

Exploring the role of religion in consumer decision-making processes: Perspectives on developing nations

Ayantunji Gbadamosi
Kathy-Ann Fletcher
Kareem Sani
Roshan Panditharathna
David James Bamber

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Chapter 4:

Exploring the Role of Religion in Consumer Decision making process: Perspectives on Developing nations

Ayantunji Gbadamosi,
Kathy-Ann Fletcher,
Kareem Sani,
Roshan Panditharathna,
David James Bamber,

Introduction

Be it in Paris, Pakistan, or Peru; wherever a consumer is based, the discourse of his/her consumption remains thought-provoking. Similarly, whether one believes in Judaism, Jainism or a member of Jehovah witness religious group, one of the enduring topics on consumer behavior that spans over several decades is the consumer decision making process. From the early seminal scholarship work of Dewey (1910), Engel-Kollat-Blackwell (1978), Assael (1998), the contribution of Blackwell, Miniard, & Engel, (2005), and more contemporary perspectives such as Martínez et al., (2020) and Roseta et al., (2020) ; it remains a topic of key relevance to our day-to-day endeavours. The notion indicates that whether you are interested in luxury products/brands such as Lamborghini, Gucci shoes, or a house in a choice location, the arrangement begins at a stage and follows a process. Correspondingly, for the decision to purchase trifling items like cookies, bottles of water, or table salt the experience follows a process. Given that consumption is mainly explained around meeting needs, the explication of consumption transcends transactions involving physical products as in these stated examples to include services such as those offered by hairdressers, tutors, and banks to mention but few. Moreover, it is relevant to also indicate that, this consumer decision making process covers several other contexts including online marketing and consumption activities. This is particularly noteworthy in terms of the surge in the use of digital technologies in the past couple of years. In fact, the radical changes associated with the covid-19 pandemic makes such modelling a worthwhile research endeavor. By and large, all consumption activities are goal-oriented driven by the need of the consumer to crave value in all transactions in various ways. Hence, the process in its conventional form has five stages of need recognition, search for information, evaluation of alternatives, purchase act, and post-purchase evaluation. With this background narrative, it is understandable why the topic has attracted so much attention in the literature. Meanwhile, in a way that extends the current understanding, this chapter presents a meticulous discussion of these stages in relation to religion in developing nations. Accordingly, examples and illustrations are drawn from developing nations using religion as the thread that knits the discourse together. Hence, this chapter begins with an overview of the consumer decision-making process and followed by need recognition. The discussion of the information search stage in relation to religion as key influencing factor and linked to consumption in developing countries is presented next. The evaluation of alternatives, and the purchase act are presented in consecutive order just before the final stage of post-purchase evaluation.

3.1. AN OVERVIEW OF CONSUMER DECISION MAKING PROCESS

Consumption decision making process is an important aspect of consumer behaviour, and marketing scholars have attempted to understand how consumption decisions are made for

effective marketing strategies (Lovelock and Wirtz, 2011; Kim, et al., 2018). Consumer decision making refers to the process whereby consumers evaluate and compare various brands base on their needs, and eventually purchase the chosen brand among the available options (Panwar et al., 2019). Understanding consumer expectations and the dynamics of their decision making process is important, in order to create a better value that satisfies customer's needs than the competitors (Alzaydi, et al., 2018). The behavioural decision theory has been one of the most dominants areas of research in marketing over the past decades. The behavioural decision theorists identify several situations in which consumers make rational choices during the decision making process (eg., Simon, 1959; Howard & Sheth, 1969; Sheth et al., 1991). These prior studies emphasise that consumer behaviour is very valuable, and the context of decision-making process is very important. It is therefore crucial for marketers to understand how the effects of consumer decision making manifest in the marketplace. To understand the concept, the five-stage traditional method of the consumer decision making process has been widely accepted by various scholars in the field of marketing (Stankevich, 2017), and is also used to explore the concept in this book. The five-stage traditional model of decision-making theory explains that consumers pass through five phases during product or service purchases (Kotler & Keller, 2018). It is critical for marketers to understand these various stages of decision-making process, and ensure effective communication between them and the consumers, to influence purchase decisions.

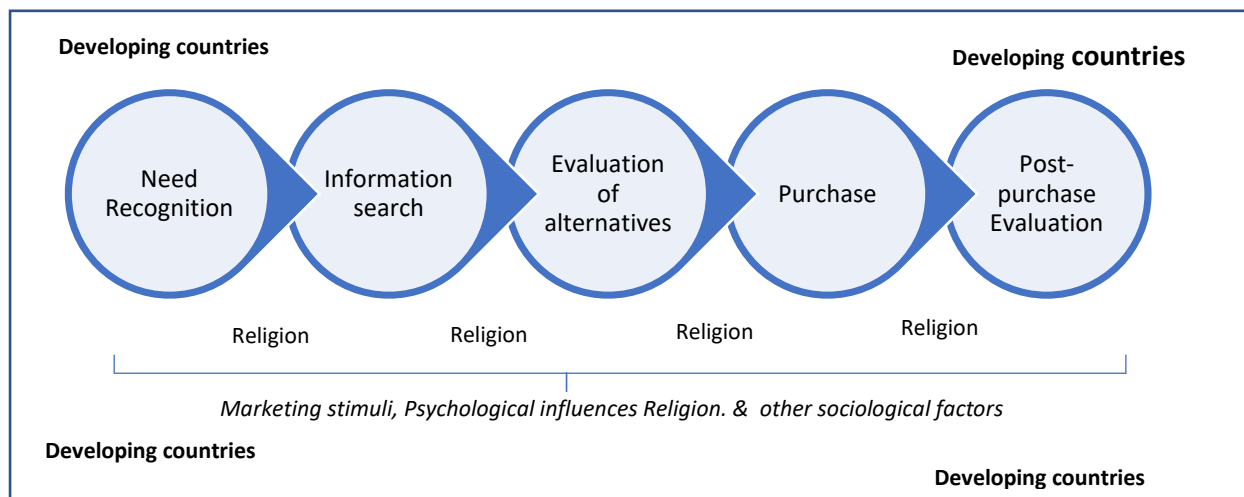
3.1.1. Variations in Consumer Decision-Making Process

However, customer purchase decisions are not usually straight-forward, they are subject to so many influences, depending on the situation and the customer. Solomon et al. (2006) criticise the traditional decision-making process of product selection, as it is observed that selection process does not always move in the exact order. The authors argue that the traditional model is only applicable in a rational situation, whereas; individuals may occasionally behave irrationally. This shows that consumers may not always follow through this sequence during purchase decisions, as they may at times involve in impulse buying, leading to unplanned purchases. Besides, consumers often skip some of the purchase decision stages, especially when it involves repeated purchases or a familiar brand. For example, a college student purchasing a favourite soft drink would recognize the need (thirst) and then make purchase decision, without going through information search and evaluation stages (Panwar et al., 2019). Furthermore, Jha (2014) also affirms that purchase decision-making process varies, depending on consumer belief, product utilities, urgencies and the intensity of consumers' needs and wants for a product. Consequently, purchase decision for low-priced and frequently purchase products are usually faster, involving quick internal search and purchases; without engaging in external search or alternative evaluation (Stankevich, 2017). As a response, marketers need to maintain high levels of brand awareness through reminder advertisement campaign, periodic promotions, and prominent shelf positions in stores. However, for new brands or those with a low market share, Marketers need to device means of getting consumers' attention, by interrupting their routine choice processes and get them to consider new or alternative products in the market.

These variations in consumer decision making process are usually as a result of certain factors, ranging from service-related issues to religious considerations (del Rio et al., 2018). Accordingly, some customers may use religiosity as a criterion in their decision making process, others may focus on price and quality of the products or services. Customer decision making process can also change from time to time, depending on the products involved and the situation (del Rio et al., 2018). For example, when a disposable income increases, price may no longer be the major criterion in decision making, and may be replaced by religion

considerations. Thus, consumers that are very religious will consider their religious acceptability of a product's consumption before making purchase decisions. Hence, how the individual view themselves in terms of their religious faith, influences their consumption of certain products or services. In the developing countries, religiosity also play a dominant role in consumer purchase decisions. Therefore, it is important for marketers to understand various factors influencing consumers decision making process, with the aim of making a better understanding of the process and how and when is the best time to interrupt it with a promotion. However, the five-stage traditional model of decision-making process identify need/problem recognition as the first stage of the model.

Figure 4.1: Consumer Decision making process in Developing countries: The impact of religion



4. 1 IDENTIFICATION OF NEED/PROBLEM

Consumer decision making process usually begins with need/problem recognition when the consumer realises that certain products or services are required to satisfy a need, and marketers always try to meet these needs at a profit (Pride and Ferrell, 2019). Need/problem recognition is when consumers realize that they need something (Pride and Ferrell, 2019). Two factors have been found to influence needs in the literature. An internal stimulus which can occur immediately due to a very basic impulse and an external stimulus which can occur when an individual is affected by outside influence (Wasan, 2018). By recognising an unfulfilled need and identifying a product or service to satisfy it, the consumers on their own parts, have created a want. The marketers often try to understand these needs and help the customers to attain the desired status by providing products or services to satisfy the identified needs, This is usually achieved by monitoring these trends in the market and engage in advertisement and sales promotions, to influence consumers' purchase decision making process; once these needs/wants are established (Stankevich, 2017). At times, marketers may also help to recognise the consumer's problem/need or the circumstances that trigger a need/want, to influence

purchase decision making. Consequently, scholars and marketers alike have tried to identify different types of needs and their unique impacts on consumer decision making process.

4.1.1. Types of Needs (A Maslow's 1943 Hierarchy of Needs)

Marketing is the understanding of different types of needs. The reactive marketing is meant to understand and satisfy customers' expressed needs, while Proactive marketing is aimed at understanding the customer's latent needs (Kotler, 1999). So many theories have been propounded to explain the different types of needs in the literature. However, this book adopts the very classic pyramid of needs conceived by Abraham Maslow, known as Maslow's Hierarchy of needs to explore the various types and the impacts of religiosity on needs. Maslow's (1943) assertion is that even though everyone is unique, all humans have certain common needs. The author arranges these needs in hierarchical order, according to the level of importance; and presents five basic level of human needs, ranking from lower-level biogenic to higher-level psychogenic needs.

Although Maslow's theory has been widely accepted in the literature, but has also been criticised by scholars for its shortcomings. For example, Zikmund and d'Amico (1996) argue that consumers may not always follow the hierarchy in the quest to satisfy their various needs, instead; they may seek to satisfy both lower-level and higher-level needs simultaneously. Therefore, the hierarchy cannot be applied universally to every individual. In some environments like Anglo-Saxon culture, people in the setting value self-actualisation and individuality above all else, while the Japanese and the Germans are mostly motivated by a need for personal security and conformity. Whereas, people in countries like France, Portugal, Spain, and Latin America, including Asian countries, are highly motivated by the need for security and belongings (Kotler et al., 1999). Moreover, Maslow's theory has not been empirically tested extensively, so, it is difficult to measure individual's acceptable level of satisfaction of need before the next higher need is triggered (Schiffman, Kanuk, 2000). Despite these criticisms, Maslow's hierarchy seems to provide a useful insight into the different types of needs for this book. This is because, it represents the universality and comprehensiveness of almost all the human needs. Therefore, Maslow's theory provides a basis for exploring the impacts of religion on different levels of customer's needs and on the consumer behaviour in general. The Maslow's hierarchy of needs include psychological, safety, love and social, self-esteem and self-actualisation needs (Maslow, 1943).

- 1. Psychological and safety needs** in Maslow's theory are considered as biological needs for human survival, where individuals provide the basics to satisfy those needs and then move to satisfy the next level of needs (Maslow, 1962). Example of physiological needs include food, water, air, shelter, clothing, sex and individuals consume these items to satisfy their psychological needs (Lussier, 2019). But the religious beliefs have impacts on the purchase decision making process for this category needs, as various religions permit and prohibit the consumption of certain foods and diets to their followers. For example, Judaism permits the consumption of items that are considered Kosher (eg., ruminant like goats, sheep) and prohibits items that are not Kosher (eg., rabbits, pork) (Shih et al., 2019), whereas, Christianity seems not to be so restrictive about food. The Muslims also follow certain standards such as Halal (permissible), which include how animals are slaughtered and the types of products acceptable for consumption. There is a huge market for Hallal products in a Christian country like France. The 4.5 million Muslims in France, which is about 7.5% of the total population, consume 300,000 tons

of meat products every year, through 3,000 independent butcheries and chain supermarkets for a total sale of 3 billion euros (Assadi, 2003).

- 2. Safety and Security Needs** refer to both the actual need for physical safety and the need to feel secure from threatening events or the environment (Lussier, 2019). It is a protection from elements, security and law and order, stability and freedom from fear. For example, Health and availability of health care are important safety concerns. Saving accounts, insurance policies, education, and vocational training are all means by which individuals satisfy the safety needs (Lussier, 2019). Different religions also affect the way health care is provided. For example, Judaism and Islam prohibit touching when treating patients of the opposite sex, unless medically necessary. Additionally, the dietary requirements in Islam also apply to medical injections and tests when admitting, screening, or treating patients. So, alcohol-free medications are preferred (Shih et al., 2019). In contrast, Christianity mostly do not have any restriction or special tradition regarding medical care, but frown at the consumption of items that are considered harmful to the health like illegal drugs and tobacco. Consuming any of these drugs and alcohol in excess is also considered as a sin for the Catholic religion (Assadi, 2003).
- 3. Social Needs or Love and Belonging Needs** is the third in the Maslow's hierarchy of needs after psychological and safety needs. It include mainly love, affection, belonging, and acceptance; and rely on the idea that people seek warm and satisfying human relationships with others in an environment (Khoa, 2020). To satisfy social needs certain personal care products like cosmetics, mouthwash, shaving cream are used. Social needs are also met through moments of social gatherings and religious beliefs which have impacts on individual's social activities. The Jews observe two religious holidays: Rosh Hashanah and Yom Kippur, known as the "High Holidays". Rosh Hashanah is commonly known as the Jewish New Year. No work is permitted on Rosh Hashanah and much of the day is spent in synagogue (Shih et al., 2019). The Christians weekly Sunday worships as well as special religious events like Good Friday, Easter Monday, Christmas, and New year festive periods constitute part of their social lives, which impacts on their social needs. In Islam, Friday Jum'ah, and the two Eids observe annually are the days for collective worship, which also influence their social needs (Assadi, 2003).
- 4. Egoistic or Esteem Needs:** The fourth level of Maslow's pyramid is egoistic or esteem needs and can take either inward (self-esteem), outward (peer recognitions), or both orientations (Khoa, 2020). Inwardly directed ego needs indicate an individual's need for self-esteem, self-acceptance, success, independence, and personal satisfaction. Outwardly directed ego needs include the needs for status, reputation, prestige, and recognition from others. Individuals fulfil their egoistic needs by consuming high-tech products such as computers or sound systems, and luxury products such as big cars (Khoa, 2020). Religion also influence egoistic needs of individuals. For example, Islam teaches the consumer to show moderation in spending and consumption, with emphasis on maintaining a balance between personal needs and those of society and between the provisions of this world and those of the life to come (Assadi, 2003). Another product an individual can use to satisfy the egoistic needs is 'Music', because it is valued both by the social group (peer recognition) and by one's self (self-esteem) (Shih et al., 2019). In Judaism, there are no restriction to the type of music that one can listen to. In Christianity, music is allowed too. During mass almost all of the times there' s a choir

or at least a person playing the piano and singing. Music can vary according to the country. In Islam, there are certain types of prohibited music and songs. Islam prohibits any song that promotes immorality without any acceptable goal at the religious level, and is therefore considered a distraction (Assadi, 2003).

5. **Self-actualization or Self-fulfilment Needs:** The highest level of needs, according to Maslow's theory is self-actualisation, which refers to the idea of realising one's potential, and seeking personal growth, to become everything one is capable of becoming (Lussier, 2019). Religious beliefs equally have impacts on self-actualisation needs. For example, spiritual devotions can be considered as part of self-actualization process, accordingly, the Jews and the Muslims are not allowed to have images or statues of God, therefore there is no market for that. On the contrary, the Christianity permits followers to have the image or statue of God, resulting in a very huge demand for these kinds of products (eg., crosses, images, pictures, and statues) (Assadi, 2003).

In conclusion, the impacts of different religious regulations on various types of needs is evident in the literature. However, this should not be generalised as individual's behaviour based on religion differs, depending on the religion and the degree of observance. For example, traditional Muslims adhere more strictly to the rules, such as prohibiting the use of alcohol, dating and sexual relationships than the liberal who remain reluctant in following literally such practices. This indicates that religious influences on customers' decision-making processes varies depending on the degree of observance. Therefore, religiosity or the degree to which beliefs in specific religious values and ideals are held and practiced by an individual, influence the various types of customer needs and the decision making process.

4.2. Consumers' Needs, Decision Making Process, and Religions in Developing Nations

4.2.1. Overview of the Various Religions in the World

Religion has been part of human civilization and has played a vital role over the centuries. Despite the recent increase in secularization in some parts of the world, religion still plays an important role [influencing the formation of beliefs, values and social normative systems in every society](#) (Heiman et al., 2019). [Some of the most popular religions in the world are Christianity, Islam, Judaism, and Hinduism. It has been predicted](#) that two-thirds of the world population will be Christians and Muslims by the year 2070 and beyond (Syed et al., 2019). As at 2019, Muslims comprises 26% of the world's population, which shows that Muslims account for over 1.9 billion of the world population (Tajamul & Uma, 2020). This is a huge market and global firms should provide products and services that are in compliant to their faith. For example, Halal products and services are estimated to have a value exceeding \$2.1 trillion (Heiman et al., 2019). Today, the global Halal food market is worth more than \$632 billion annually, which represents over 16% of all food consumption worldwide (Tajamul & Uma, 2020). This shows that religion will continue to play a dominant role in human affairs. Consequently, Global firms have started focusing their attention on faith-based marketing as another important path towards understanding and satisfying needs across the globe. Accordingly, organisations like KFC, McDonald's, Nando's, Pizza Express and Subway are beginning to introduce faiths-compliant foods in some countries, to attract that segment of the market. In 2016, Bloomberg declared Halal food "a \$20 billion hit" in the United States (US), with 7,600 outlets serving it to both Muslims and non-Muslims (Wilkins et al., 2019). The faith-based product concept applies to all products and services including food, banking, insurance, fashion, tourism, pharmaceuticals and entertainment.

4.2.2. Religiosity and Consumer's Needs

Religion is that aspect of human norms, beliefs and rules which shapes individual's activities, including consumption and the type of products/services consumers will need and purchase (Nazihah and Arifin, 2020). This indicates that various religions have their own distinct laws and guidelines, prescribing how and by whom food consumed by followers must be processed and handled to meet their needs. Muslims follow Halal laws and Jews have Kosher laws. Kosher laws are derived from the Bible (Old Testament), while Halal regulations are derived from the holy Koran. The Halal, Kosher, Hinduism and Mormonism regulations prohibit the consumption of certain products/services. For example, Islam prohibits the consumption of alcohol and certain foods like pork. Kosher prohibits simultaneous consumption of dairy and meat products and require that they be cooked using different utensils. Mormonism restricts the consumption of alcohol, coffee and tea. While the veneration of the cow among the Hindus excludes them from consuming beef (Heiman et al., 2019).

At the centre of religion is religious obligation, often referred to as religiosity and is defined by Syed et al. (2019) 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". It is the underlining holy or transcendent principles and practices which guide human behaviour, including consumption. Consequently, differences in religion has resulted in differences in consumers' preferences and needs. Three categories of measures of religiosity is introduced in the literature namely: subjective measures (e.g, self-assessment of strength of affiliation), behavioural measures (eg., church or mosque attendance) and quasi-institutional measures (e.g, respect given to religious authority) (Heiman et al., 2019). Subjective measures are individual differences in terms of their level of affiliation to their religion. So, individuals with strong affiliations to their religion tends to be more obedient to the rules and regulations guiding their faith and will make purchase decisions in accordance with their religious requirements; than those with weak affiliations. Behavioural measures of religiosity is individual's commitment level to their faith. Those that are more committed will tend to strictly observe their religion doctrine in every facet of their lives, while those that are not may not be committed, which influence their purchase decisions making process. Quasi-institutional measure is individuals' level of respect for the religious authority. Those who tend to respect religious authorities will be more obedient to their directives on consumption of certain products and services than those who are not, which also have impacts on consumer purchase decision making process (Heiman et al., 2019). Therefore, Bomhoff and Siah (2019) conclude that the influence of religiosity in consumption decision making process depends on the level of commitment and the extent of adherence to the religious rules and guidelines.

4.2.3. Religiosity and Consumption Decision Making Process

It is well acknowledged that religions and being religious (religiosity) influence consumers' product selection and decision-making process. Building on this logic, Wilkins et al. (2019) suggest that individuals with stronger beliefs tend to be more influenced by their faiths, in their consumption decision making process. Thus, religiosity influences various aspects of consumer's lifestyle including decision-making and consumption choices (Syed et al., 2019). Hence, the application of religiosity in explaining consumer decision making process is vital for firms' success in any industry. This is necessary as highly religious individuals often evaluate life activities through religious values and thus, will incorporate religion into much of their lives' activities including consumption decisions (Sevim et al., 2016). However, the level of adherence to the doctrine of the religions depends on individuals' level of religiosity, which determines the level of influences on consumption decision-making process. According to

Mehkar et al. (2018), those that are more committed to their religion are more likely to be influenced by their faiths in decision-making process than those that are not committed. It is therefore imperative in faith-based marketing to understand the religion affiliations of the target market, in order to provide products and services that would influence purchase decisions (Lysonski and Durvasula, 2013). This is considered essential since religiosity is an expression of individual's believe, which guide consumption decision-making process (Syed et al., 2019).

4.2.4. Religiosity and Consumption in Developing Countries

Several religions affect the general lifestyles of individuals in developing countries, notable among these religions are Christianity, Islam, Judaism, Hindu and the host of others. Although unlike the Islamic world, there are not many restrictions as to what should be consumed in the Christian world (Churchill et al., 2019). However, certain spiritual views guide Christians activities across the globe, including the developing countries. Therefore, it can be concluded that religiosity influences consumption decision in most developing countries. Unfortunately, most of the religiously compliant products in developing world are traditionally been offered by smaller, independently owned retailers and restaurants. However, in recent years, various religions have started compelling large corporate organisations to produce mainstream brands in compliance with their faiths. Accordingly, leading food manufacturers such as Nestlé, Unilever and McDonald are now offering faith-based products in many developing countries, to satisfy that segments of the market (Wilkins et al., 2019). For example, McDonald started producing vegetarian foods for India market in 1996 and India became the first country in the McDonald's TM system in developing countries, where non-beef and non-pork products are served (Fischer, 2019). The company developed more than 70% of the menu locally, completely segregating vegetarian and nonvegetarian products from the food processing plants to the point of serving the customers (Fischer, 2016).

'Halal' Perspective

In Islam, there are lots of restrictions guiding Muslims activities in the developing countries, including consumption. The Muslim doctrine prescribes Halal products and services for its followers (Tajamul & Uma, 2020). Although the word 'Halal' is mostly used in the context of acceptable products or services, but in real term; it connotes anything that is permissible or lawful according to the Qur'an (Nawawi et al., 2019). Opposite of Halal is Haram, which means unlawful or forbidden. Prohibited items like pork and alcohol, are known as 'haram', while permissible items are regarded as 'Halal', usually certified by approved certification agencies (Wilkins et al., 2019). For a product and service to gain halal certification, certain criteria and procedural standard must be met throughout the production process; including slaughtering, storage, preparation, display and overall hygiene (Nawawi et al., 2019). Muslims are also more traditional and will prefer fresh to frozen products as compared to other religions like Jews (orthodox, conservative, secular) (Nazihah and Arifin, 2020). Muslims also prefer food prepared at home than food from outside; to ensure compliance with their religious faiths (Heiman et al., 2019).

'Kosher' (halacha) perspective

In the case of Judaism, the religion is mostly associated with the Jews all over the world and their laws known as 'Kosher' law is derived from the old testament part of the holy bible. Kosher law ultimately applies a system of religious teachings that give directives on the types of products consumption for the people of the Jewish faith. The system is built on several verses from the Bible, rabbinic Biblical exegesis, and ordinances; as presented in the Talmud (the written record of the oral law as redacted in the fifth century), and the writings and decisions of rabbinic authorities (Fischer, 2018). Kosher laws concepts are centred on certain acceptable

plants and species of animals. Other important perspectives are rennin, gelatine, lactose, sodium caseinate (a protein produced from casein in skimmed milk), vitamins, eggs, grape products, fruits, vegetables, and Passover (a major Jewish festival) items (Regenstein and Regenstein, 1979). Like the Halal doctrine, there are several prohibitions in Kashrut and kosher law (halacha), such as a ban on pork and the mixing of milk and meat (Fischer, 2016). Kosher laws also provide guidance on product productions and procedures, including ingredient suppliers, factories, marketing, technical services, quality assurance, legal, and regulatory affairs. Like Halal, Kosher products are also labelled for easy identification in the market (Fischer, 2016). According to Churchill et al. (2019) Developing countries are the most religious in the world. Compared to developed countries, individuals in developing countries tend to be more religious, which affect their consumption decision making process. Consequently, marketers must understand the level of religiosity of their target markets in the developing world, so as to influence their purchase decisions, by providing products and services in line with their religious beliefs.

Hindu vegetarianism perspective

The Hindu concept of vegetarianism is mostly practiced in a developing country of India and it is an integral part of Hinduism, grounded on the concept of ahimsa (noninjury to all living creatures) (Simoons, 1994). To Hindus, products' consumption is closely related to bodily substance, health, well-being, purity/pollution, as well as to caste, class, gender and kinship (Kroeze, 2012). In India, there are contentious issues around Hindu's products recommendations and practices among divergent class and caste groups. However, the country has recently finds itself fundamentally reshaping and standardising conventional forms of vegetarianism: Hinduization (promotion of Hinduism) of society and state; as increasing number of companies, such as McDonald's, are beginning to take advantage of these new developments to satisfy the rising demand for vegetarian food, which has led to the emergence of a new Hindu middle class of about 300 million consumers (Fischer, 2019). This in recent years, results in global market for vegetarian food products. However, compared to Halal and Kosher, Hindu vegetarianism is not under strict regulations, but seems to follow many of the consumption patterns in different parts of the world.

From the various analysis presented so far in this book, it is evident that religion permeates every aspects of our lives (Navarro-Prado et al., 2017). For example, Halal emphasises purity in substance and prescribes consumption of products closest to their natural state (Izberk-Bilgin and Nakata, 2016). Even non-Muslims understand that Halal is concerned with food safety issues and environmentally friendly production methods (Tajamul & Uma, 2020). Therefore, Halal products may be considered by consumers who prefer food that is free of pesticides, preservatives and antibiotics and which has not been genetically modified. Thus, marketers may position Halal products as the safe and healthy option for every consumer, rather than as simply a product aimed at Muslims. This is evident in many countries, as non-Muslim consumers in countries such as China, India, Russia and the Philippines buy Halal products/services on the assumption that the products are fresh, natural and safe; with the believe that religious Muslims are more likely to be honest (Golnaz et al., 2010). In Moscow, Russia, Golnaz et al. (2010) estimate that sales of Halal foods doubled between 2004 and 2008 by \$25 million (from \$45 million to \$70 million), with the expectation that the trend will continue. Izberk-Bilgin and Nakata (2016), in their own study, estimate the potential of the global Halal market to the tune of \$2.1 trillion. Apart from Russia, the growing purchasing powers of Arab-Americans and other American Muslims, including non-Arab Americans and non-Muslims who are interested in Halal products, have boosted the sales and consumption of

the products in the United States as well (Roodbar, 2018). Consequently, prominent multinational companies like Walmart, Nestle, McDonald's and even the world-famous marketing agency, Ogilvy and Mather, have introduced Halal compliant products to this fast expanding market segment (Roodbar, 2018). However, smaller Halal compliant ethnic food stores have been in existence prior to 2008, providing Halal products to consumers in many developed and developing countries (Roodbar, 2018). In view of the enormous impacts of religion on consumers, marketers in developing countries should understand religious affiliations of their target consumers, to influence their consumption decision-making process.

INFORMATION SEARCH, RELIGION, AND CONSUMPTION DYNAMICS IN DEVELOPING COUNTRIES

Information search within the decision-making model

Although the stages begin with need recognition, it could also be argued that Information search within the consumer decision-making model is the first step towards solving a problem. Ikoja-Odongo and Mostert (2006) note information search's problem solving capabilities by defining it as 'a purposive search to satisfy a certain goal'. This goal is to find the solution to the need identified in the problem definition stage of the decision-making model. Van Staden and Van Aardt (2011) speaks of various methods of seeking and different sources of information in the process of information search. Internal search speaks to using one's previous knowledge, memories and experience to gain information about solving a problem. External search makes the space for environmental factors to have an influence in supplying information (Van Staden and Van Aardt, 2011). These external sources include various forms of media, reference groups (such as friends, family and associated groups) as well as institutions in one's society (i.e. school, government, organisations). An essential feature in many cultures that is both a reference group and an institution is that of religious affiliation. One's church, temple, synagogue, mosque or other sacred congregation acts as an institution guiding the opinions, attitudes and perceptions of its members on various issues within the wider society (Hwang, 2018; Choi, 2010). This includes what products to purchase to satisfy a need or indeed even if purchase is a necessary act to meet needs. Also, one's membership within that congregation presents one with a set of relationships with fellow individuals and a group of belonging who then act as trustworthy sources of information (Choi, Kale and Shin, 2010; Leon and Shoham, 2018).

Extant literature has explored in-depth various decision-making styles individuals use to choose between competing alternatives. Since consumers are in a state of information overload on the available options, they have to adopt certain decision-making processes to make their choices (Mehta and Dixit, 2016). The Consumer Styles Inventory (CSI) is one such model that identifies methods of consumer decision-making. Developed by Sproles and Kendall (1986) this model identifies eight decision-making styles, which speak to the consumer personality (Lysonki, Durvasula and Zotos, 1996). These styles were then compared by various researchers including Sproles and Kendall (1986), Mehta and Dixit (2016) and Lysonski, Durvasula and Zotos (1996) across developed versus developing countries to varying results. While Sproles and Kendall (1986) determined that the model was more relevant to developed countries, Mehta and Dixit (2016) noted that the changing retail landscape in India, which was the subject of their study, has changed dramatically. In accounting for the differences seen between developed and developing countries re: decision-making, culture has been identified as a modifying factor (Arli and Pekerti, 2017). For example (Mehta and Dixit, 2016) argue that time consciousness and price consciousness are greater drivers for Indian consumers than German

consumers. In this example, the socio-cultural, political and economic circumstances within which the consumer exists influences their decision-making and within that process their search for and evaluation of relevant information sources. The differences in culture also make developing a universal instrument for defining consumer decision-making a problematic endeavour (Lysonski, Durvasula and Zotos, 1996).

Various factors influence information search. These include product type, location, economy (national and personal), education, religion and culture (Van Staden and Van Aardt, 2011; D'Haene et al, 2019). Information, which is data within an individual's environment (Ikoja-Odongo and Mostert, 2006) supports the complex process of decision-making. The influences, mentioned above, support the simplification of the process for the individual. These can be categorised as either marketing-related or non-marketing controlled (Van Staden and Van Aardt, 2011). Therefore, the company has a definitive role to play in ensuring that the information gathered in the search phase is compelling, clear and of good quality. Culture will influence what is determined to be quality information (Filieri, Hofacker, and Alguezau, 2018). For Instance, in Germany consumers generally require comparative facts between options and in the US individuals require convincing content (Mehta and Dixit, 2016). Ultimately, companies need to treat their marketing communications and customer interactions as reliable, trustworthy sources of customer education about their products' suitability to solving the consumer need. This also applies in markets located in developing or emerging economies. As religion is a strong influence on some of the consumers in these marketplaces, in relation to information search and the overall consumer decision-making process, companies need to be aware of its role in information search, including choosing the appropriate spokespersons. In discussing FMCG in India, Sardana, Gupta and Sharma (2018) demonstrated that the purchase process was positively influenced by information shared by favoured spiritual or religious gurus as well as price and product features. Therefore, it is important to understand not only how religion influences individuals' reaction to information, the information source but also how it boosts the level of trust awarded to source and content (Choi, Kale and Shin, 2010; Muhamad, Leong and Mizerski, 2016).x For instance, Yousuf and Malik (2013) argued that Islam was important in determining the reaction of individuals in Malaysia to advertising appeals.

Religion's influence on Information Search

The role of religion within the process of information search is growing in interest to researchers (Muhamad, Leong and Mizerski, 2016; Rana and Paul, 2017). Religion's influence is multi-dimensional. Within the context of the consumer decision-making process as adapted by Darley, Blankson and Luetghe (2010), religion touches each category. Religious members are a reference group with its own sub-culture that influences the decisions of its membership and builds that impact and trust by providing a sense of belonging and identification via shared values. Additionally, religion is a motivating factor within the wider situational influences such as socio-cultural, political and economic features in some societies. Choi (2010) notes that in South Korea, religion is a major influence on education, media and aspects of the wider society. On the individual facet of motivating factors on the consumer decision-making, religion is a belief structure that supports the elements of personality, perceptions, motivations and attitudes that guide individuals search process. Religion, which represents the unified system of beliefs and practices related to sacred things (Lawan and Zanna, 2013), supports individual motivations in consumption patterns. These motivations include commitment to beliefs and practices, religious affiliation, extent of religious knowledge, vies on social issues and religious motivation. Decision is implicit and explicit, with religion exerting an influence over both

aspects. The internal process of memory, experience and religious knowledge develops implicit biases towards or against certain sources of information as well as ways that information is presented. Van Staden and Van Aardt (2011) showed that in South Africa's fashion, internal sources of information are more important than other sources. This has implications since religion influences the perceptions of individuals and (Arli and Tjiptono, 2014) notes the power of religion in shaping the orientation of people in Indonesia. Ignoring the influence of religion and its regulations or affiliations is one way that marketers make potentially devastating mistakes in the development of their marketing mix in developing or emerging economies.

Lawan and Zanna (2013) identifies culture as an essential facet within motivation of consumer behaviour and argues that religion can be considered an element of culture. They define culture as a 'complex whole which includes knowledge, belief, art, law, morals, customs and any other capabilities and habits acquired by humans as members of society' (Lawan and Zanna, 2013, pg. 519). However Arli and Pekerti (2017) argue that cultural differences can overshadow the role of religion in consumer behaviour, citing the examples of Indonesia and Australia, when examining the differences in moral ideologies and ethical beliefs among religious and non-religious consumers. The practice of religion supports the development of cultural traditions (Min and Kim, 2005), guides the acceptance of shared values in a community (Mathras et al, 2016), and dictates the rejection of specific conditions (Pace, 2013; Lindgridge, 2010) such as materialism or excessive consumption for the process of identity creation. Arli and Pekerti (2017) revealed that religious consumers were more idealistic with stronger ethical beliefs towards negative consumer behaviours. While this idealism was not extended to specific ethical behaviours such as eco-conservation, a proliferation within a culture of individuals who share passionate views towards certain concepts e.g. media and consumption practices based on religious affiliation and regulation supports the development of certain dynamics of consumption within the country. Such a strong influence is due to religion being woven into diverse aspects of daily life (Choi, 2010; Arli and Pekerti, 2017) including market-related responses. D'Haene et al (2019) shows that values are important in consumer decisions and factor in the information seek behaviour. They spoke directly to the role religious regulations play in the Muslim and Orthodox Christian communities in Ethiopia and their approach to finding information re: meat and dairy products. Religion and culture creates the shared values that develop approaches to information search. Choi, Kale and Shin (2010) argue that religion influences the selection and reaction to information sources. They state that the religious community trust members of the same religious group more and show less trust for media and sales personnel than non-religious individuals.

Religion, Marketing Mix and Consumption Dynamics

The influence of religion influences both parties in the exchange relationship: the marketer and the consumer. Religion supports the development of pre-purchase search criteria (Lauschagne et al, 2012) on the part of the consumer, which then guides the marketer to wisely create product labels as clear sources of external information. Keon, Wentzel and Blaauw (2018) argue that marketers need to simplify food labelling. For example, by listing ingredients and production process to assist religious consumers in the successful search for information about products that abide by their religious affiliation. The culture of the country affects the dynamics including the decision process and buying process, i.e. who has a role within the decision-making in a household and how that decision is then actioned based on specific aspects of family or household relationships. For instance Mulkeen and Kakay (2017) show that family (in collaboration with a collectivist culture and religion) acts as a tool of socialisation in Sierre Leone, influencing consumption habits including meals, of its population. Culture will play a distinct role along with religion. However, other elements cannot be ignore for the way they

guide consumer information seeking behaviour. Facets such as health and regulations will influence information search. Kempen et al (2011) showed how consumers in certain countries rely on information about nutritional value, personal benefits, health attributes and product quality, in addition to culture to guide their information seeking behaviour. Furthermore, Keon, Wentzel and Blaauw (2018) noted that the law will influence the types of information provided to support information seeking, using the example of South African food labelling regulations post 2010. As such religion and culture add levels of high involvement to the information search behaviour and wider consumption process of goods within sectors considered widely by academia and industry to be low risk. Van der Colff et al (2016) argue that food shopping, for example, can be high involvement, due to the need for appropriate information to guide the decision-making. As such religious influence can make it complicated for marketers to determine what information is needed even within a single market. Van der Colff et al (2016) note that there are differences within South Africa itself as one country on the basis of culture and Choi, Kale and Shin (2010) noted the religious diversity of South Korea. Therefore, marketers need to understand not only diversity across developing countries but also within these emerging economies, to avoid painting all religious consumers with the same marketing mix.

EVALUATION OF ALTERNATIVES WITH REFERENCE TO RELIGION: PERSPECTIVES ON DEVELOPING NATIONS

Extant research agrees that alternative evaluation is a crucial phase of the consumption process. Engel, Kollat and Blackwell (1978) identify various influences on alternative evaluations such as culture, reference group and family in addition to the individual's beliefs, attitudes and intentions. Religious principles is one such influence (Souiden, Ladhari and Zarrouk Amri, 2018), shaping attitudes and behaviours of individuals, including consumption patterns (Hwang, 2018). Religious values affect the process judging the merit of alternatives. Alternative evaluation is a seminal part of the consumption process, as it has been implicitly or explicitly included within a majority of decision-making models (Bettman, 1982; Panwar et al, 2019). Sequential delineations of the consumer decision-making process place alternative evaluation as the crucial step before making a choice (Shocker et al, 1991; Shim, Shin and Kwak, 2018). However, some discussions of the consumption process argue that choice and alternative evaluation may be undertaken simultaneously (Bettman, 1982; Stankevich, 2017). Individuals set choice criteria (Vieira, Santini and Araujo, 2018) such as price, quality perceptions and brand-self identity match (Stokburger-Sauer, Ratneshwar and Sen, 2012; Tavana et al, 2017; Voramontri and Klieb, 2018). Religion is an identity (Hwang, 2018; Benjamin, Choi and Fisher, 2016), a community of belonging (Agarwala, Mishra and Singh, 2019) and a means of self-expression (Khan, Asad and Mehboob, 2017). The impact is, therefore, contextual to several factors, i.e. product category, specific religion or denomination, the society or country and the individual's own level of adherence to religious regulations (Choi, Paulraj and Shin, 2013). These are important considerations for companies, assisting in product development, pricing and marketing communications strategies (Tsai and Hsiao, 2004; Moraes et al, 2019; Mihaela, 2015).

Religion, Culture and the Evaluation of Alternatives

Consumer research has investigated the influence of the external environment on consumers' evaluation of alternatives (Azizi and Makkizadeh, 2012; Broilo, Espartel and Basso, 2016). Religion's influence spreads wide in developing countries, touching laws, rituals and traditions and consumer behaviour (Hasan, 2017a; Auf et al, 2018). For instance, religion influences the type of products considered, for example, Seventh Day Adventists won't eat pork because it is forbidden in the Old Testament of the Bible, while Muslims need to ensure their meat products

are killed in accordance with Halal instructions (Islam and Chandrasekaran, 2019; Cleveland, Laroche and Hallab, 2013). In circumstances like these, alternative evaluation supports religious consumers to make sure that products meet their beliefs and values.

Cleveland, Laroche and Hallab (2013) noted that in Lebanon, religion (Christianity and Islam) plays a significant role in consumer evaluations within the context of globalisation and its colonial history. Such a relationship between colonial history and religion is evident in other former and current colonised states. Mathras et al (2016) and Lindridge (2009) similarly placed religion in relationship to other factors in discussing the influence on individuals' behaviour. Mathras et al (2016) discussed religion and its differences to aspects such as culture and personality. These three aspects, religion, culture and personality work in relationship with each other to influence peoples' attitudes, values and behaviours, e.g. consumption patterns. From a different perspective, Lindridge (2009) investigated the role of religion and acculturation in relation to the consumption choices made by individuals within a host country, examining whether those choices reflect a measure of assimilation or integration into the host culture. The relationship between religion and acculturation is also applicable within developing countries who seek to develop their status as emerging economies in a globalised world by consuming similar products as the developed world. Meanwhile, Sandikci (2018) note that the acculturation is such that Middle Class Muslims in developing countries want the same access to middle class services as anywhere else in the globe, even if these services are adjusted according to Muslim standards.

Identity congruence

Religion has a diverse influence on the process of alternative evaluation. One of these influences is its role in identity creation, which is powerful in developing countries (Haynes, 2009). Religion guides individuals' engagements with their society in a number of spheres, e.g. political, social and consumption (Mokhlis, 2009). Individuals set consumption priorities according to identity goals (Shrum et al, 2013). Prominent institutions within the individual's frame of reference often guide those priorities. This process of socialisation includes schools, universities, the media, friends, celebrities and in some communities, religion and religious institutions (McAlexander et al, 2014). Religious socialisation is essential to alternative evaluation, guiding individuals to evaluate options that will help them conform to their religious rules (Karataş and Sandıkçı, 2013). Hasan (2017b) argues that religious socialisation within developing countries is particularly strong, shaping morals and values. Therefore, religion plays a crucial role in the consumer-brand inter-relations and positive brand evaluations. Butt et al (2017) showed that the strength of an individual's religious identity in Malaysia and Pakistan predicted choice behaviour as well as brand equity.

Religion is a form of social identity as developed by Tajfel and Turner (1979). Religions' social identity centres on shared belief in deity(ies), shared practices and rituals and adherence to the terms of belonging to that religion. However, Cohen et al (2005) notes that this social identity is likely weaker in religions that are themselves individualistic. In societies, where religion and collective identity are hallmarks of the society, religion is a major influencer of social identity (Fam, Waller and Erdogan, 2004). Mathras et al (2016) note that religion creates a community that supports members socially. This social support creates the affective and cognitive bonds that shape a sense of social identity and gives power to the group to impact consumption evaluations. Rauf, Prasad and Ahmed (2019) showed how the social order developed by the religious community in Pakistan strengthened their role in assisting members in choosing the brands or products that support their moral sensitivities, while guiding marketers in terms of the appropriate form of marketing content or campaign.

Value congruence

Haynes (2009) argued that religious identity has collective influence on identity due to the emergence of shared values. Tuskej, Golob and Podnar (2013) and Kwon, Ha and Kowal (2017) are among researchers that link value congruence between brand and consumer within the decision-making process. Religion creates the terms of some aspects of individual's value system (Al-Hyari et al, 2012), therefore, companies include religious messages or symbols into their marketing communications as a means of building religious congruence between their brand(s) and their customer base (Alhouti et al, 2015). There are other factors, however, that moderate the influence of religious congruence in assessing the suitability of several options. Kalliny et al (2019) reveals culture/nationality as one of those moderating factors, showing that in certain developing countries, where religion is important, religious congruence is essential to the success of brands and their marketing communications. In their study in Indonesia on Islamic Banking, Wahyuni and Fitriani (2017) noted that the congruence led to levels of brand loyalty while boosting the positive attitude of customers and strengthening the brand-customer emotional bond.

Regulation Adherence

Religious regulations and individual adherence influence consumer behaviour (Fam, Waller and Erdogan, 2004; Muhamad and Mizerski, 2010). Adherence is a potential signal of commitment (Muhamad and Mizerski, 2010). Therefore, in some communities, conspicuous consumption displays religious adherence. Mirkhah and Karami (2019) supports the link between religious commitment and purchase of self-expressive brand products in the Iranian marketplace. In similar vein, Baazeem, Mortimer and Neale (2016) note the changes of behaviours for sabbaths for Jews and Seventh Day Adventists, while Martin (2016) outlines the role religious holidays play in the formation of consumer behaviour. The role religion plays in crafting the social and cultural environments of customers (Assadi, 2003) means that companies need to accommodate for these in marketing communications and product development in order to be more positively evaluated by potential customers. Regulations support everyday buying behaviour (Assadi, 2003; Floren, Rasul and Gani, 2019), hence, it integrating religion into everyday consumption ethics (Sandikci, 2020). For example, Islamic rules speak to the approach to spending and managing money (Assadi, 2003; Alam, Mohd and Hisham, 2011). Ultimately, individual motives impact the effect of religious adherence on consumer behaviour. Muhamad and Mizerski (2010) noted that those with extrinsic motivations are trendier and brand conscious than those who are intrinsically motivated and therefore more conservative and traditional. Such supports the work of Assadi (2003) who argues that more traditional Muslims adhere more strictly to the associated regulations. Ultimately, the variance in levels of religious adherence to regulations means that companies must avoid a 'one-size fits all' marketing communications approach.

PURCHASES IN DEVELOPING NATIONS: THE PLACE OF RELIGION AND RELIGIOSITY

Religion is emphasised as an important cultural influence in the marketplace and that needs to be recognised and researched in the marketing sphere (Mittelstaedt, 2002 and Muhamad and Mizerski, 2010). Scholars, and indeed practitioners, should "understand the effects of religion on the kinds of issues they face in business and, more important, how these issues are defined, informed, and regulated by religion" (Mittelstaedt, 2002, p. 6). Here, Christianity, Buddhism and Islam are used here to indicate how customers act on purchases and how post-purchase behaviour may be influenced from their religious background. Once customers go through the

process of need recognition, information search and evaluation of alternatives, they purchase the product or service and then react on what they feel and think once they consume in a post purchase behaviour phase. Kotler et al. (2009) claim that the final buying decision may be influenced by two major reasons: these encompass customer wishes and situational factors (Kotler et al., 2009). In this sense, the buyers' final product purchases are shaped by religion in terms of devotees' feedback and seasonality nature of religion. As per the conceptualisation of Mathras et al. (2016), it could be argued that purchase and post-purchase behaviour is shaped by religious beliefs, religious rituals, religious values, and the customer's religious community.

Religious beliefs on purchase behaviour

Religious beliefs are beliefs that induce worship or worship-related activities (Carter, 2014). These beliefs largely decide what customers should buy. The major groups of Christians include Anglicans, Catholics, Lutherans, Methodists, and various Orthodox groups avoid eating meat on a certain day in the week and whilst fasting during the Easter period (Vitz, 1991). Moreover, some Catholic groups allow having manageable level alcohol, Latter-day Saints, Seventh-day Adventists, Baptists, Methodists, and Pentecostals ban having alcohol (Domenico and Hanley, 2006). However, for any person the uptake of such practises will be dependent on the adherence to the stated rubrics of their particular religion and indeed the intensity of their surrounding religious communities.

The Buddhist perspective of buying a product entails being mindful of consumption (Alsop, 2002). Buddhism suppresses the use of luxury products and brands that modern market so often promotes. For Buddhists, the Lord Buddha preached living a simple life and the way of enlightenment. Therefore, devoted Buddhists buy products that may satisfy their needs but not to impress others. However, concerning Muslims' belief, the Quran state: "Those who are extravagant are the brothers of Shaitan (devil)." (17: 27). Muslim are not allowed to buy Haram products; such as pork and pork products (ham, sausages, or bacon), noncertified meat and poultry and any product prepared with alcohol or animal fats (Gagne, 2020). However, food products which are halal are those which are allowed. Moreover, Islam discourages consumerism that consumes or buys things that exceed their level of requirement (Gagne, 2020). Thus, a main concern for Muslims is to ensure that food products which are purchased and used are "Halal". A parallel is drawn in Judaism with the Kosher construct: Kosher foods conform to the Jewish dietary regulations of kashrut, that originated from the scripture: Leviticus and Deuteronomy. Meanwhile, Buddhists usually follow a lacto-vegetarian diet, meaning that they may consume dairy products, but their diet dismisses eggs, poultry, fish, and meat from their consumption. However, some Buddhists consume meat and use animal products, if the animals are not slaughtered specifically for those uses. So, the evaluation of product purchase and consumption is dependent on the devotee's sect allegiance; and similar complexities exist with all major religions as they each have multiple sectarian divisions. Whilst regarding the certain religious strictures placed on product and service purchases and purchase evaluations, the non-religious requirements, such as product or service "quality" remain. For example, halal kebabs may be purchased, with the customer relying on the "halal branding" of the product and customer may trust in the retailer but then may reject future re-purchases as the taste or quality does not fit with the consumer's taste and quality expectations: a product may indeed be halal but that does not necessarily imply the product tastes good and be of good quality. However, vast opportunities exist for marketeers to cross-market products to people from religions to which the original product or service has been designed: for example Islamic banking has received much attention in practice and in the literature for Islamic banking and its virtues have been well acclaimed over "western banking" yet by and large has not been marketed to non-Muslims.

Religious rituals and purchase behaviour

Rook (1985) defines rituals as “a type of expressive, symbolic activity constructed of multiple behaviours that occur in a fixed, episodic sequence, and that tend to be repeated over time” (p. 252). Religious rituals are largely shaped by the seasonality such as Christmas for Christians, Poya day for Buddhist devotees and Eid for Islamic followers. Christmas is one of the global feasts that commemorates the birth of Lord Jesus Christ (Batinga, de Rezende Pinto and Resende, 2017). Arguably and sadly, many Christians and non-Christians celebrate Christmas symbolically without understanding a true sense of its meaning; at least in part because of promotional drives and the marketing of consumerism and materialism surrounding “Christmas” (Batinga et al., 2017). In this sense, Santa Claus is considered as a God of materialism where the biggest target market is young children who expect gifts and rewards (Miller, 1995). Though the number of church attendance is exotically high on Christmas Eve compared with other religious days in the year, with scholars arguing that Christmas celebration has moved from churches to departmental stores (Miller, 1995). The preparation, marketing and promoting of Christmas is not starting in December, it starts at least from September, especially in the Philippines (SBS, 2014). Nevertheless, devotees Christians in the Philippines formally mark Christmas by attending nine consecutive morning masses that last on the Christmas day (SBS, 2014). Moreover, the Christmas celebrations continue to the 1st Sunday in January when the 'Feast of the Three Kings' is celebrated (SBS, 2014). In this context, Christmas can be considered as one of the main events that increases sales and consumption (Batinga et al., 2017).

Poya day is a national holiday which falls every month in Sri Lanka. Every Poya day is a meat free and recalls devotees to practise the “Eight Precepts” or “Ten Precepts” at temples. In May, Buddhists commemorate the festival of Vesak Poya day which reminds the birth, enlightenment, and death of Lord Buddha. Throughout the Poya day, devotees must refrain from intoxicating drinks and drugs, eating at the forbidden time (after noon), refrain from dancing, singing, music, going to see entertainments, wearing garlands, using perfumes, and beautifying the body with cosmetics and refrain from lying on a high or luxurious sleeping place (Access to Insight, 2013). Therefore, marketers need to find alternative ways of approaching such devotees. Because, Buddhist devotees avoid eating meat and have a preference to be vegetarians. Therefore, the demand of vegetarian options rises, in Sri Lanka, during the Poya days, Surprisingly, customers’ purchase of bakery products including bread may not be readily available during the Poya days, in some cases for weeks, in the suburbs in Colombo due to the fact that most of the bakery staff return their homes “up country”.

For Islamic followers, the feast of Ramadan is one of the highly celebrated events in their holy calendar. All medically fit individuals are called to fast and refrain from having food or water, “while the sun is shining” (Klein, 2020). They have special food habits during Ramadan and claim high demands for dates and sweet drinks (Klein, 2020). In Muslim countries both in developed and developing nations, most businesses and restaurants remain closed during the day.

Religious values and purchase behaviour

Values “provide normative guidance to adherents about what is desirable to consume, how much to consume, and when to consume it” (Mathras et al. 2016, p. 6). Depending on religious values, individual consumption and buying behaviour can be varied. Doran and Natale (2011) claim that Buddhist devotees tend to buy more fair-trade products than any other religion. However, it is also noted that Christians buy more environmentally friendly products than any other religions. Religion thus shapes how people trade, when they trade and where trade occurs

(Mittelstaedt, 2002) and most religious traditions prohibit, discourage, encourage, or obligate the trade of certain products in the marketplace (Mittelstaedt, 2002, p. 6).

Advertising can take people's minds from want to need by convincing them that the target purchases will bring us ultimate satisfaction (Christman, 2015). Jewellery commercials are especially good at this by associating their jewellery with happiness, joy, and love. The actors in the commercials portray the idea that buying a special bracelet or diamond will fix a relationship and rekindle their love for each other. Advertising no longer describes the qualities and virtues of a product, such as the cut and clarity of a diamond, but instead create visions of the ways in which their product can transform the lives of the consumer (Christman, 2015). The advertising focuses not just on the object but the satisfaction that the object will bring. When primary sources of satisfaction such as love and meaning are not met, then we as humans try to replace them with secondary sources of satisfaction. Constantly pursuing these secondary sources of satisfaction will never truly satisfy a consumer as they are just shadows of the primary sources (Christman, 2015). Because advertisers promise love and happiness, perhaps universal values that are closely related to certain religious values, associated to consumers, even though the product they are selling does not necessarily deliver those emotions, consumers are often left disappointed. This is a good thing for advertisers and businesses because it means they can sell and up-sell the person their new products (Christman, 2015). This is not to forget that certain products may be directly connected to specific religious groups such as silver crucifixes connect to Christians and other such as wedding rings may be used in religious ceremonies in different ways by different religions. Some retailers acknowledge this, such as Baunat (www.baunat.com), a Belgium jeweller, that states "The hand you wear your wedding ring and engagement ring on is different for each religion. In Christianity, the wedding ring is worn on the right hand while the engagement ring is worn on the left side. Wearing both rings on the left side comes from Roman traditions: Traditional Western religions, Traditional Middle Eastern religions and Traditional Eastern religions. and there are many traditions associated with wearing engagement and wedding rings. These traditions often depend on culture and place. Religion plays a big role in this even if some do not practise it. Which hand does your most symbolic jewellery belong to? Or rather, should you wear your wedding ring on the right or left if you want to respect both tradition and social convention?."

The Ten Commandments set out a value system for Christian followers to comply with. Under the 4th commandment, God orders his followers to keep the Sabbath day holy. This means that Christian devotees must refrain from working, however, engaging a spiritual connection with God. In reality, the Ten Commandments can be fulfilled completely, however, many devotees attend churches and spend the day with God's wishes. Such behaviours are highly sensitive for business and marketing activities of the companies. The common activity allowed on Sabbath day is that individuals can eat outside with friends and family. This is where many commercial establishments provide packages for families or friend to eat out or engage with some recreational activities. In this sense, Sabbath day has become a lucrative day for business organizations.

From the perspective of Buddhism, religious values are prime expectations. Buddhist followers act and behave based on the values system given under the remit of Buddhism. Within their value system, every Buddhist should obey five moral precepts. The five precepts encourage devotees to engage ethical consumption that shape how business organizations may cater for them. One of the five precepts is that the individual must refrain from having alcohol or alcohol related products. For Buddhists, the five precepts are not compulsory as Ten Commandments of God are supposed to be for Christians; however, the precepts show the road map to achieve

enlightenment or *Nirvana*. When it comes to Eastern cultures where Buddhism has widely accepted, the five precepts are widely practised.

From the Islamic point of view, religious values are highly influential for Islamic followers who expect to win Jannah when they depart from this world. To realise Jannah, sharia law is practiced and that decides what they are allowed to do or not to do. Islamic devotees should not use banking service from ordinary banks which give interests on savings, as bank interest is prohibited under sharia law, as a result many sharia friendly banking institutions and products are available in the marketplace. Several foreign banks operating in India, like Citibank, Standard Chartered Bank, HBSC now operate interest-free windows in some of the West Asian countries, Europe, and the USA (Shahid and Raj, 2019). There are popular Islamic banking products such as QardHasan and Halal Activities. QardHasan is a loan-based product that does not charge any interest. The borrower is ordered to pay the amount borrowed originally at the beginning of the contract (Shahid and Raj, 2019). On the other hand, deposited funds would not support haram business activities such as “gambling, pork products, weapons, defence, alcohol, pornography and any speculative activities” (Shahid and Raj, 2019, p. 249). Therefore, the consumption of the products and services are based on the values that are given by the religion.

Religious community and purchase behaviour

Religion “is an element of culture that pervades every aspect of society and permeates the life of individuals whether one is a believer or a non-believer” (Khraim, 2010, p. 166). Religious communities may affect consumer behaviour because member involvement shapes the religion’s cultural dimensions (Mathras et al., 2016). Belonging to a religious group helps the individual to create a sense of self and social identity through a history that is shared with past, present, and future members (Cohen et al., 2005; Saroglou, 2011). Religious communities also help by providing social support to members (Mathras et al. 2016).

Christians are called to not just think about their own individual desires but should think about how what they consume affects others (Christman, 2015). It has been argued that “God intended that humans were created to act in a way that should not cross over the line into consumerism and materialism” (Christman, 2015, p. 7). This becomes most obvious in the Philippines, where religion is an integral part of daily life and penetrates all areas of society. The mutual Christian tradition and Christian rites are the basis for cooperation in the community and represent a “moral reason” for existence. Social connections outside the family are usually grounded on common membership in Christian communities. The importance of religion becomes obvious, considering that 68 per cent of the Philippines population take part in a Catholic service every week (Hefele and Dittrich, 2011). Churches run a number of educational institutions, including several universities (Hefele and Dittrich, 2011). Also, in Korea an important part of Christian life happens within communities, many Koreans find a job or their partner through the mediation of community members. Korean Christians engage themselves within their own community, whereas social exchanges with the rest of society remains restricted (Hefele and Dittrich, 2011). Christian communities in Buddhist dominated states in South East Asia show a lot of willingness to engage in social projects in order to contribute to general public life. In Mongolia, with only a very small number of Christians, their strong social engagement has contributed to a positive image of Christianity (Hefele and Dittrich, 2011). From the business point of view, some countries do not allow Christians to engage certain ventures such as in China and Christian communities are severely restricted in running educational institutes (Hefele and Dittrich, 2011).

In the Buddhist philosophy, the ultimate ideal of human happiness is to reach Nirvana and salvation through the extinction of desire (Wattanasuwan and Elliott, 1999). Thus, acquiring material objects to extend the self is to chain oneself to the vicious circle of illusive consumption (Wattanasuwan and Elliott, 1999). Here, there is nothing absolute in this world; everything is in continuous flux and is relative, conditioned and impermanent (Wattanasuwan and Elliott, 1999). Thus, to avoid suffering, individuals should not attach to the selfless and should share what they have with others (Wattanasuwan and Elliott, 1999). In Sri Lanka, Vesak Poya day is an opportunity for businesses to provide the necessities and promote their brands to the community. This is because many business owners sponsor to build huge illuminating “pandals” called “thoranas” in main cities in Sri Lanka. Also, businesses donate funds to set up food stalls during the Vesak week that provide free drinks, foods or ice cream for commuters. By means of such activities, they try to create a name in the society that is evaluated positively by religious consumers. Some of the businesses even sell “Vesak Kuudu” which are colourful lanterns to busy families who cannot make their own during the Vesak week.

From the Islamic point of view, devotees engage various community activities to uplift individuals who need much support. Especially, individuals who feel socially excluded are given priority to be sustained in the competitive world. Muslim communities are therefore often marginalised simply because they are poor and suffer similar disadvantages to other poor communities (Perry and El-Hassan, 2008.). As bank interest is haram in Islamic, if any chance, if customers receive any interest for their deposit, they must donate the interest to the neediest person. As many Islamic devotees are price sensitive, many business organizations will have to decide on the competitive prices for their products. Moreover, marketers know that religious communities may buy products or services with minimum information available, however, certainly with their own religious strictures in mind.

A further illustration of how religion is linked to consumption is shown in Table 4.1 which provides some sort of classification of products that are religion-oriented compared to those that could be considered to be in the conventional category. This takes a cue from previous scholarship effort on consumer involvement that illustrate high and low involvement product categories (Vaughn, 1986; Ratchford, 1987; Gbadamosi, 2013).

Table 4.1: Classification of Goods and Services

High and Rational Involvement	Conventional	Banking, Credit Cards, Insurance Furniture and Appliances Computers and Software Home Improvements
	Explicitly Religious	Religious Buildings Fixtures and Fittings Religious Books Music and Musical Instruments used in Religious Services Religious Prayer Services Religious Buildings
High and Emotional Involvement	Conventional	Club Membership Fashion Apparel Sports Luxury Vehicles Travel and Vacation Services
	Explicitly Religious	Pilgrimage Destinations Zakat, Church Offerings Involvement in Religious Events, Retreats Incense Funeral Services
Low and Rational Involvement	Conventional	Essential Diet Items Essential Clothing Health, Beauty and Hygiene Products Office Supplies Maintenance and Repair Services
	Explicitly Religious	Religious School Uniform Religious Apparel Wine and Bread Used in Religious Services
Low and Emotional Involvement	Conventional	Alcoholic Beverages Soft Beverages Games and Toys Sporting Goods Sports Venues

	Explicitly Religious Connection	Holy Water and Relics Purchased at Pilgrimage Sites Flowers and Offerings used in Religious Devotions Parties associated with significant (personal) Religious events
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The diversity of designs of the flags of countries reflect the complex nature of our topic: sixty-four countries have religious symbols on their flags (www.pewresearch.org/fact-tank), that leaves 131 that do not; 31 have Christian symbols (many with various forms of crosses), 21 have Islamic symbols (many with various forms of the crescent moon), 12 have other religions depicted including one with a Judaic symbol: Israel which shows the star of David. A metaphor for that marketing complexity may be seen in the Sri Lankan flag (table 4.2) that represents several elements of ethnicity, values systems, and religion. What the “flag” of any customer is and what that flag contains are moot points for the marketers to consider and they have been introduced to some extent in this chapter. How those intertwined notions of ethnicity, values, thoughts, and practices may be applied to understand the customers’ evaluations of products and services, including tangible and intangible attributes. still remain for other researchers to investigate.

Table 4.2: Religious, Ethical and Ethnic Symbolism within the Sri Lankan Flag

Symbol	Meaning
The lion	The Sinhalese ethnicity and the strength of the nation
The bo leaves	The four Buddhist virtues of loving-kindness, compassion, sympathetic joy and equanimity
The sword of the lion	The sovereignty of the nation
The curly hair on the lion's head	Religious observance, wisdom and meditation
The eight hairs on lion's tail	The Noble Eightfold Path
The beard of the lion	Purity of words
The handle of the sword	The elements of water, fire, air and earth
The nose of the lion	Intelligence
The two front paws of the lion	Purity in handling wealth
Orange stripe	The Tamil ethnicity
Green stripe	The Moor ethnicity
Saffron border	Buddhism and unity among the people
The maroon background	The Sinhala ethnicity

(Source: Lankalibrary, 2020)

POST PURCHASE EVALUATION

Unlike the evaluation at the third stage of the process discussed above, the associated decision has been taken place before the post-purchase evaluation. So, it is about gauging the ‘Experience-Expectation’ link to know whether there is a perfect match or if there is a gap between the two ends. If the outcome shows a match, or the consumers’ experience surpasses expectation, then the they will be deemed satisfied. Conversely, when their expectations fall short of the standard provided, we have the case of dissatisfaction. Given the scale of the impact that religion has on the earlier stages of the process, it is logical to expect that religious

criteria will be core to the post-purchase evaluation. As demonstrated in the book, there are many religions in developing countries. The task of focusing on all of these towards satisfying the adherents will be extremely challenging for marketers. Hence, the notion of Segmentation, targeting, and positioning will pave the way for effective value creation and delivery by marketers in relation to the targeted consumers of specific religious affiliations. Accordingly, the post-purchase evaluation of the targeted members may not be based on only the functional attributes of the products but on the symbolic elements as this has been a long held postulation in the consumer behavior literature (Levy, 1959; Sirgy and Johar 1999; Gbadamosi, 2019a). It has been found that having an understanding of the intricacies of consumer behavior will essentially also involve understanding their degree of religiosity and product involvement (Yousef, and Malik, 2013). Accordingly, it was found that higher religious consumers are more influenced by social factors in their consumption decisions (Yousef, and Malik, 2013), hence it is expected that social approval in relation to religious values will play a key role in how the product is evaluated afterwards. One of the main reasons why marketers are interested in post-purchase evaluation is the possible behavior of the consumers after the experience.

Fundamentally, a satisfied consumer is expected to make a repeat purchase and could also become loyal to the offerings and brands of the organization. On the other hand, a dissatisfied consumer is expected to switch to new offerings at the next purchase opportunity, engage in negative word of mouth communications. However, one of the complex issues around religion as a factor in post-purchase evaluation is that, the decision to switch or vent frustration on the brand is not as straightforward as in the conventional thought in consumption and marketing. A clear example on this is that many religions emphasize forgiveness which is expected to overshadow the disappointment of the brand. Hence, they are not expected to react adversely to dissatisfaction or service failure. It is even more complicated if the providers are members of the religious circle as the consumer where solidarity is markedly encouraged (Gbadamosi, 2019b). In this context, the notion of love one another as emphasized in the Holy bible I John 4: 7-8; and that of forgiveness explained in Matthew 18: 21-22 could play a part. Similar tone if forgiveness is emphasized in Islam as shown in Qur'an 42:30 (BBC, 2020). **Meanwhile**, in view of the prevailing competition this day and age, marketers are expected to embrace the notion of relationship marketing where the focus of their transactions is to maintain long-term relationship with the customer rather than merely concentrating on the benefits associated with a single transaction, which is related short-term in nature.

CONCLUSION

Consumer decision making process is a fundamental aspect of consumer behavior thoughts. It has undergone several analytical scholarship review over the years towards unravelling its appropriate version for different scenarios. A conventional model of this subject has a five-stage process that comprises need recognition, search for information, evaluation of alternative, purchase act (Decision), and post-purchase evaluation. One of the criticisms of this model is that it is more applicable to scenarios involving rational decision making whereas there are other models of consumer behavior that are not necessarily rational. For example, decisions involving low-involvement purchases as indicated in the literature (Krugman, 1977) do not necessarily align with this postulation. This is because decision cases like this tend to be faster with quick or no search at all. However, this conventional (rational) model has been widely applied especially due to its wider and 'all-encompassing' scope. Therefore the model could not only be applied to developing countries but also with relevance to religion as a key influencing factor as shown in Figure 4.1. Accordingly, we can explore the fact that consumers' needs for goods and services could be driven or influenced by religious values and

rituals. At this stage of need recognition, the consumer spot the gap between the desired state and the status quo and are driven to fill this gap. One of the exciting aspects of consumer behavior in recent times is that diversity nature of our needs as consumers of different level of religiosity. Some of these could be basic, some could be security or social, while some are motivated to pursue the need for esteem and self-actualization. Another valuable, interesting, and noteworthy scenario lies in how religion moderates each of these need categories. Therefore, it is understandable that some multinationals are adapting their market offerings to be of fit for religious needs of several consumers in several developing countries. As consumers have stronger believe in the ethos associated with their religion, the less likely they are to a=be tolerant of market offerings that deviate from what the religion embraces. As there are various religions, so also we have a plethora of religious values. This is why the business of tailoring market offerings to these needs will have to be strategic based on the segmentation, targeting, and positioning of the establishment. Meanwhile, the information search stage of the decision making process is essential in that the consumers are able to explore all the available data sources concerning how the needs could be met. The role of religion as the basis for reference group that complements other sources of information cannot be ignored. This is because of the bond that exists among members (Gbadamosi, 2019b). Similarly, their evaluation of the alternatives are facilitated by religious beliefs which are also closely linked to the identity of the adherents. Hence, a closer look at ensuring the rich-mix of this with other marketing stimuli could be the 'game changer' for marketers operating in developing nations which is a context notably religious as indicated in the extant(Hassan, 2017; Churchill, 2019). As evident, the stage of decision is inextricably linked to others especially, that of evaluation of alternatives. On the question of which alternative to accept, the consumers will guided by a myriad of factors such as price, availability, marketing communications, and many others including religion. In some religions such as Islam, excessive consumption and port meat is discouraged while Buddhists devotees often show preference for be vegetarians. Other religions have other specifications which reflect at the stages of making the actual purchase. The post-purchase evaluation which ends the process often results in satisfaction, dissatisfaction or some combination of the two. The disparity between the expectation of the consumers and their experience would yield dissatisfaction. Conversely, when the expectations are met, the consumers are satisfied. More often than not, expectations are developed around religious values in developing nations and the outcome of the decision making process will be dependent on how these are met.

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