets, the results of this study will provide a significant contribution towards a better understanding of the Muslim customer's attitude in relation to the buying decision and behavior. The practical contribution of this study is business owner and individuals are able to gain insight of the customer's buying behavior. Such an understanding will help both, marketers in designing their marketing practices according to their Muslim customer's convictions, and academicians in their research endeavors. With this information, the findings of the research can be used as a guideline for the businesses and individuals to plan their marketing mixes and offer the best to meet Muslim customer's requirements. This will indirectly increase customer's satisfaction and establish a long term relationship with them that will surely lead them into repurchasing again. Although many researchers have been done on religiosity using different types of models and methods, research on religiosity directly on buying decision has not been done in Malaysia.

Researcher believes that findings of this study will help the development of the customer behavior and customer satisfaction in the future. Hence, this will create a new way of win-win situation in business deal for Muslim customers to get their goods and a vendor that try to fulfill Muslim customer needs and wants. This will indirectly increase our future entrepreneur knowledge and gain understanding of Muslim customers buying pattern.

Besides that, this study contributes in terms of academic too as this study is still new in the business field where is a lack of studies about this topic. Hence, by having this study it can add up more studies to be read and as a guide to the researchers. Moreover, the model proposed in this study would be a new model that can be used by other researchers in the future. Besides that, this research can add another empirical study in the field. This study can also be a new guide and new information to be kept in the library as the reading material for future reference.

1.9 Conclusion

While Malaysia is an Islam country that consists of majority Muslim society, it's important for local marketers to know deeply their customer's buying decisions. Likewise, this research implements how the elements of religiosity give an impact on buying decisions among Muslim customers. Buying decisions is one of the customer behaviors. This study utilized the elements of religiosity to examine people especially focus to the Muslim customers on buying decisions. It has introduced the background to the research, problem statements, and objectives of the study, scope of the study, research plan, and importance of the study. Based on this research foundation, the researcher proceeds to the next chapter where literature review is written down.

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