

**”ALEXANDRU IOAN CUZA” UNIVERSITY OF IAȘI**  
**FACULTY OF ECONOMICS AND BUSINESS ADMINISTRATION**  
**DOCTORAL SCHOOL OF ECONOMICS**

**RADU-IONEL G. URSANU**

**Summary of Doctoral Thesis**

**SPIRITUALITY AND RELIGION IN BUSINESS WORLD**  
*(THE INFLUENCE OF RELIGIOSITY ON BUYING BEHAVIOR)*

**Scientific coordinator**

**Prof.Dr. Constantin Sasu**

Iași

2013

## **Introduction**

Spirituality, compared with the sense that it acquired in time within our culture, is present in the foreign literature rather as religiosity and I will use it mainly in this latter sense in the following chapters.

The current research is structured into two large parts, the first one theoretical and with an introductory purpose into the field under scrutiny – a description of the fundamental concepts and of their general assessment and interpretation -, and a practical one concerned with experimental research.

The theoretical part comprises four main chapters. Being chiefly introductory, it proposes a general description of the research, presents the aims and the objectives of the study and finally it describes the methodology put to work in the course of our investigation.

The first chapter presents an array of definitions for the terms that I employ, as well as different modalities of assessing the basic concepts proposed in the scholarly literature.

The second chapter envisages a description of the most important religions of the world by delineating their common and differentiating aspects and by emphasizing fundamental beliefs and their particular features. The chapter ends with the description of the current stage of the religious phenomena in Romania and the way they are shaped by the most important Romanian religious belief and practice: the Orthodoxy religion.

The third chapter introduces a discussion about a set of influences that religion or religiosity exercises upon certain economic or behavioural aspects of the individuals' life; in the same time, it recalls that aspects which have been previously studied by various authors and in what way they went about them, the populations on which their analyses amply focused and other important characteristics of this particular topic of research.

The fourth chapter approaches the reverse implication of the linkage between marketing and religion, especially the interference of marketing within religious organizations from Romania and the many opinions and reactions that this alliance came to provoke from the representatives of the most powerful Romanian religious associations and institutions. I also present in this chapter the model to be investigated further in the practical part of my investigation, accompanied by the theoretical justification of choosing it as such.

The practical part comprises two large chapters. The first one, which is also the fifth of my theses, proposes a description of the research methodology, of the instruments employed throughout, of the objectives pursued and of the investigative hypotheses launched for verification.

In the final part of this research, I will advance the conclusions to be reached and the limitations of the approach which enable other strands of further research to be undertaken.

## **The aim and the objectives of the research**

The study is structured according to a theoretical and a practical part. The former envisages an introduction into the principle topics of the investigation and acknowledges the current stage of the research in the field, whereas the latter aims to discover and establish the specific relationships between the

religiosity-determined cultural values and the degree of their being taken on by individuals, as well as the behaviour of individuals as buyers.

*The aim of the first part* (which represents an analysis of the scholarly literature) consists in depicting a comprehensive picture of the knowledge in the current field of religiosity and of the relationship between religiosity and marketing.

*The objectives of this first part* are:

- the identification and the description of theories concerning the relationship between religion and marketing;
- the identification and the delineation of definitions and of the assessment methods at work in the field; the description of religiosity;
- the identification of the religiosity-linked factors which influence the consumer's behaviour, such as they were approached by previous studies; the formulation of research hypotheses.

*The aim of the second part*, namely of the experimental research is the revealing and testing of the relationship between the individuals' degree of religiosity and their buying behaviour.

*The general objectives of the research* stem from its aim and are the following:

- the revealing of religiosity-determined factors of the individual (values, norms) which bear on his buying behaviour;
- the emphasis on the intensity and the signification of influences;
- the creation of a model able to describe the influence, which the degree of religious involvement and commitment usually has on the buying behaviour of individuals.

## **The testing of the model**

In order to reach the objectives of the theoretical part, the employed method was the documentary study. For fulfilling the objectives of the practical part of the thesis, the chosen method was the questionnaire-based inquiry. This method and its instruments will be detailed further in the beginning of the practical part of the paper.

The data collecting had been conducted within the period of 1 June-15 June 2012, on a 300 persons representative sample from Iasi municipality. For the data analysis, the SPSS program was used.

## **Chapter I. THEORETICAL DEFINITIONS OF THE CONCEPTS: RELIGION, SPIRITUALITY AND RELIGIOSITY**

### **I. 1. Definitions of religion, spirituality and religiosity – theoretical perspectives**

To gain a consensus within the scholarly literature regarding the definition of religion or religiosity is a difficult enterprise, fraught with important discrepancies (Clarke, P. B. & Byrne, P., 1993, p. 21). Researchers identified at least three historical significations of the term religion:

- (1) a supernatural power to which individuals must obey;
- (2) a feeling within the individual which justifies such a power, and
- (3) the ritual imposed and conducted as a form of respect for this power (Wulff, 1997, p. 4).

Such significations withstood a scientific and social consensus because, as Peterson stated, it is usually difficult to generalize in matters concerning religion and to endow these generalizations with universal validity (Peterson, 2001, p. 12).

Consequently, in the scholarly literature it is made use of different definitions and theories, among which the following:

- The belief in God, accompanied by the commitment to follow a set of principles handed down by God (McDaniel, S. W. and Burnett, J. J., 1990, p. 34);
- A set of beliefs, ideas and actions, socially imparted, concerning a reality which cannot be empirically verified, but which is believed to affect and influence the course of natural and human events (Terpstra, V. and David, K., 1991, p. 14);
- An organized system of beliefs, practices, rituals and symbols intended to (a) facilitate the proximity with the sacred and the transcendent (God, the all-mighty or supreme power, the absolute truth), and (b) to provoke relationships of understanding and responsibility in the life of the community (Koenig, H. G., McCullough, M. and Larson, D. B., 2000, p. 17);
- A social arrangement intended to ensure a common and generally shared way to approach the unknown and the unknowable aspects of life, its mysteries, death and the various dilemma intrinsic to the process of moral decision-making (Johnson, 2000, p. 12);
- A social sub-system which comprises a common set of beliefs and practices concerning a reality or a sacred deity (Arnould, E., Price, L. and Zikhan, G., 2004, p. 5);
- A system of beliefs about the supernatural and spiritual world, God, and the way in which people, as creatures of God, should behave themselves on this earth (Sheth, J. N. and Mittal, B., 2004, p. 5).

This short inventory of the definitions mentioned above reveals the inconsistency which taints the signification of the concept of religion among researchers. Clarke and Byrne identify the unclearness of the usual employment of the term, (2) the confuse relevance inherited by this term through history, and (3) the obvious discrepancies regarding the aims with which the term is employed. For this reason (Clarke, P. B. & Byrne, P., 1993, p. 11), they detected three sources of doubt concerning the possibility of formulating a sole definition of religion, all-around satisfactory and universally accepted. They linked this doubt with (1) conflicts and Wilkes, Burnet and Howell suggest that every research should determine for herself an adequate definition (Wilkes, R. E., Burnett, J. J. and Howell, R. D., 1986, p. 8).

## **I. 2. The assessment of religiosity – theoretical perspectives**

Traditionally, religiosity was conceptualized as a one-dimensional construct based primarily on the frequency of church attending (Bergan, 2001, p. 9). (Even if this unitary measure is, from the perspective of its validity, rather simple and was frequently employed in the scholarly literature (Schwartz, S. H. and Huismans, S., 1995, p. 16), many researchers contend that frequent use, in general, does not transform a one-dimensional approach of this type into an acceptable research practice.

As Bergan stated (Bergan, 2001, p. 11), to rely on religious frequency as a unique measure of religiosity may prove to be insufficient and lead to an array of incorrect conclusions.

In fact, the one-dimensional vision on religiosity reveals a very important problem regarding the quantification of the frequency factor according to particular religious congregation and to the greater or lesser religious implication and involvement within certain religions compared to others.

A person may attend the religious service provided to a particular congregation from various reasons: for example, in order to avoid social isolation, to please her colleagues, or to dominate others by being involved in a gathering which endows its members with a form of prestige.

Moreover, it cannot be said that those, who have scored highly on the frequency scale of religious practices, automatically obtain a high score on the religiosity scale, precisely because these practices may be conducted on the strength of mere routine and not necessarily from devotion to God.

The recognition of the multidimensional nature of religiosity allows for a more profound understanding of the potential bearing of the different forms of religiosity on the individuals' behaviour. Researchers in psychometrics developed, on the psychology side, a fairly big number of scales for measuring a rich variety of religious phenomena, including attitudes, beliefs and values (Hill, P. C. and Hood, R. W., Jr., 1999, p. 10).

The majority of researches focused on indices regarding the intrinsic (religion as finality) and extrinsic (religion as aim) dimensions of religion and on indices concerning its mission (religion as quest). However, there is no consensus among experts as regards the number of dimensions which should enter the construct of religiosity, seeing that the latter is a highly complex phenomenon which spreads itself to various areas of study such as: the specific behaviours, attitudes, feelings of individuals, and human experiences in general. The researchers of religion and the sociologists alike did not reach an agreement on the issue of the adequate composition of the measurement instruments concerning religiosity and, therefore, each researcher must adapt its chosen instrument to the objectives of his/her research.

It follows that the content and the number of aspects retained for investigation varies considerably and depends on the nature, the aims and the context of the research.

Hodge (Hodge, 1972) wrote one of the first modern articles about religiosity, which is constantly quoted and discussed in the scholarly literature. The author proposes a scale intrinsic to religiosity.

Wilkes, Burnett and Howell (Wilkes, R. E., Burnett, J. J. and Howell, R. D., 1986, p. 12) contend that the use of a multi-item scale for the assessment and measurement of religiosity provides a better understanding of its nature and may reach high levels of validity, even with the cost of impracticability which may appear in other circumstances. The authors used in their study four dimensions for the assessment of religiosity: (1) the frequency of attending church services, (2) the trust in religious values, (3) the importance of religious values, and (4) the perception of his/her own religiosity.

McDaniel and Burnett (McDaniel, S. W. and Burnett, J. J., 1990, p. 16) proposed an alternative instrument for assessing the consumers' religiosity by operationalizing the religious construct in terms of its cognitive and behavioural dimensions. The cognitive dimensions, defined as the extent to which the individual holds religious beliefs (convictions), were composed of three colligated items, designed to evaluate the importance of religion. The behavioural dimensions were constructed according to two, separate factors: (1) the frequency of attending church services, and (2) the amount of money donated to religious organizations.

Another way to assess religiosity is proposed by consumer's behaviour studies: through operationalizing the religious construct or by using it as a mean for finding individual-centred finalities or finalities per se, with the aid of the intrinsic-extrinsic Scale of Religious Orientations (ROS), developed by Allport and Ross (Allport, G. and Ross, J., 1967, p. 14). Although the ROS was met with acceptable levels of trust and confirmed its practical applicability in marketing in general and in the consumer's behaviour in particular (Delener, N. and Schiffman, L. G., 1988, p. 16; Essoo, N. and Dibb, S., 2004), this instrument showed nevertheless a deficiency in the fact that it was specially created for use on the Christian and Jew subjects. In spite of the fact that the scale had been already used in a study conducted on Muslims and Hindus from Mauritius (Essoo, N. and Dibb, S., 2004, p. 18), the direct adjustment of the scale is not always feasible and able to measure and assess the degree of religiosity of other categories of believers. Genia (Genia, 1993, p. 21) recommends, as a result of a psychometric evaluation of ROS, that the item which measures the frequency of worshipping to be eliminated because it is fraught with many theoretical, as well as methodological, problems.

In studying the relationship between the Jews' religiosity and the behaviour of repeated acquisitions, LaBarbera and Stern (LaBarbera, P. A. and Stern, J., 1990, p. 21) used two different measurement instruments, one for the orthodox Jews and the other for the unorthodox Jews.

Michell and Al-Mossawi (Michell, P. and Al-Mossawi, M., 1995, p. 22) equally used two different instruments in the experiment in which they tested the media-related effect of religiosity on advertising's efficacy among British Christians and Muslims. Likewise, Sood and Nasu (Sood, J. and Nasu, Y., 1995, p. 19) had developed two different instruments of religiosity assessment in their intercultural study about the consumer's behavioural differences in SUA compared to Japan. The measurements had as a starting base the answers provided to nine questions about the trust in religious activities or practices, their moral experiences and consequences.

The idea of a multidimensional concept is also confirmed by Hall & Edwards (Hall & Edwards, p. 1) who talked about two constructs in defining religiosity: the awareness regarding God and the quality of the relation with God.

From this review of the most important definitions of, and instruments for assessing, religiosity, some conclusions stand out: (1) Religiosity is a distinctive and complex concept which may be assessed from different perspectives. (2) In spite of the controversies registered in the scholarly literature about the exact number of dimensions involved in the assessment of religiosity, the majority of researchers agree that religiosity, in virtue of its nature, is a multidimensional construct. (3) It also is noticeable a certain limitation at work in previous empirical researches, which were conducted only from a Christian perspective on Christian subjects.

## Chapter II. GREAT WORLD RELIGIONS. RELIGION IN ROMANIA

### II.1. Comparison between the big religions of the world

Many people think that all religions guide us towards God. As argument, they indicate the fact that all religions have elements of truth and all share sufficient important similarities which render their differences insignificant. In what follows, we will analyse a part of the similarities and differences between the big religions of the world, and show a comparative table and a short description of each of them.

Before proceeding as announced, we will present firstly a table with the majority of religions, accompanied by the number and percentage of their adherents worldwide, as well as their area of propagation for the year 2012.

**Table no. 2.1.** Religions in the world in the year 2012

Religion	Number of followers in the world (millions)	Geographical location
Agonistics	700	Asia, Europe
Atheists	150	Asia, Europe
Animists	225	Asia, Africa
Baha's	7,6-7,9	Asia, Africa
Budists	400-500	Asia, North America
Religion Chinese people (including Taoist and Confucian)	400-500	Asia
Christians	2-2,2	Europe, Latin America
Hindu	828-1	Asia
Jains	8-12	Asia
Hebrews	14-18	North America, Asia
Mandean	38	Asia
Muslims	1,570-1,650	Asia, Africa
Shinto	27-65	Asia
Sikhs	24-28	Asia
Spiritists	12	Latin America
Zoroastrian	2,5	Asia
New Religions (after 1800 and especially after 1945)	101	Asia
Other Religions	100	North America, Europe

Source: Quid 2002, Robert Lafont, [http://www.religioustolerance.org/var\\_rel.htm](http://www.religioustolerance.org/var_rel.htm), <http://www.religionfacts.com/>, <http://www.religion-online.org/>

Shared beliefs of all big religions of the world:

1. One or more supreme entities – God, Gods, gods;
2. The need of living a moral, disciplined life;
3. The importance of prayer and meditation;
4. The importance of compassion and generosity;
5. The existence of after-life – recompenses for the just ones and punishments for the cunning ones.

Beliefs that separate the big religions:

1. The nature of the supreme entity: personal (theism), impersonal (monism);
2. The number of supreme entities: one God (monotheism) or multiple Gods (polytheism);
3. The nature of people: born as good doers (the majority of religions) or born sinners (Christianism);
4. The problem of humanity: caught up in cycles of reincarnation (eastern religions) or in habitudes of rebellion (western religions);
5. Salvation: reached through work (non-Christian religions) or through faith in God (Christianism);
6. After-life: the loss of individual identity (eastern religions) or the conservation of it (western religions);
7. The safety of after-life: no assurance (non-Christian religions) or full assurance (Christianism).

## II. 2. Orthodoxy in Romania

The authentic religious behaviour of Romanians has often been doubted.

The most important argument is the fact that “for the Orthodox Romanians, the religious phenomenon is completely separated from the ethical and civil sphere”.

Testimony about the participation of people to the life of the church was already available in the XVIIth century when the foreign travellers that came to visit the Romanian countries reported with astonishment about the strong religiosity of the squires: they used to start their day with the church service, and after a visit to the king and solving the affairs of the divan, they regularly assisted at the liturgy, whereas during religious holidays they passed all the nights indicated by the church in the religious service”.

A.D. Xenopol (p. 45) argues that this religiosity was only apparent and completely superficial: “although they glorified God through interminable holidays and prayers, these “believers” derided every day his name, taking it in vane in their oaths, which were broken as easily as they were made”.

The proponents of these affirmations do not deny the fact that there is a profound Orthodoxy in the monastic area; they only wish to emphasize that this form of religiosity does not really comprise the public space. “Orthodoxy, beyond its alliance with the state, did not enjoy any other type of presence”. Expressed differently, the religious moral values, because not promoted by the institutions that should have endorsed them by right, did not have a positive role to play in the shaping of the civic behaviour.

In his book, “About the psychology of the Romanian people” Dimitrie Drăghicescu (Drăghicescu, 1996, p. 87) wrote, almost a century ago, that the individualism of the Romanian soul did not imply the spirit of initiative necessary for the economic life.

For Constantin Rădulescu – Motru (Rădulescu-Motru, 1998, p. 124), the Orthodoxy of Romanians is gentle, unaggressive, tolerant, and egalitarian. “Romanians take a rest in Orthodoxy, because the Romanian is praying whereas the Catholic is working” (cited by Corodeanu, 2006, p. 60). Many authors consider consequently that Romanians are not really religious people, but only “religious for show”, and Codru Drăgușanu (Mitu, 1997, p. 167) even wrote that the habitants of Walachia, instead of a “true religion”, they don’t practice anything but “a thick superstition” (cited by Corodeanu, 2006, p. 61).

Abrudan (Abrudan, 1999, p. 79, (cited by Corodeanu, 2006, p. 62) defends the Romanian people who, having to fight for its specificity because situated at the confluence of great empires and big enemies, proved to have strong roots and important adaptation skills. “I think that the miracle of the existence of a



Latin nation within a Slavic sea, without losing its characteristics, was the result of a behavioural dualism which posited a firm referential, putting together the most profound values of the nation, its extraordinary mobility and capacity of adaptation”.

In order to elaborate a managerial doctrine for achieving excellence and not simply survival objectives, the author suggests that “necessarily, the nation’s root, its reservoir of values that the tradition sediments and consecrates as such” must be taken into account and worked upon vigorously.

The basic principles of this conduct are established on the strength of the ethno-genesis’ particularities, of the specific ways of assimilating the religious idea and of the concrete conditions of life.

The Romanian organisational mentality is shaped by the manner in which the religious idea is assimilated and which focuses, as in Jesus Christ’s example, on the sacrifice of the leader.

It was equally emphasized that a characteristic of the habitants form the Orthodox space of this part of Europe consists in the lack of discipline manifested in work, seen from an economic perspective. Whereas other people from the Catholic and Protestant Occident give work a regular, clock-like rhythm, the Romanian people prefer disordered work, which is more play than work. Romanians do not work methodically, but in leaps; they like long periods of rest, and, if need be, they work in full swing just like a slave. It was equally mentioned, their lack of commercial spirit. Most Romanians do not know the value of things according to their exchange value, but only according to their subjective, use value. A Romanian peasant sells almost for nothing the products that he possesses in big quantities, and offers a disproportionately big price for the merchandise that he absolutely needs. Likewise, he usually wastes time, which is not common for people from Occident. At the market, he bargains for hours for a trivial thing.

Rădulescu-Motru (Rădulescu-Motru, 1998, p. 124) emphasized that “Orthodoxy in general is not a school for the practical life. According to older times, she did not have that “ferment” which prepared the soul of believers, their aspirations towards a better destiny on earth (the future, after-life). Generally speaking, the essence of Orthodoxy consists in the affirmation of a boundless faith and not in the implementation in practice of moral laws”. For Orthodox believers, the “essential” does not relate with the practical life, but with the salvation of souls.

Religious affiliation is an important component of the socio-cultural profile of any population. The example of Israel is well-known: its population resisted without a space of its own for nearly 2 millenniums. In Romania, religion was a decisive factor for the anchorage and the preservation of a Latin space, in spite of multiple pressures from migration waves or from different empires, in whose vicinity our country was situated geographically.

Chapter III. INFLUENCES OF RELIGION, SPIRITUALITY AND RELIGIOSITY ON MARKETING

### **III. 1. Wealth from the perspective of different religions of the world**

Wealth or affluence is differently perceived by various religions. Even if all the big religions of the world mention in some way the topic of wealth, they do so very differently according to the dimension of its magnitude: on the one hand, absolute wealth and, on the other, the relative power usually implied by wealth. The desire for absolute wealth leads to economic growth and to an improved economic performance and is ordinarily linked with the stimulation of such activities as maximisation of profit, standardisation of life and specialisation of work domains. The relative power, instead, is correlated with such aspects as sociability,

luxury commodities, sports, recreational activities. The penchant towards one of these types of wealth fundamentally determines the way in which religion helps or stimulates economic growth (Fudulu, 2003, p. 112).

To exemplify this, we will make a comparison between Protestantism and Confucianism. Both of them are driven, apparently, by a strong desire to accomplish economic performance. For protestants, “to want to be poor [...] means the same thing as wanting to be unhealthy”, states Max Weber (Weber M., 1985, p. 59). The same author contends the following regarding Confucianism: “Even Confucius wants riches” (Weber M., 1984, p. 108). However, these forms of wealth suggested by the two quotes are very different in meaning, and, consequently their influence on the economic performances differs greatly.

For Protestantism, the certitude of salvation is backed by answering the call of working, work which is not done on the strength of possible rewards or merit, but for pleasing God. It is very likely that, from an economic perspective, the results attained in this way will be excellent, exactly because work as an answer to the divine calling is able to produce absolute wealth. Whilst the business men raised and educated within Protestantism do not nurture a strong interest for the relative power of wealth, the Confucianists are concerned with the power that wealth usually brings forth, seeing that Confucius himself would rather be the servant of emperors precisely in view of the power of this position, than to chase pure wealth, as protestants do (Fudulu, 2003, p. 142).

From this last point of view, the judaistic doctrine is more strongly articulated than Protestantism. As far back as 1913, Sombart already remarked that “While Christianity stood in the way of economic activities [...], Jews never had to come up against this problem (Sombart, 1913, p. 108).

Sombart admits that the Talmud comprises certain passages where poverty is lauded, but there are also many references where the riches are called gifts of God. For Judaism, poverty is a curse, but what is more important is the fact that rich possessions and the use of wealth are not perceived as a worthy goal for men to reach, but as a realization of the God’s desire on Earth. Consequently, Judaism enters the select top of religions which profess a strong interest in the beneficial effects of wealth.

Paul Fudulu provides a classification according to the prod to achieve absolute wealth, such as it is expressed in the most important religious teachings and doctrines (yet, Islam is not reviewed here) (Fudulu, 2003, p. 121): 1. Judaism; 2. Protestantism; 3. Catholicism; 4. Orthodoxism; 5. Confucianism; 6. Buddhism.

### **III.2. The relationship between religion and ethics in the realm of consumption**

In the sphere of consumer practices, ethics pertains to the moral values and beliefs that the individuals or groups take into account and apply when buying, consuming, storing up or dispensing with products and services (Muncy, J. A. and Vitell, S. J., 1992, p. 131). The ethical problems, with which consumers find themselves regularly entangled, are on an equal footing with any marketing aspect that weighs with the sellers: they play a very important role in the interactions and the dynamic of markets. A study of the consumer’s behaviour from an ethical angle is, therefore, highly required in order to get a better grasp on the ethical problems that might arise in the market-related practices (Vitell, 2005, p. 51).

Johnstone (Johnstone, 1975, p. 24) defines religion as a system of beliefs and practices through which a group of people try to interpret and to find an answer for what they feel as being mystical.

Moreover, religion is a social institution which shapes and controls the beliefs and the behaviour of its followers.

The conduct of individuals is influenced by religion in such a way that it may take two turns. First, by stipulating an array of rules, obligations and sanctions, the individual and mass behaviour of consumers is directly controlled and strongly influenced (Harrell, 1986, p. 78).

For example, religion may forbid for Muslims the practice of gambling and drinking alcoholic beverages. The second turn envisages the intervention of religious institutions which hold a strong role in the building of the culture, norms, attitudes and values of a society (Al Habshi S. O. and Syed-Agil, S. O., 1994, p. 57).

Over centuries of diverse, cultural practices, the relationship between theology and ethics has been equally studied. Theology is the science concerned with the explication, reasoning, demonstration and proof-giving of religious beliefs. On the other hand, ethics is the science of observing and studying the practices and motives that lead to good or evil, to what one must do or must not do (Mohammad-Rezaei, 2005, p. 79). The author shows that ethics comes before theology, when the process of making a decision regarding an action is concerned.

Religiosity or the religious commitment is reflected by the extent, to which an individual is involved, to which his attitudes and behaviour express his commitment (Johnson, B. R., Jang, S. J., Larson, D. B., and Li, S. D, 2001, p. 76). The influence of religion on the ethical orientation of the individual derives from the personal nature and strength of his commitment. The scale of religion's sway on the beliefs and the behaviour of an individual depends, therefore, on the individual level of religiosity and on the importance that each person grants to religion (Sood, J. and Nasu, Y., 1995, p. 43).

In view of the high influence that religion and religiosity have had on the business ethics, the subject enjoyed a lasting interest, which led to numerous, more or less successful attempts to explicate human behaviour and attitudes. Previous studies tried to use religiosity in order to analyse the human conduct, seeing that it represents a key personal characteristic for individuals in general. Magill (Magill, 1992, p. 102), for example, found that personal religiosity might favourably be taken into account for rationalising the ethical nature of the individual's behaviour. Giorgi and Marsh (Giorgi, L. and Marsh, C., 1990, p. 123) indicate that religion and the level of religiosity influence positively the ethical attitude of the individual.

Thus, religious persons conduct themselves according to systems of value which are different compared with those of the less religious or non-religious individuals (Mokhlis S., 2006, p. 150). Hunt and Vitell (Hunt, S. D. and Vitell, S. J., 1993, p. 14), as well as Phau and Kea (Phau, I. and Kea, G., 2006, p. 32) discovered that religiosity might affect the perception of individuals pertaining to a certain ethical situation or to certain components of the ethical decision-making process. Both studies outlined that people who practice religion tend to consider themselves to be more ethical persons than those who are nor religious or follow other religions. Furthermore, Weaver and Agle (Weaver, G. R. and Agle, B. R., 2002, p. 53) showed that individuals build their own religious identity based on the teachings of religion, which, in return, shape their behaviour and attitudes.

In order to be able to analyse the degree of religiosity of an individual, it is necessary to somehow find a way to measure and assess it. Caird (Caird, 1987, p. 98) suggests that religiosity should be assessed through the intermediary of three dimensions: the cognitive dimension (with an emphasis on religious attitudes and beliefs), the behavioural dimension (which evaluates the frequency of attending church

services and the frequency of praying) and the experiential dimension (which regards the relationship of the individual with its mystical experiences).

Another important aspect noticed by Donahue (Donahue, 1985, p. 55) is the fact that intrinsic religiosity allows for a more powerful commitment to be developed than extrinsic religiosity and that consequently there is a direct, more decisive connection between the former and the ethical values and beliefs.

### **III.3. The influence of religions on the consumer's needs**

Because consumers are guided throughout their behaviour by certain needs, a research on the influence of religion or religiosity on their needs seems to be entirely justified. In order to catalogue these needs, we will use Maslow's pyramid (Maslow, 1970, p. 44).

The author considers that, even if every individual is unique, all of them have in common an array of needs which can be ordered, in a hierarchical manner, to fit a pyramid: from the basest, pressing needs to those least pressing, more complex ones. The higher placed within the pyramid, the more they are abstract and difficult to satisfy. This five-level pyramid, from the lowest level of biological needs up to the highest level of psychological ones, comprises the following particular needs: (1) physiological needs, (2) the need for safety, (3) social needs and the needs for affection, (4) the need for self-esteem and (5) the need for self-improvement (Maslow, 1970, p. 68).

The pyramid idea proposed by Maslow is however marred by certain shortcomings:

1. The consumers try to satisfy needs from different levels in the same time and not, as the theory would suggest, in order (Zikmund, W. G., and d'Amico, M., 1996, p. 63);
2. The hierarchy cannot have a universal relevance and is not validated by all cultures. The Anglo-Saxons, for example, place the need for self-improvement above all the others, whilst the individual from Japan and the German-speaking countries are more driven by their need for personal safety and conformity; finally, the habitants from France, Spain, Portugal and other Latin or Asian countries are more motivated by the need for safety and belonging (Kotler, P., Armstrong, G., Saunders, J., Şi Wong, V., 1999, p. 65);
3. There were few researches conducted on this subject and in some cases the results were not entirely confirmed (Mowen, 1995, p. 94);
4. The theory cannot be tested empirically. There is no possibility to measure and assess precisely how much a need must be satisfied before the next one manifests itself (Schiffman, L. G., and Kanuk, L.L., 2000, p. 103).

In spite of these drawbacks and critics, the pyramid conceived by Maslow gained numerous proponents and provides, nevertheless, a universal and comprehensive representation of almost all human needs. In the next sections, we will outline the impact that religion or religiosity can have particularly on the needs of consumers and generally on the consumers' behaviour from the point of view of Maslow's classification.

### III.3.1. The impact of religions on the physiological needs

The physiological needs comprise food, water, air, shelter, clothes and sex and are necessary for the support of the biological life. Individuals buy houses, food and clothes exactly for satisfying these needs. The impact of religions on this category of needs is the most obvious.

#### *Forbidden and approved foods and diets*

Some of the most restrictive rules of Jews concern food and diet. A clear rule divides Kosher food in three principle categories: meat, dairies and pareve (?) (which include fish, food provided by soil and food made from non-animal products). For the majority of Jews, the kosher products are held in high regard and even imposed. An animal must chew its food and have cloven hoof in order that its meat could be consumed. For this reason, doe, antelope, deer, sheep and bovine are considered Kosher, while rabbit, pork and other animals are not. Regarding fish, it must have a skeleton and it must be scaly (nu e vorba de solzi? Daca da, atunci e “scaly”. In schimb, nu am gasit echivalent in engleza pt “spini”, cum scrieti dvs, in cazul pestilor, ci doar pt plante), otherwise a fish is not considered Kosher. The birds must not be praying birds.

The Kosher products must also follow certain rules pertaining to the slaughtering and preparation of animal-related food. According to Torah, man reigns over animals and has the right to use them in order to satisfy his legitimate needs. The meat may be consumed as food and its skin may be used for clothing. However, there are rules regarding the treatment of animals. The unnecessary cruelty is strictly forbidden and in many cases animals receive a treatment akin to that applied to people.

Many Jews interpret this restriction in the sense that animals may be used as a source for food and clothing only in the case of satisfying a real need and that they must act in such a way that the animal suffers the least possible. The slaughtering of an animal must be as rapid and as painless as possible, and if something unexpected happened which might cause suffering to the animal, its meat cannot be consummated. The meat and dairy must not be mixed together and must be prepared and consummated in separate dishes.

For traditionalist Jews, the interdiction to mix dairy with meat is so strictly observed that they cannot even buy a cheese sandwich. The meat products cannot enter any contact whatsoever with the dairy products and this include both the food and the dishes or the kitchenware used in preparing and serving. Furthermore, there is a period of waiting which must be observed between the moments of consuming meat products and those of consuming dairy products. After consuming dairy products, however, there is no demand for a period of waiting; instead rinsing the mouth is necessary.

The Jews who obey the Kosher rules in alimentation have, consequently, two sets of tableware: one for meat and a different one for dairy. The dishes are stored separately and usually are clearly marked. If the food is cooked in the wrong dish, it is not kosher.

There are, though, a number of exceptions:

1. Glass dishes. Glass is considered non-absorbent and thus it may be used for both types of food, if previously cleaned.
2. Sinks. The stainless –steel sinks are preferred. The porcelain sinks are porous and do not pass the kosher test. The double sink allows the use of half of it for meat and the other half for dairy.
3. Ovens and cooking stoves. There is no need for separate ovens and cooking stoves, but when used for the both types of food, it is necessary to avoid the trickling, dripping and splashing over. One must not cook food from both types in the same time.
4. Washing machines. They can be used for both types, but not simultaneously. The dishes must be rinsed before introducing them in the machine. Between the two types of washing, the machine must be cleansed. It is necessary that there are separate shelves for the two types. Many Jews use the washing machine for a type of food, while hand-washing the other type.
5. Towels. The freshly washed towels can be used for any other type; once used for a type, they must be washed before applying them to the other type. Most Jews have two sets of kitchen towels for the two types of food.

The fact that the catholic religion has imposed very few observances regarding alimentation is remarkable. Thus, many products can be commercialised without restrictions, except for the period of fasting and other religious celebrations.

For Christians, Saint Paul paved the way towards a diversified alimentation by stating that a soul is not defiled by what enters the mouth, but rather by what comes out of the mouth. Muslims follow a series of standards pertaining to approved foods. By the intermediary of Koran, God tells Muslims what is forbidden for them: Here is what is forbidden for you: dead animals, blood, pork meat; the cooked or dead animal in the wake of an explosion or dead in the wake of a fall. The market for approved foods (Hallal) is really considerable, even for a Christian country as France. The 4.5 millions of Muslims from France (7,5% from the overall population) consummate yearly approximately 300.000 tons of meat from over 3000 independent butcheries and food chains, and the selling returns are over 3 milliard euro (Bouaziz, 2003, p. 39). For Muslims, the prohibitions apply only if there is the possibility of choice. If somebody is forced to consume forbidden food, *el nu va fi folosit (nu inteleg aici)*. The theologians fixed the limit of starving to a day and a night, period after which the individual is allowed to consume prohibited food until the alternative to consume approved food is actually possible to enact.

### *Clothing*

The orthodox Jews prefer, when observing the day of the Sabbath (during Friday evening and Saturday), to wear clothes that hide a big part of their bodies, in black, white and other opaque colours, complete with long trousers. Women prefer long sleeves blouses and long skirts in the same colours. Black clothes are often worn because black represents severity and is, thusly, adequate for important religious events.

Waist belts are deemed necessary by the Jewish religious law because they separate and dissociate the superior part of the body from the inferior one during praying. Those that choose not to wear a belt contend that *bata (nu inteleg aici)* of the trousers or of the skirts play the same function. During praying, it is highly recommended to wear a hat and a *kipot*. Women are instructed to not expose their hair.

Years ago, Catholics used to have more clothing restrictions, especially for women, but nowadays the only restriction refers to the provocative-nature of women' clothes. However, this restrictive view belongs mainly to conservatives and is not largely agreed upon or universally imposed.

Muslim women are obliged by the divine law to wear Hidjab. It is necessary and obligatory that the woman covers her hair in the company of strangers, together with other parts of her body, except for her face and palms.

### **III.3.2. The impact of religions on the need for safety**

The needs for safety and security, both necessary for the conservation of physical health, as well as the need to feel protected from outward threats, refer to aspects such as: order, stability, routine, familiarity and control over life and environment. Health and the stimulation of health-beneficial factors are equally problems pertaining to individual's security and safety. Insurance policies, savings accounts and education are also important elements in achieving to satisfy the need for safety.

#### *Medical care*

Even if nowadays religion is (nu ar trebui aici: **nu** este serios implicata?) seriously involved in healthcare problems, she still affects the way individuals conduct themselves because of the manner in which health is depicted in exhortations: during the fasting periods when one must abstain from certain foods and through the different solutions pertaining to the prevention of illness.

The human body is perceived as a temple of God and, therefore, it must be adequately taken care of.

According to Judaism, the care for organism has a great deal of importance: physical exercises and balanced diets contribute to its general, well-being. Ultimately, when patients of opposite sex are treated, the person charged with the restoration of health must avoid touching, except for the cases where it is absolutely necessary. Judaism places human life above all else and therefore, during treatment, one must do whatever it takes to save a human life, even if certain Jewish rules are breached in the process.

Catholics do not have any special restriction or tradition regarding medical care, the only important aspect being the fact that alcohol, illegal drugs and tobacco are considered damaging for the health. To consummate in excess these substances is deemed to be a sin.

In Islam, the requirements regarding diet apply equally in the case of injections or medical tests conducted for the patients' treatment. Alcohol is forbidden and free-alcohol drugs are preferred. Moreover, drugs or medicaments are allowed only if there is no alternative.

### **III.3.3. The impact of religions on the social needs**

These needs derive from the fact that people search for soulful warmth and seek to establish harmonious relationships with other people, especially with their families. Their most important needs are: the need for love, affection, belonging or acceptance. Almost all personal care products are bought in order

to satisfy social needs. Special religious celebrations and rituals constitute occasions for social reunions and address festively social needs.

#### *Religious traditions and holidays*

For Jews, there are two holidays known as “the High Holidays”, the most important holidays of the year: Rosh Hashanah and Yom Kippur. Rosh Hashanah is the New Year’s Day of the Jews. During this day, work is not allowed and a big part of the day is spent in Synagogue.

An important ritual is eating honey-dipped apples, which symbolises the desire to bring about a sweet new year. For the same reason, some people prefer to dip bread in honey. Another important ritual of Rosh Hashanah is Tashlikh (the Ablution): Jews go to a running water, such as a river, and empty their pockets as if they wash themselves of their sins. Even if not depicted in the Torah, this custom represents a very ancient practice of the Jews.

Yom Kippur is deemed to be the most important holiday of the Jews. It is the “Day of Atonement”, when the believers repent their sins. Yom Kippur is a full-on holiday, during which nobody works at all and it lasts 25 hours. The Talmud forbids washing, the use of cosmetic products, of deodorants, of leather shoes, and engaging in sexual relationships during this holy day. Also, Jews wear white because it symbolises purity.

For Islamism, Friday, called *Jum'ah*, is the day of the collective worship. These events take place during noontime praying and include a ceremony named *Khutbah*. The room for praying must not be adorned with photographs or pictures of living creatures, but other types of art are accepted.

### **III.3.4. The impact of religions on the needs for self-esteem**

This type of needs may be of an internal nature (self-esteem), external (recognition) or oriented in both directions, which is the most frequent case.

The internally directed needs reflect the need of the individual for self-esteem, for accepting his own ego, for success, independence and personal satisfaction. The externally directed needs include the need for prestige, reputation, social rank and recognition from the others. High-Tech and luxury products are often purchased in order to satisfy this kind of needs. Islam teaches consumers to maintain a balance between expenses and needs such as to ensure a better balance between the personal needs of individuals and the needs of the society, and between the provisions of this life and those of the next lives. Concerning expenses, Islam incites to moderation.

#### *Music*

Music certainly is the right product for satisfying the need for self-esteem because it is appreciated by social groups and individuals alike.

In Judaism, there are no restrictions regarding the type of music that individuals can listen to and consequently all kinds of genre are permitted. Usually, a big number of songs that can be that Jews sing in special moments can be commercialized.

For Christianity, music is also permitted in all kinds. During catholic church-services, there are persons who sing of play the organ.



Islamism, instead, forbids an array of types of music, as follows:

- Any song, whose aim is solely entertainment or amusement, without any religiously-accepted objective, accompanied or not by music, is forbidden;
- The use of instruments with a musical aim or without any aim is forbidden;
- Any song that leads to the neglect of religious obligations and that encourages sin is forbidden;
- It is forbidden to carve out a musical career;

There are, however, certain conditions which, if complied with, render music acceptable:

- The song must be justified by a valid motive: to assuage loneliness, ease a long trip, provide support for hard work, lighten depression;
- It is allowed for these songs to be accompanied by “douf”, a sort of traditional, musical instrument utilized on different occasions, such as weddings, religious holidays, etc.

### **III.3.5. The impact of religions on the need for self-improvement**

This type of needs appertain to the need of the individual to use as best as possible his potential, to become all he is able and capable to become. Specialized trainings and financial services are sold as products which satisfy this kind of needs.

If the religious and spiritual devotion can be considered as part and parcel of the need for self-esteem, it is interesting to notice that Jews are not allowed to possess images or statues of God and consequently a market for such products does not exist for this population. On the other hand, Catholics enjoy a great demand of such religious things as crosses, images, pictures, statues, etc.

The final remarks of this chapter about the impact of religion and religiosity on the consumers' needs refer to certain conclusions of a study on this exact topic.

Thus, Assadi (Assadi, 2003, p. 58) underlined the following important aspects:

- There are interconnections between on the one hand different religious rules and the consumers' behaviour and on the other hand different levels of their needs, but one must not proceed to generalize such findings based strictly on religion;
- The degree of commitment and engagement creates important differences between various groups of the same religion;
- Restrictions are observed mainly by conservative individuals and not by the majority of a population;
- The degree of influence varies with the degree of commitment;
- The different levels of religiosity produce differences concerning the buying decisions, at a cognitive, as well as behavioural level.

These conclusions indicate that, in order to comply with and satisfy the needs of different categories of buyers, the marketers should take seriously into account the religion of consumers, their degree of commitment to it and the impact it has on the different strands of human needs.

## Chapter IV. CONNECTION BETWEEN RELIGIOSITY AND CONSUMER BEHAVIOR

Cultural and sub-cultural constructs are becoming increasingly important for the comprehension of the consumer's behaviour.

The previous research, conducted in the cultural field with regard to the shaping up of the consumerist behaviour, has established that, generally, cultural values represent fundamental factors in determining the individual's ways of conduct within the consumerist sphere of life (Schouten, J. W. and McAlexander, J. H. , 1995, p. 86; Shaw, D. S. and Clarke, I. , 1998).

Researchers are agreeing that the culture's construct is difficult to investigate because of its complex nature (McCort, D.J. and Malhotra, N.K., 1993, p. 75).

Culture has been often defined as those values, norms, rituals, beliefs and symbols which are shared by the members of a group or a society. This includes behavioural patterns, acquired responses, basic presuppositions and assumptions, customs, traditional thinking, feeling and reaction habits (Shweder, 1991, p. 78).

The very complex and abstract nature of this spiritual medium, makes it almost impossible for any empirical research to study the phenomenon of culture adequately, within the framework of a unified concept. This leads to the "unpacking" of culture in order to understand its dimensions and to grasp the influence it has on the behaviour of people, as well as its consequences (McCort, D. J. and Malhotra, N. K. , 1993, p. 89).

In spite of the rich scholarly literature interested in the various forms of culture and their effect on the consumer's behaviour, there is limited research on the topic of the religion's role and relationship, as a cultural element, with the consumer's conduct. Most studies are focused on sub-cultural factors, such as ethnicity, nationality or values, which are deemed to be important predictors of the consumer's behaviour.

Religion is a significant cultural element which should certainly be investigated, because it represents one of the largest, universal and social institutions, with a powerful influence, which hall-marks in various ways the attitudes of individuals, their values and behaviours, on the personal, and the social, level as well.

The religious beliefs, acting either directly through taboo subjects, rituals or obligations, or indirectly through its impact on the culture or the society as a whole, affect, from a ritualistic and a symbolic point of view, the human behaviour.

Religion and its adjoined practices played and are still playing a crucial role in the transition periods of an individual's life (birth, marriage, death), in determining certain fundamental values for the individual's spiritual well-being (moral values, good and evil), in modelling the opinions pertaining to social dilemmas (cohabitation, premarital sex, family planning), in defining the permissions and interdictions enforced within consumerist practices (food or drink restrictions), and in many other areas of the everyday life. These normative measures are different with regard to various religions, and the adjustment degree of the individual decides the limits within which they are complied.

E. C. Hirschman (Hirschman, 1983, p. 69) identifies three potential models which explain why religion was not properly and adequately examined in the literature that deals with the consumer's behaviour.

The first motive of the slow development of the research from this field is the possibility that the analysts of the consumer's behaviour were not aware of the possible connections between religion and behavioural patterns. The second one is justified by the prejudicial understanding that religion represents a taboo, too sensitive to be pursued from a scientific point of view. Finally, the third motive considers that religion, because of its overall presence throughout our entire lives, was omitted from the investigations, as an all too obvious element, which did not need an elaborate explanation. Even if these observations were made a while back by the mentioned author, their pertinence still rings true; this is all the more so as there are few studies in the field which inquire the relationship between religion and consumer phenomena, despite the demand registered in the scholarly literature in this sense.

Mokhlis (Mokhlis S., 2009, p. 65) conducted a study on the role of religiosity as a factor which explains the differences between individuals with regard to their consumer behaviour, and especially, to their shopping practices. The findings show that three factors –awareness of quality, impulse acquisitions and awareness of price – present a strong connection with religiosity, and this suggests further that the latter might be taken up as a possible decisive factor of the shopping orientation and attitude by the theories about the consumer's behaviour.

Mokhils practically opened a new way of approaching the problem of the influences that religion and religiosity might manifest upon the consumer's behaviour and the economic activities in general.

#### **IV.1. The influences of religion upon the consumer's behaviour**

The consumer behaviours, shaped by religion, are not solely symbolic and ritual, and the moral training and the spiritual education provided by religious institutions have an impact on the use/consumption/individual access to, and handling of, products, services, institutions, as well as on the place and the moment of these practices.

Individuals conform to religious commandments and influences because of three motives (Baker, 2005, p. 131):

*Faith in religion and its doctrine* – a strong belief produces religious convictions and attitudes towards the world which are very powerful, and the moment there are available alternative choices that correspond to the faith concerned, there is a favourable response from the individual;

*Auto-efficacy* – adoption of moral values might lead to auto-efficacy; when consumers obey the religious teachings and doctrines, there is a sense of self-fulfilment and gratification. Bagozzi and Warshaw (1990, cited by Baker, p. 50) insert auto-efficacy amongst other models of the consumer's behaviour;

*Fear* – the last motive in virtue of which individuals accept the demands of religious institutions is justified by the fact that transgression always triggers painful consequences.

Consumers are more likely to let religion influence their market choices, if their religious convictions are important in building and maintaining a religious belief, and if this is in their personal interest (Schiffman, 2005, p. 53).

A series of studies on the religious affiliation and the consumer's behaviour conducted by Hirschman (Hirschman, 1983, p. 67) at the beginning of the 1980s, shows that: (1) Jewish consumers are inclined to be more innovative and less loyal to the brand or shop; (2) catholic consumers are more influenced by the price,

location, transport and mood, in contrast with protestant consumers; (3) Jewish, catholic and protestant consumers use different evaluation criteria in choosing pets, transport facilities, or a place of residence.

Bailey and Sood (Bailey, J. M. and Sood, J., 1993, p. 164) studied the effect of the religious affiliation on the consumer's behaviour within six religious groups from Washington: Buddhists, Hindus, Muslims, Jews, Catholics and Protestants. The findings reveal statistically relevant differences between the consumer behaviours of the six groups under scrutiny.

The authors observed that Muslims are impulsive and less informed buyers or exposed to risky shopping. Hindus are more rational buyers, while Catholics are more informed ones. Buddhists are the only religious minority that proved to have a consumer behaviour which falls naturally within the norms of religion. It was argued that religion is by nature very personal, and consequently the effects on the consumer behaviour depend on the personal commitment level or on the place it occupies in that person's life.

In an empirical study on religiosity and consumer's behaviour conducted on a sample of 602 persons, the majority of which were protestants, Wilkes, Burnett and Howell (Wilkes, R. E., Burnett, J. J. and Howell, R. D., 1986, p. 125) reached the conclusion that religiosity influences a few aspects of the life style of consumers, which might eventually affect their particular choices and general behaviour. The researchers found, on taking into account age, income and sex as controlled variables, that individuals with a high degree of religious involvement are inclined to feel more fulfilled by, and satisfied with, their lives, to lead a more traditional life oriented towards the role of the sexes, and are more predisposed to become leaders of opinion.

Esso and Dibb (Essoo, N. and Dibb, S., 2004, p. 136) conducted a study in Mauritius, with Muslims, Hindus and Catholics consumers as participants. The results confirmed that amongst consumers with different levels of religiosity, there are notable differences pertaining to consumer behaviour. Concretely, they found that devout Hindus are distinguished from the ordinary practitioners in four different ways, classified accordingly in four types of consumers: the demanding buyer, the practical buyer, the thinking buyer, and the innovative buyer. For the Muslims, the authors determined that there are no significant differences between the consumers devoted to their religion and those who are ordinary believers, with the exception of the *trendy* buyer type. The devout Catholics are different from the ordinary ones in the way expressed by four types of buyers: the demanding buyer, the practical buyer, the trendy buyer and the innovative buyer.

The empirical studies mentioned above provide us with a series of proofs regarding the possible connections between religion and the consumer's behaviour, from a cognitive, as well as a behavioural-connotative point of view. Nonetheless, it is important to notice that the majority of the studies were realised on a population of protestant, Catholic or Jewish consumers, and only a small number of them were conducted on subjects from other categories of consumers.

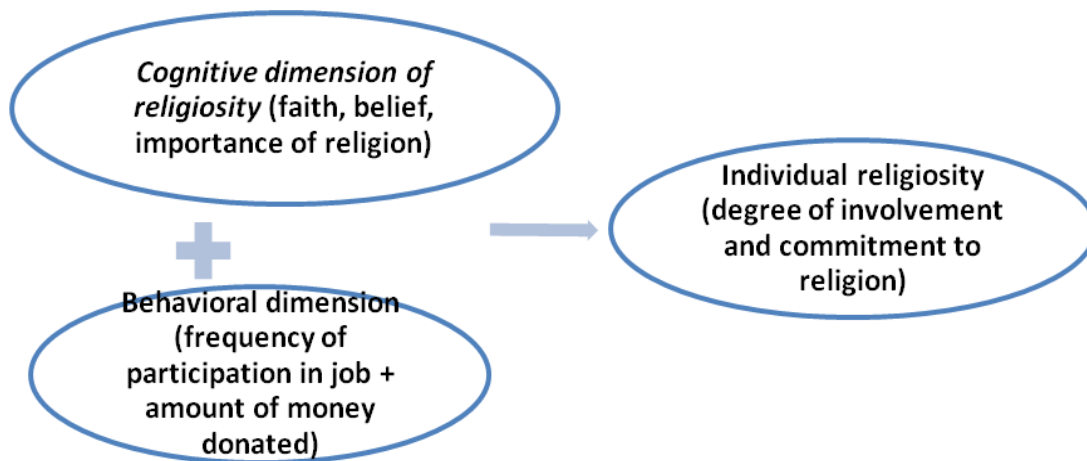
## **IV.2. Models for ascertaining religiosity. Our proposed model**

The first model, on which it is closely shaped the one proposed by us, is created by McDaniel and Burnett (McDaniel, S. W. and Burnett, J. J., 1990, p. 68).

The authors present an instrument for ascertaining the religiosity of consumers that consist in the operationalization of the construct in terms of its cognitive and behavioural dimensions. The cognitive

dimensions, defined as the extent to which the individual possesses religious beliefs (convictions), were composed of three colligated items, necessary for evaluating the importance of religion. The behavioural dimensions were delineated by two separate factors: (1) the frequency of attending church services, and (2) the amount of money donated to religious organizations.

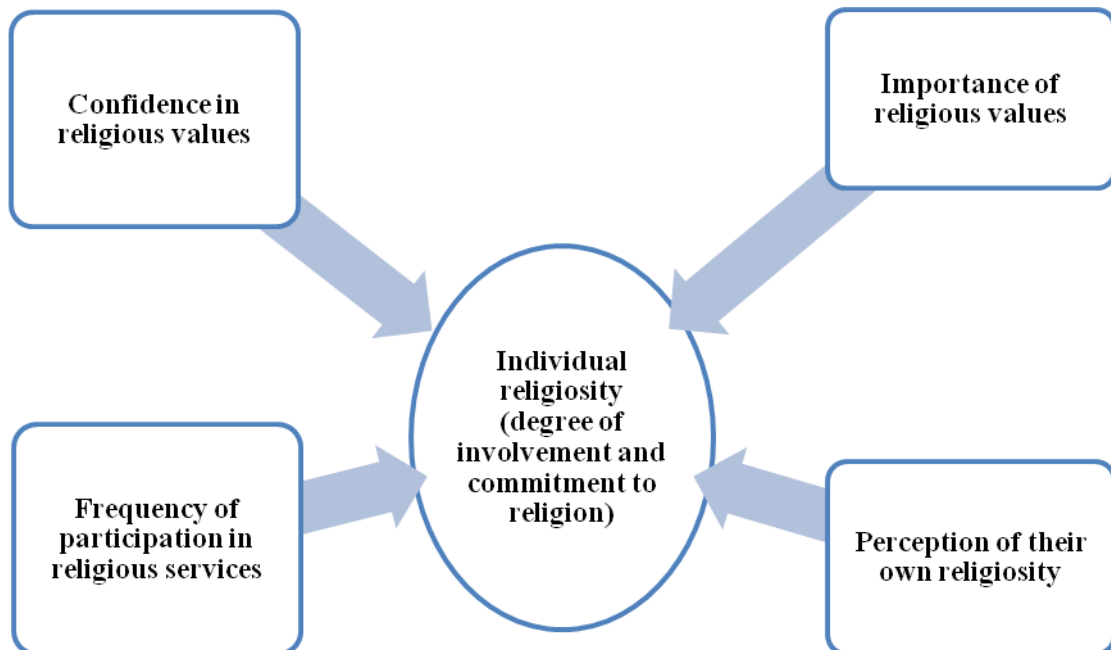
The authors explored in 1990 the influence of religiosity on the importance that the consumers assign to the attributes of certain different departments of the shops. Their findings showed that the religious involvement – one of the aspects of religiosity –, ascertained with the aid of the cognitive religiosity, and one of the aspects of the behavioural religiosity – both are significant for the prediction of the importance that individuals lay on the different criteria used for the evaluation of the shops. The consumers with a high degree of cognitive religious involvement identified the following criteria: the amiability of the sellers, the efficiency of the shopping and the quality of the products, which play a major role in the choice of the shop; on the other hand, the consumers with a low degree of cognitive religious involvement did not identify any of these aspects. The financial contributions, which represent a component of religious involvement, were positively and significantly correlated with the amiability of the sellers and with the opportunities of credit (cf. the first illustration).



**Figure no. 4. 1. The measurement of religiosity proposed by McDaniel and Burnett**

Source: Wilkes, R. E., Burnett, J. J. and Howell, R. D. (1986). *On the meaning and measurement of religiosity in consumer research*. Journal of the Academy of Marketing Science, p. 25

The second model, proposed by Wilkes, Burnett and Howell (Wilkes, R. E., Burnett, J. J. and Howell, R. D., 1986, p. 36), suggests the ascertaining of religiosity with the aid of a multi-item scale that contains four principal factors: (1) the frequency of attending church services, (2) the trust of the individual in religious values, (3) the importance that the individual assigns to religious values, (4) the perception of the individual's own religiosity (cf. the second illustration).

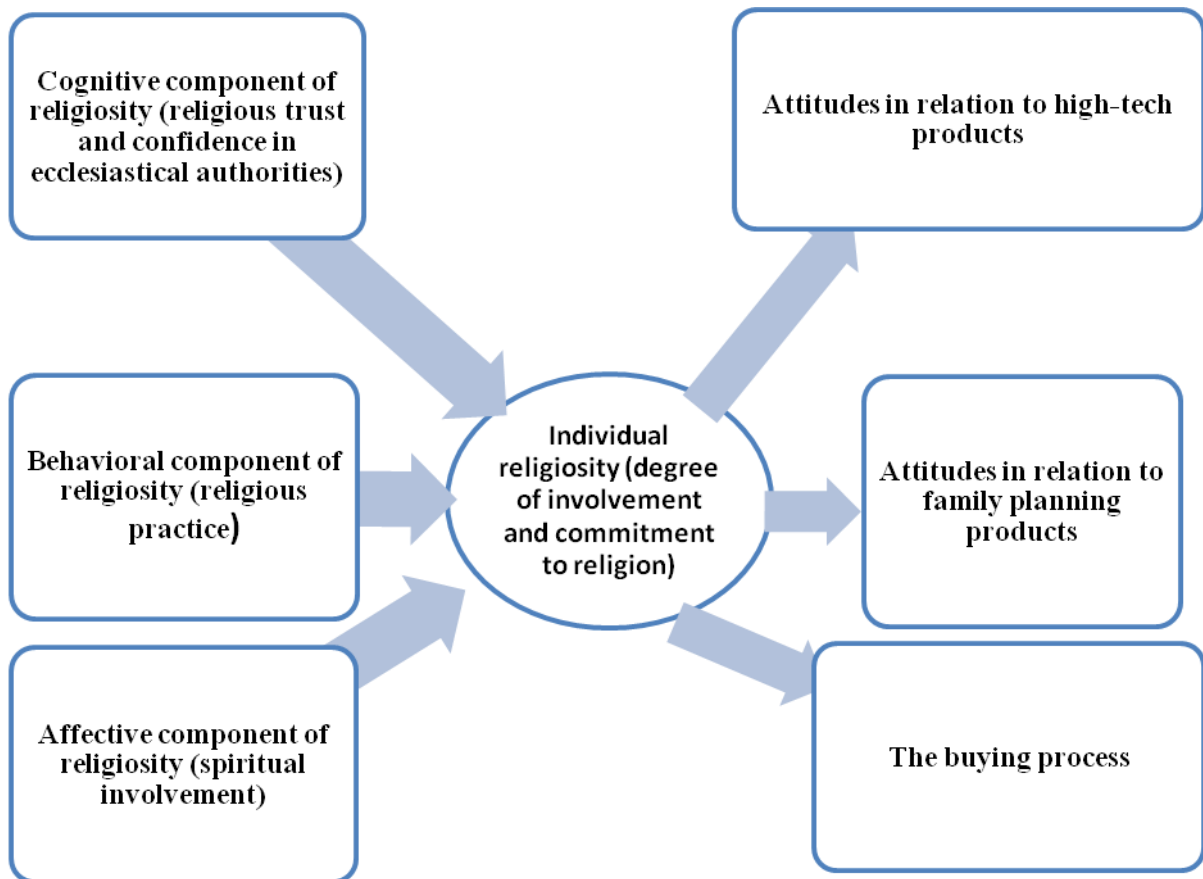


**Figure no. 4.2. The measurement of religiosity proposed by Wilkes, Burnett and Howell**

Source: Wilkes, R. E., Burnett, J. J. și Howell, R. D. (1986). *On the meaning and measurement of religiosity in consumer research*. Journal of the Academy of Marketing Science, p. 36

In the case of the empirical study conducted on a sample of 602 persons, most of them protestant, the authors concluded that religiosity affects a series of aspects regarding the consumer's life style, which, in turn, might influence its choices or/and its choosing behaviour. When the information about age, income and sex was handled as controlled variables, the researchers found that that individuals with a high degree of religious involvement are inclined to feel more fulfilled by, and satisfied with, their lives, to lead a more traditional life oriented towards the role of the sexes, and are more predisposed to become leaders of opinion.

Taking into account the two models already discussed and a wealth of other studies from the scholarly literature, we propose the following model for consideration (cf. the third illustration):



**Figure no. 4.3. A new model proposed for the measurement of religiosity on consumers' behavior**  
**Source: Own development**

The emotional component comprises the feelings towards religious beings, objects and institutions (Cornwall, M., Albrecht, S. L., Cunningham P. H. and Pitcher, B.L., 1986, p. 39) and reflects the extent to which the human beings are committed and devoted to religion and God. This component expresses the emotional attachment or the spiritual involvement of people with regard to religion.

The behavioural component, on the other hand, refers to the religious manifestations of the person. Most of men act in the spirit of religious values by attending church services, praying or making financial contributions for the church (De Jong, G. F. , Faulkner, J. E. and Warland, R. H., 1976, p. 41).

Religious practices are typically considered to be an indicator of the religion's worth to the individual. The more the persons put a strong value on religion, the more probable it is that they are consumers of religion and, consequently, that they attend church services and other public forms of manifestation (Myers, 2000, p. 58).

Finally, the cognitive component indicates the dimension of the knowledge about religion (De Jong, G. F. , Faulkner, J. E. and Warland, R. H., 1976, p. 78) and tends to become the most taken into account and ascertained dimension of religiosity (Cornwall, M., Albrecht, S. L., Cunningham P. H. and Pitcher, B.L., 1986, p. 73).

This dimension is expressed in the forms of personal beliefs pertaining to the existence of divinity (idem, 1986, p. 87): for example, the belief that God exists or that there is life after death. According to De Jong's study, this dimension reflects the ideological aspect of religion, such as it is intended by the expectations regarding religious beliefs (for example, the importance of God in the life of men and society at

large). A series of recent studies concerned with ethical problems show that certain authors consider religious beliefs as primary indicators of religiosity (Angelidis, J. and Ibrahim, N., 2004, p. 95).

## Capitolul V. METODOLOGIA CERCETĂRII

### V.1. The aim of the research

*The general aim* of the research consists in the disclosing and testing of the relationship between the individuals' degree of religiosity and their buying behaviour.

### V.2. The objectives of the research

*The general objectives* of the research stem from its aim and are the following:

- The disclosure of religiosity-determined factors of the individual (values, norms) which bear an influence on his buying behaviour;
- The emphasis on the intensity and the signification of influences;
- The creation of a model able to describe the influence, which the degree of religious involvement and commitment usually has on the buying behaviour of individuals
- The testing of the model

*The specific objectives of the study* are:

- The description of the relationship between the level of religiosity and the attitude towards high technology products;
- The depiction of the relationship between the level of religiosity and the intention of buying high technology products;
- The description of the relationship between the level of religiosity and the intention of buying family planning products;
- The description of the relationship between the gender of the person and the level of religiosity;
- The description of the relationship between the age of the person and the level of religiosity.

### V.3. The hypotheses of the research

The research was based on six principle hypotheses, each of them composed from a certain number of secondary hypotheses. The hypotheses of the research are:

**Ip1: The religiosity level of the individual influences his/her attitude towards high technology products**

Ip1.1. The persons with a high religiosity score tend to be more reticent in engaging with high technology products, whereas the persons with a lower religiosity score tend to engage more easily with high technology products;



Ip1.2. The persons with a high level of affective religious involvement tend to be more reticent to engage with high technology products, whereas the persons with a lower level of affective religious involvement tend to engage more easily with high technology products;

Ip1.3. The persons with a high level behavioural component of religiosity tend to reject high technology products, whereas the persons with a low level behavioural component of religiosity tend to accept high technology products;

Ip1.4. The persons with a high level cognitive component of religiosity tend to reject high technology products, whereas the persons with a low level cognitive component of religiosity tend to accept high technology products.

**Ip2. The individual's religiosity level influences his/her attitude towards family planning products**

Ip2.1. The persons with a high religiosity score reject family planning products, whereas the persons with a lower religiosity score tend to more easily engage with family planning products;

Ip2.2. The persons with a high level affective religious involvement reject more strongly family planning products than the persons with a lower level affective religious involvement;

Ip2.3. The persons with a high level behavioural component of religiosity tend to reject more strongly family planning products than the persons with a lower level behavioural religious component;

Ip2.4. The persons with a high level cognitive component of religiosity tend to accept more easily family planning products than the persons with a lower level cognitive religious component;

Ip2.5. The persons with a high level cognitive component of religiosity tend to accept more easily family planning products than the persons with a higher behavioural religious component;

Ip2.6. The persons with a low level cognitive component of religiosity do not differ significantly from the persons with a high level religious cognitive component regarding their opinion about family planning products.

**Ip3. The individual's level of religiosity influences his/her buying decision regarding high technology products**

Ip3.1. The persons with a high score regarding the affective component of religiosity tend to be more reticent towards buying high technology products than the persons with a lower score regarding the affective component of religiosity;

Ip3.2. The persons with a high score of the behavioural component of religiosity tend to be more reticent towards buying high technology products than the persons with a lower score of the behavioural component of religiosity;

Ip3.3. The persons with a high score of the cognitive component of religiosity tend to be more reticent towards buying high technology products than the persons with a lower score of the cognitive component of religiosity;

Ip3.4. The persons with a high score regarding their overall religiosity tend to be more reticent towards purchasing high technology products than the persons with a lower score of their overall religiosity.

**Ip4. The individual's level of religiosity influences his/her buying decision regarding family planning products**

Ip4.1. The persons with a high score regarding the affective component of religiosity tend to be more reticent towards buying family planning products than the persons with a lower score of the affective component of religiosity;

Ip4.2. The persons with a high score behavioural component of religiosity tend to more reticent towards family planning products than the persons with a lower behavioural component of religiosity;

Ip4.3. The persons with a high score of the cognitive component of religiosity tend to be more reticent towards buying family planning products than the persons with a lower score of the cognitive component of religiosity;

Ip4.4. The persons with a high score of overall religiosity tend to be more reticent towards buying family planning products than the persons with a lower score of overall religiosity.

**Ip5. The female persons have a higher level religiosity than the male persons**

Ip5.1. The female persons have a higher level of religious involvement than the male persons;

Ip5.2. The female persons have a higher level of affective religious involvement than the male persons;

Ip5.3. The female persons have a higher level of religious behavioural involvement than the male persons;

Ip5.4. There are significant differences between female persons and male persons regarding the level of the cognitive component of religiosity.

**Ip6. The persons aged over 35 have a higher level religiosity than the persons under 35 inclusive**

Ip6.1. The persons over 35 have a higher level of overall religiosity than the persons under 35 inclusive;

Ip6.2. The persons over 35 have a higher level affective component of religiosity than the persons under 35 inclusive;

Ip6.3. The persons over 35 have a higher level behavioural component of religiosity than the persons under 35 inclusive;

Ip6.4. The persons over 35 have a higher level cognitive component of religiosity than the persons under 35 inclusive.

The testing of these 6 hypotheses leads practically to the testing of the proposed model and eventually to the latter's completion and adjustment.

## **V.4. The method and the instruments of research**

### **V.4.1. The population under investigation**

The population is constituted from the residents in the Iasi city, within the age range of 18 to 44. It is the category of active population, with purchasing power, targeted by those companies which produce and distribute the products taken into account in our research: IT and family planning products.

#### V.4.2. Method of research

As a method of research, it was chosen the questionnaire-based inquiry, which comprised XX items. The method of sampling employed was the non-probability quotas sampling because, with respect to the population considered and in view of the lack of indubitable information about the structure of the target group, we did not have at our disposal a rigorous sampling framework. The research was conducted on a 300 respondents' sample.

The employed quotas render this sample representative from the point of view of the gender and age categories, namely for the 18 to 44 year old population from the Iasi municipality:

##### *Sex respondents:*

- **Male – 49,5%;**
- **Female -50,5%;**

##### *Age categories:*

- 18-24 ani – 28,71%;
- 25-29 ani – 19,83%;
- 30-34 ani – 20,24%;
- 35-39 ani – 16,10%;
- 40-44 ani – 15,12%.

#### V.4.3. The design of the questionnaire

The questionnaire was divided in four principle parts. The first one is represented by the filter-question in virtue of the fact that the study was focused on orthodox-Christian subjects. The second part is represented by the two batteries for each of the product categories included in the analysis. The third part envisages the description of the individual religiosity, and the last part is allocated to the collecting of demographical data, namely the age and the gender of the respondent.

The instrument employed helped to determine certain relations between the individual's religiosity and different aspects of his/her buying behaviour. The latter were also studied in connection with two categories of products more religious-oriented. The first category is that of high technology products, seeing that many researches reached the conclusion that the orthodox-Christian religion withstood many times the scientific progress of humanity; the second category is that of family planning products because they are still considered by believers and by the church officials as a taboo topic.

Religiosity was assessed as being the sum total of three components: (1) the affective component – with a score between 0 and 18 and measured/assessed with the aid of the items 10a, 10c and 10d, the latter being part of the scale regarding the importance of religion (religion importance), used previously by Burroughs and Rindfleisch (Burroughs, J. E. and Rindfleisch, A., 2002, p. 11) and validated with an Alpha of 0.91; (2) the cognitive dimension – with a score between 0 and 18 and measured with the help of the items 10b, 10e and 10f which are part of the already mentioned scale; (3) the behavioural component – with a score between 3 and 16 and measured with the items 11, 12 and 13, which are a part of the scale used by McDaniel and Burnett (McDaniel, S. W. and Burnett, J. J., 1990, p. 36).

Both scales were initially translated in Romanian, then re-translated back (retroversion) into English by another specialist and finally translated afresh in Romanian. In view of the lack of differences between the first and the last translations in Romanian, it was accepted that the scale is correctly translated and it was used as such by the specialists. The overall religiosity is the sum total of the three components and it can vary between values of 3 and 52.

The following aspects of the buying behaviour were put under scrutiny: (1) the individual's opinion about the product – item 2, and 6 respectively; (2) the utility which the individual attach to the product – item 3, respectively 7; (3) the intention of buying the product – item 4, respectively 8, and (4) the intention to recommend the product to other people – item 5, respectively 9. All these items (from 2 to 5 and from 6 to 9 respectively) are part of the scale used for finding out the attitude towards a certain product, scale validated by Ziamou and Ratneshwar with an Alpha of 0.86 (Ziamou, P. and Ratneshwar, S., 2003, p. 45). This scale was equally translated and adapted in the Romanian language.

#### **V.4.4. The testing of the questionnaire**

The first step towards the testing of the questionnaire consisted in the verification of its intelligibility. This stage presupposed the application of the questionnaire on 20 subjects, within the period of 18-20 May 2012. The questions put to them were all understood by them and therefore the respondents offered answers to each and every question. Equally, it has been verified that each respondent understood the same thing when the same question was put to him/her.

The second stage consisted in the explorative factorial analysis. In this sense, the questionnaire was applied on a pilot-sample of 110 persons who had responded online.

The proposed model, the questionnaire respectively, contains 4 constructs:

- Religiosity – the affective component, validated by Burroughs and Rindfleisch (Burroughs, J. E. and Rindfleisch, A., 2002, p. 72);
- Religiosity – the cognitive component validated by Burroughs and Rindfleisch (Burroughs, J. E. and Rindfleisch, A., 2002, p. 85);
- Religiosity – the behavioural component validated by McDaniel and Burnett (McDaniel, S. W. and Burnett, J. J., 1990, p. 89);
- The attitude towards a product – validated by Ziamou and Ratneshwar.

The aim of this exploratory factorial analysis is to identify the structure of the factors on which is based a set of variable responsible for the co-variation within the data set. According to this kind of analysis, the factors are extracted in order to comport with the usual variance, whereas the unique variance is not analysed (Hatcher, 1994, p. 71).

**Table no 5.1. Correlation matrix for religiosity related items**

**Correlation Matrix<sup>a</sup>**

	q10a	q10b	q10c	q10d	q10e	q10f	frecventa participarii la slujbe	rugăciuni	donății
Correlation q10a	1,000	,843	,860	,892	,468	,417	,338	,434	,512
q10b	,843	1,000	,410	,388	,387	,793	,552	,313	,449
q10c	,860	,410	1,000	,832	,426	,396	,289	,431	,459
q10d	,892	,388	,832	1,000	,453	,350	,474	,353	,352
q10e	,468	,387	,426	,453	1,000	,754	,317	,423	,364
q10f	,417	,793	,396	,350	,754	1,000	,322	,430	,399
frequency of participation in religious services	,338	,552	,289	,474	,317	,322	1,000	,847	,466
devotions	,434	,313	,431	,353	,423	,430	,847	1,000	,718
donations	,512	,449	,459	,352	,364	,399	,466	,718	1,000
Sig. (1- a tailed)		,000	,000	,000	,000	,000	,000	,000	,000
b	,000		,000	,000	,000	,000	,000	,000	,000
c	,000	,000		,000	,000	,000	,000	,000	,000
d	,000	,000	,000		,000	,000	,000	,000	,000
e	,000	,000	,000	,000		,000	,000	,000	,000
f	,000	,000	,000	,000	,000		,000	,000	,000
frequency of participation in religious services	,000	,000	,000	,000	,000	,000		,000	,000
devotions	,000	,000	,000	,000	,000	,000	,000		,000
donations	,000	,000	,000	,000	,000	,000	,000	,000	

a. Determinant = 1,73E-005

The matrix of correlations indicates the values of the coefficients of correlation between variables, the latter being taken two by two. It is a square matrix symmetrical in rapport with the principle diagonal (equal to 1 because a variable is perfectly correlated with itself). The form of the correlations matrix presents itself in

the following way: the upper part of the table contains the coefficients of Pearson's correlation (in cazul in care corelatia este a lui Pearson) / contains Pearson's coefficients of correlation (in cazul in care coeficientii de corelatie sint ai lui Pearson), correlation established between all the pairs of questions; the bottom part contains the signification "one tailed" corresponding to these coefficients.

The analysis of the values of coefficients from the matrix of correlations allows the evaluation of the possibilities of application of the analysis of the principle components: the high values of these coefficients (higher than +0.5, lower than -0.5) show that between the variables concerned there are significant statistical relationships (direct relations if the value of these coefficient is positive, reverse relations if their value is negative). In this case, the analysis of the principle components may righteously be applied. Lower values of these coefficients indicate that between the statistical values there are no correlations and therefore the analysis of the principle components, whose aim consists in the identification of these correlations, cannot be applied.

In the output Correlation Matrix is equally presented the value of the determinant of the correlations matrix. The determinant, which may hold values within the interval [0,1], shows the intensity of the correlations between variables:

- the value of the determinant of the matrix equal to zero shows that between the statistical variables there is a perfect relationship (the value of the correlation coefficients is equal to 1); in this case, the variation of a variable is completely explicated by the variation of another variable or by a linear combination of other variables.

The use of the analysis of principle components does not make sense because through this method it is aimed at the identification of new variables defined by the linear combination of the initial variables, meant to explain the differences or similarities between statistical units. The value of the determinant of the correlations matrix equal to zero indicates that there is not but one linear combination of initial variables and therefore a single factorial axis;

- the value of the determinant of this matrix equal to one shows that between the statistical variable there is no statistical relationships (the value of the correlation coefficients is equal to zero). The correlation matrix is, in this case, the unity matrix. The application of the analysis of principle components is not justified in this situation either because, as already explained, an important objective of this method consists in highlighting the relationships between variables.

- the value of the determinant of the matrix in discussion is approaching zero: this indicates that between the statistical variables there is strong statistical relationships (the value of the correlation coefficients are higher than 0.5). In this case, the application of the analysis of principle components may be enacted.

The determinant for our case study is displayed at the base of the table (it is 57,271E-004 namely 0,0005271) and consequently it is higher than the necessary value of 0,00001. Therefore, we can be confident that the multi-co-linearity is not a problem concerning these data. For our example, there are correlations between questions and no coefficient of correlation is too high: thus, it is not necessary to eliminate items up to this stage.

The decision regarding the number of factors, which explain the overall religiosity and which will be retained within the model, may be taken according to several criteria:

- **Kaiser's criterion (1960)** presupposes the choice of that number of factorial axes whose own/intrinsic (valori proprii) values are higher than one.

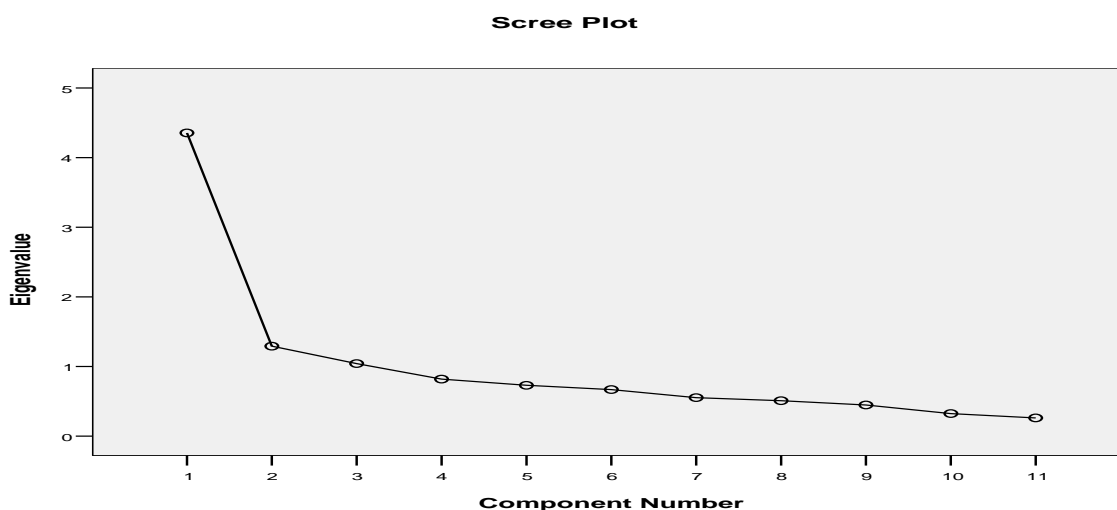
**Table no. 5.2. Variance explained after the completion factor analysis**

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,6131	41,151	41,151	3,6131	41,151	41,151	4,147	46,074	46,074
2	2,037	23,200	64,352	2,037	23,200	64,352	2,435	27,053	73,127
3	1,415	16,116	80,468	1,415	16,116	80,468	1,401	15,564	88,691
4	0,672	7,654	88,122						
5	0,424	4,829	92,951						
6	0,384	4,374	97,325						
7	0,125	1,424	98,748						
8	0,071	0,809	99,557						
9	0,043	0,490	100,047						

Extraction Method: Principal Component Analysis.

- **Cattell's criterion** consists in the graphical representation of intrinsic values (valori proprii) (the Scree Plot graphic) and envisages the sudden "drop"/"fall" (cadere) of inertia explained by these. There are chosen the axes which precede this sudden change in the inclination of the graphic of intrinsic values (valori proprii).



**Figure no. 5.1. Scree Plot – factor analysis**

In our case study, the screen plot indicates a sudden drop after the second factor, whereas after the fourth factor the dropping gets slower.

- **Benzecri's criterion** (1973) presupposes the choice of a number of factors which explain over 70% from the overall variant of the points cloud.

The first two factors explain 64% from the variance, whereas, if taken into account the third factor – the variance is explained in proportion of 80%.

In each of the chosen variants, the number of three factors seems to be the optimum one.

The KMO statistics has a value of 0,864, which shows that the solution provided is thoroughly adequate (there are significant statistical relationships between statistical variables, the correlations matrix is not a unity matrix).

**Table no. 5.3. KMO statistic value**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Approx. Chi-Square	,864
Bartlett's Test of Sphericity	df	55
	Sig.	,000

**Table no. 5.4. Composition factors**

**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q10a	,958	-,003	-,011
q10b	,279	,615	,212
q10c	,706	,245	,074
q10d	,928	-,008	-,020
q10e	,080	,672	,038
q10f	,126	,705	,076
frequency of participation in religious services	-,077	,132	,671
devotions	-,024	,191	,701
donations	-,227	,180	-,894

Extraction Method: Principal Component Analysis.

a. 3 components extracted.



**The factor 1 is endowed with:**

Q10a (My religion represents one of the most important aspects of my philosophy about life) Q10c (My religious beliefs have a strong influence on other aspects of my life); Q10d (Religion is an important starting point for the kind of person I want to be).

**The factor 2 is endowed with:**

Q10b (Religion is a topic which particularly interests me); Q10e (If I thought differently about religion, my entire life would be different); Q10f (I often think about problems of a religious kind).

**The factor 3 is endowed with:**

Q11 (I attend church services: never; at most 3 times a year; 4 to 10 times a year; over 10 times a year; weekly; several times a week); Q12 (I say my prayers: never; several times a year; several times a month; daily; several times a day); Q13 (The past year, I made donations to religious organizations: none; less than 10 lei; between 11 and 50 lei; between 51 and 300 lei; over 300 lei).

The three ensuing factors are, in fact, taken from the scholarly literature and they will conserve the same name under which they were already validated in previous studies and which are confirmed by my current study. Each of these factors gains an Alpha score of over 0.8, such as it will be indicated further in the chapter VI, section VI.1., entitled: “Methodological clarifications”. The research model on the basis of which I will verify the claims raised by the various hypotheses of this study stays the same as the one described in chapter IV.

## V.5. The collecting of data

The period of data collecting spread from 1 June to 15 June 2012. At the study took part 10 volunteer interview-operators, checked in the field during the conducting of the study and by phone after the collecting of data.

## Chapter VI. THE RESULTS OF THE RESEARCH

### VI.1. Methodological clarifications

Before engaging in the analysis of data and in the testing of hypotheses, I will produce several clarifications and remarks in order to contribute to the understanding of facts and analyses.

The overall religiosity (q10, q11, q12, q13) of individuals may hold values between 3 and 52, but in practice there were recorded values ranging from minimum 12 to maximum 49. In view of the fact that approximately 25% of the respondents recorded values of 40 or over, I will consider the value of 40 as the value from which upwards it is designated for individuals a high score of religiosity.

Table no. 5.5. Statistics of total religiosity

**Statistics**

REL_TOT		
N	Valid	300
	Missing	0
Mean		32,0767
Median		32,0000
Std. Deviation		9,5099
Variance		90,4389
Minimum		12,00
Maximum		49,00
Percentiles	25	25,0000
	50	32,0000
	75	40,0000

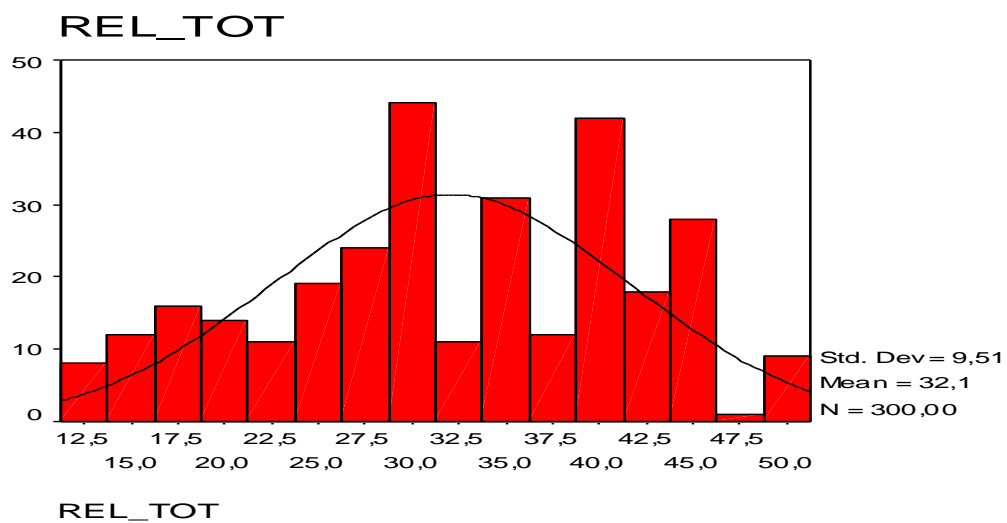


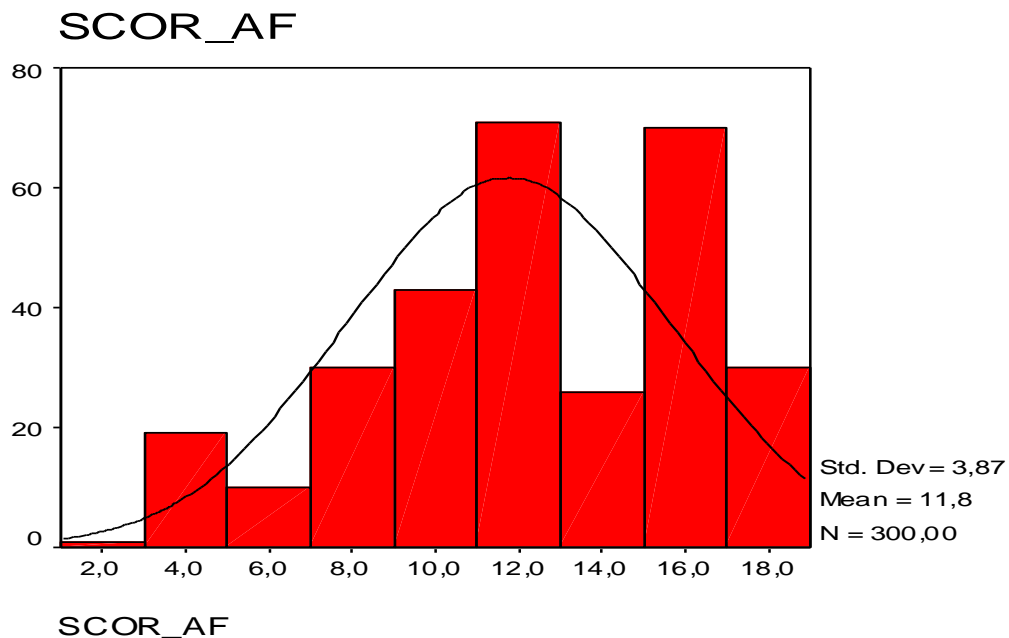
Figure no. 5.2. Distribution of total religiosity scores

The affective component (q10a, q10c, q10d) of religiosity may take values between 0 and 18, but in practice there were values ranging from minimum 2 to maximum 18. Seeing that approximately 25% of the respondents recorded values of 15 or over, I will consider the value of 15 as the value from which upwards it is suggested for individuals a high score of the affective component of religiosity.

**Table no. 5.6. Statistics affective component of religiosity**

**Statistics**

SCOR_AF		
N	Valid	300
	Missing	0
Mean		11,7533
Median		12,0000
Std. Deviation		3,8742
Variance		15,0092
Minimum		2,00
Maximum		18,00
Percentiles	25	9,0000
	50	12,0000
	75	15,0000



**Figure no. 5.3. Distribution of the emotional component of religiosity scores**

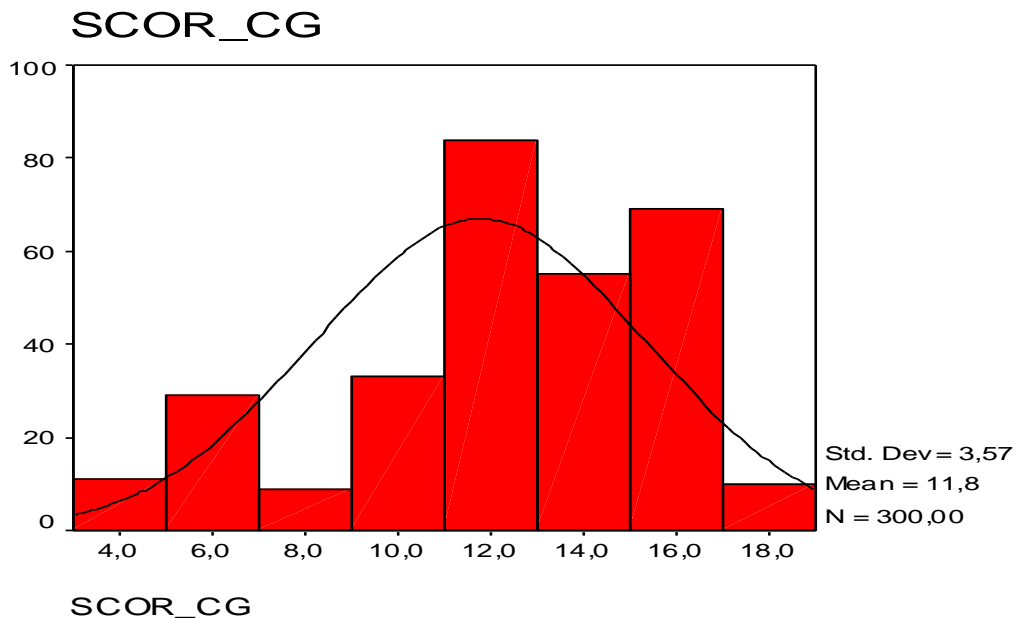
The cognitive component of religiosity may hold values between 0 and 18, but in practice there were recorded values ranging from minimum 4 to maximum 18. As 25% of the respondents reported values of 15

or over, I will consider the value of 15 as the value from which upwards it is denoted of individuals that they have a high score of the cognitive component of religiosity.

**Table no. 5.4. Statistics cognitive component of religiosity**

**Statistics**

SCOR_CG		
N	Valid	300
	Missing	0
Mean		11,7700
Median		12,0000
Std. Deviation		3,5702
Variance		12,7463
Minimum		4,00
Maximum		18,00
Percentiles	25	10,0000
	50	12,0000
	75	15,0000



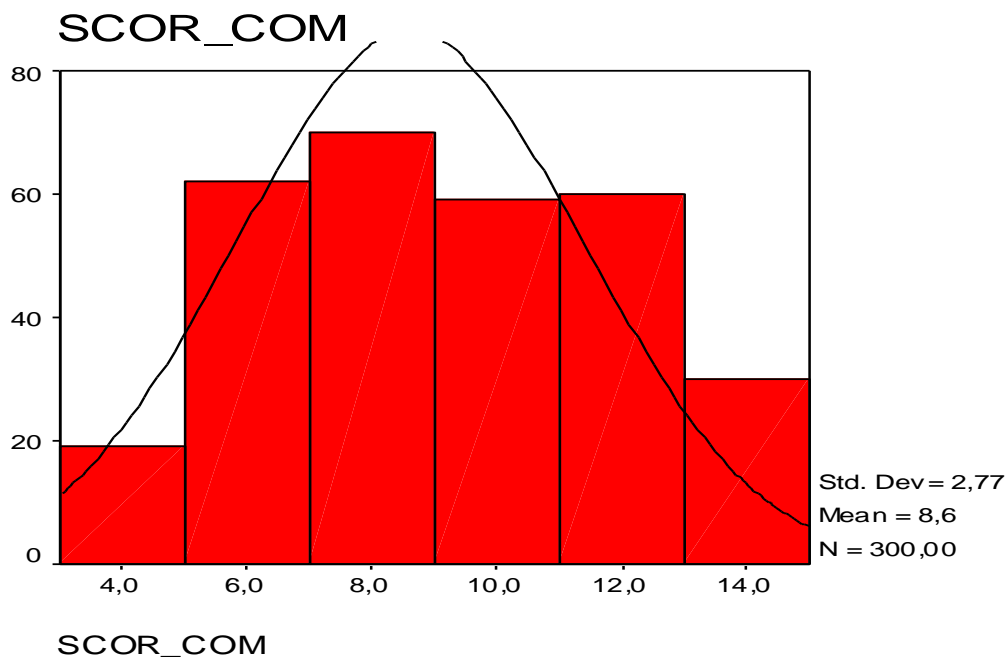
**Figure no. 5.4. Distribution cognitive component of religiosity scores**

The behavioural component of religiosity may take values between 3 and 16, but in practice there were values ranging from minimum 3 to maximum 13. Being that 25% of the respondents recorded values of 11

or over, it follows that it is advisable for me to consider the value of 11 as the value from which upwards it is pointed out for individuals a high score of the cognitive component of religiosity.

**Table no.5.8. Statistics behavioral component of religiosity**

<b>Statistics</b>		
<b>SCOR_COM</b>		
<b>N</b>	<b>Valid</b>	<b>300</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>8,5967</b>
<b>Median</b>		<b>8,0000</b>
<b>Std. Deviation</b>		<b>2,7688</b>
<b>Variance</b>		<b>7,6662</b>
<b>Minimum</b>		<b>3,00</b>
<b>Maximum</b>		<b>13,00</b>
<b>Percentiles</b>	<b>25</b>	<b>6,0000</b>
	<b>50</b>	<b>8,0000</b>
	<b>75</b>	<b>11,0000</b>



**Figure no. 5.5. Distribution of behavioral component scores of religiosity**

Concerning the construct that deals with the description of the attitude held towards high technology products (items 2, 3 and 5), the research revealed an Alpha of 0,9140, which endows the construct with a high degree of trust.

Regarding the construct that undertakes the delineation of the attitude manifested towards family planning products (items 6, 7 and 9), the research underlined an Alpha of 0,9535, which bestows on the construct a very high degree of trust.

Likewise, for the construct concerning the determination of the score of the affective component of the individual's religiosity (items 10a, 10c a and 10d), the research brought to light an Alpha of 0,9478, which endows the construct with a very high degree of trust.

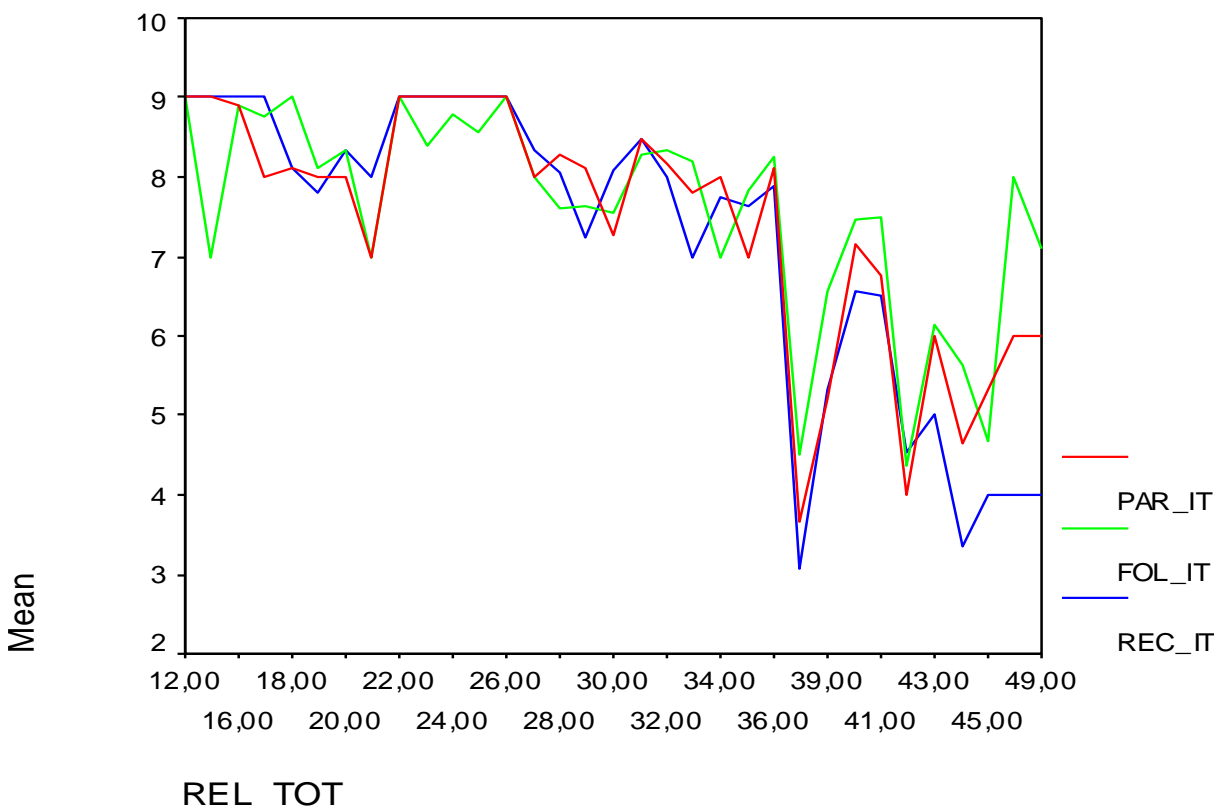
For the construct which aims to establish the score of the cognitive component of the individual's religiosity (items 10b, 10e and 10f), the research revealed an Alpha of 0,8946, which accords to the construct a high degree of trust.

Finally, for the construct whose purpose is to assess the score of the behavioural component of the individual's religiosity (items 11, 12 and 13), the research disclosed an Alpha of 0,8138, which endows the construct with a fairly high degree of trust.

### The testing of hypotheses

Ip1: The individual's level of religiosity influences his/her attitude towards high technology products

Ip1.1. The persons with a high religiosity score tend to be more reticent in engaging with high technology products, whereas the persons with a lower religiosity score tend to engage more easily with high technology products.



**Figure no. 5.6. Distribution of scores that determine attitudes on issues of high-tech products based on the total religiosity score**

The items 2, 3 and 5 are meant to determine an array of aspects concerning the attitude of consumers towards high technology products. All three items comprise a Likert scale with answer variants from 1 to 9, where 9 represents the most positive situation and 1 the most negative one. The item 2, emphasised in red in the Illustration no. 9, pertains to the consumers' opinion about this category of products. Item 3, in green, refers to the utility of these products from the point of view of consumers, and the item 5, in blue, regards the readiness of consumers to recommend the products to other the persons.

As noticeable in the Illustration no. 9, all the aspects investigated in connection with the consumers' opinions about high technology products tend to decrease along with the increase of the level of religiosity. Moreover, the Table no. 11, the Table no. 12 and the Table no. 13 indicate the fact that there is a pretty strong negative correlation between the total score of individual's religiosity and their respective attitude towards high technology products for all of the 3 variables analysed.

**Table no. 5.9. Correlation between total religiosity and consumer opinions about high-tech products**

**Correlations**

		PAR_IT	REL_TOT
PAR_IT	Pearson Correlation	1,000	-,690**
	Sig. (2-tailed)	,	,000
	N	300	300
REL_TOT	Pearson Correlation	-,690**	1,000
	Sig. (2-tailed)	,000	,
	N	300	300

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

**Table no.5. 10. The correlation between religiosity and overall usefulness of high-tech products which consumers**

**Correlations**

		FOL_IT	REL_TOT
FOL_IT	Pearson Correlation	1,000	-,511**
	Sig. (2-tailed)	,	,000
	N	300	300
REL_TOT	Pearson Correlation	-,511**	1,000
	Sig. (2-tailed)	,000	,
	N	300	300

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

**Tabel nr. 5.11. Corelația dintre religiozitatea totală și disponibilitatea consumatorilor de a recomanda produsele de înaltă tehnologie**

**Correlations**

		REC_IT	REL_TOT
REC_IT	Pearson Correlation	1,000	-,701 **
	Sig. (2-tailed)	,	,000
	N	300	300
REL_TOT	Pearson Correlation	-,701 **	1,000
	Sig. (2-tailed)	,000	,
	N	300	300

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

The personal contributions to be highlighted within this thesis aim, firstly, at the validation of a research instrument for the assessment of religiosity for the Romanian market. Secondly, I tried to develop and validate a model which links the demographical characteristics of individuals with religiosity (in its affective, cognitive and behavioural components), whilst the latter is further connected with the individuals' attitude concerning high technology and family planning products, as well as with their intention of purchasing these two categories of goods. In order to provide a synthesis of the research findings, I will attempt, in the first instance, to review the results ensued from the testing of hypotheses.

Ip1: The individual's level of religiosity influences his/her attitude towards high technology products – it is confirmed.

The confirmation of this hypothesis emphasizes one of the relationships inherent in the model of the attitude held towards certain products, such as those of high technology, revealing, therefore, a negative correlation which means that, the higher the religiosity level of the individual, the more reticent he/she gets in accepting and engaging with high technology products. This result is in accordance with the ideas expressed in the scholarly literature, which indicate that in numerous cases in Romania religion constituted for the most part a hindrance for the scientific and economic progress.

Ip1.1. The persons with a high religiosity score tend to be more reticent in engaging with high technology products, whereas the persons with a lower religiosity score tend to engage more easily with high technology products - it is confirmed.

The negative correlation between the individual's religiosity and the variables pertaining to his/her attitude towards high technology products suggests the fact that a person is all the more reticent to engage with this kind of products, the more his/her level of religiosity is higher.

Ip1.2. The persons with a high level of affective religious involvement tend to be more reticent to engage with high technology products, whereas the persons with a lower level of affective religious involvement tend to engage more easily with high technology products – it is confirmed.



The negative correlation between the affective component of the individual's religiosity and the variables appertaining to his/her attitude towards high technology products indicates that a person is all the more reticent to engage with this sort of goods, the more his/her level of religious affective involvement is higher.

Ip1.3. The persons with a high level behavioural component of religiosity tend to reject high technology products, whereas the persons with a low level behavioural component of religiosity tend to accept high technology products – it is confirmed.

The negative correlation between the behavioural component of the individual's religiosity and the variables that refer to his/her attitude towards high technology products points to the fact that a person is all the more reticent to engage with this genre of products, the more his/her level of religious behavioural involvement is higher.

Ip1.4. The persons with a high level cognitive component of religiosity tend to reject high technology products, whereas the persons with a low level cognitive component of religiosity tend to accept high technology products – it is confirmed.

The negative correlation between the cognitive component of the individual's religiosity and the variables that relate to his/her attitude towards high technology products expresses the fact that a person is all the more reticent to engage with this genre of products, the more his/her level of religious cognitive involvement is higher.

Ip2. The individual's religiosity level influences his/her attitude towards family planning products – it is partially confirmed.

The result regarding this hypothesis is in contradistinction with one of the directions presumed by the proposed model. The inconclusive findings pertaining to the correlation between the religiosity level and the attitude towards family planning products, in opposition with the results attained for high technology products, suggest that the individual's religiosity exercise its influence primarily on certain categories of products and not on a general basis. These results support to a certain extent the general beliefs that religion shapes the family life, seeing that the family planning products are equally accepted to any level of religiosity.

Ip2.1. The persons with a high religiosity score reject family planning products, whereas the persons with a lower religiosity score tend to more easily engage with family planning products – it is not confirmed.

This result means that people accept or reject this type of products to the same extent, irrespective of the level of their religiosity.

Ip2.2. The persons with a high level affective religious involvement reject more strongly family planning products than the persons with a lower level affective religious involvement – it is not confirmed.

This finding means that people accept or reject this kind of products to the same extent, irrespective of the affective component of their religiosity.

Ip2.3. The persons with a high level behavioural component of religiosity tend to reject more strongly family planning products than the persons with a lower level behavioural religious component – it is confirmed.

This result indicates the fact that the persons accept or reject differently the family planning products according to the level of the behavioural component of their religiosity.

Ip2.4. The persons with a high level cognitive component of religiosity tend to accept more easily family planning products than the persons with a lower level cognitive religious component - it is not confirmed.

This result suggests that people accept or reject this sort of products to the same extent, irrespective of the level of the cognitive component of their religiosity.

Ip2.5. The persons with a high level cognitive component of religiosity tend to accept more easily family planning products than the persons with a higher behavioural religious component – it is confirmed.

This result implies the fact that the cognitive aspect of religiosity has a weaker influence on the attitude towards family planning products, compared with the behavioural aspect of religiosity.

Ip2.6. The persons with a low level cognitive component of religiosity does not differ significantly from the persons with a high level religious cognitive component regarding their opinion about family planning products – it is confirmed.

This research finding emphasises the fact that the cognitive aspect of religiosity does not have bearing on the attitude towards these particular products.

Ip3. The individual's level of religiosity influences his/her buying decision regarding high technology products – it is confirmed.

The confirmation of this hypothesis highlights once more one of the relationships inherent in the proposed model. The overall level of the individual's religiosity represents an important factor of the decision making process pertaining to products such as are those of high technology, revealing, ultimately, a negative correlation which means that, the higher the religiosity level of the individual, the more reticent he/she becomes in accepting and engaging with high technology products. This result is in accordance with the scholarly literature, which shows that in numerous cases in Romania religion constituted for the most part a serious drawback and an impediment in the way of scientific and economic progress.

Ip3.1. The persons with a high score regarding the affective component of religiosity tend to be more reticent towards buying high technology products than the persons with a lower score regarding the affective component of religiosity – it is confirmed.

The negative correlation between the affective component of the individual's religiosity and the variable alluding to his/her attitude towards high technology products indicates that a person is all the more reticent to engage with this sort of goods, the more his/her level of religious affective involvement is higher.

Ip3.2. The persons with a high score of the behavioural component of religiosity tend to be more reticent towards buying high technology products than the persons with a lower score of the behavioural component of religiosity – it is confirmed.

The negative correlation between the behavioural component of the individual's religiosity and the variable pertaining to his/her attitude towards high technology products suggests that a person is all the more reticent to engage with this type of products, the more his/her level of the behavioural component of religiosity is higher.

Ip3.3. The persons with a high score of the cognitive component of religiosity tend to be more reticent to buy high technology products than the persons with a lower score of the cognitive component of religiosity – it is confirmed.

The negative correlation between the cognitive component of the individual's religiosity and the variable referring to his/her attitude towards high technology products indicates that a person is all the more reticent to engage with this kind of products, the more his/her level of the cognitive component of religiosity is higher.

Ip3.4. The persons with a high score regarding their overall religiosity tend to be more reticent towards purchasing high technology products than the persons with a lower score of their overall religiosity – it is confirmed.

The negative correlation between the individual's religiosity and the variable pointing to his/her attitude towards high technology products shows that a person is all the more reticent to engage with this kind of products, the more his/her level of the of religiosity is higher.

Ip4. The individual's level of religiosity influences his/her buying decision regarding family planning products – it is not confirmed.

As in the case of the Ip2 hypothesis, this result sort of contradicts the direction indicated by the proposed model, confirming instead certain common beliefs according to which religion lends support to family life in different ways. The secondary hypotheses suggest that there are no significant correlations between the variable which assesses the purchase intention connected to this type of products and the components of religiosity. The only component which exposes a correlation with the said variable is the behavioural one, but even this correlation is not sufficiently strong for influencing the behaviour at the level of overall and complete religiosity.

Ip4.1. The persons with a high score regarding the affective component of religiosity tend to be more reticent towards buying family planning products than the persons with a lower score of the affective component of religiosity – it is not confirmed.

Ip4.2. The persons with a high score behavioural component of religiosity tend to be more reticent towards family planning products than the persons with a lower behavioural component of religiosity - it is confirmed.

Ip4.3. The persons with a high score of the cognitive component of religiosity tend to be more reticent towards buying family planning products than the persons with a lower score of the cognitive component of religiosity – it is not confirmed.

Ip4.4. The persons with a high score of overall religiosity tend to be more reticent towards buying family planning products than the persons with a lower score of overall religiosity – it is not confirmed.

Ip5. The female persons have a higher level religiosity than the male persons – it is confirmed.

The result of this hypothesis lends support to the opinions voiced in the scholarly literature according to which the gender of the individual plays an important role in his religiosity. This finding is accurate for all the three components of religiosity.

Ip5.1. The female persons have a higher level of religious involvement than the male persons – it is confirmed.

Ip5.2. The female persons have a higher level of affective religious involvement than the male persons – it is confirmed.

Ip5.3. The female persons have a higher level of religious behavioural involvement than the male persons – it is confirmed.

Ip5.4. There is significant differences between female persons and male persons regarding the level of the cognitive component of religiosity – it is confirmed.

Ip6. The persons aged over 35 have a higher level religiosity than the persons under 35 inclusive – it is confirmed.

This result also acknowledges an array of opinions expressed in the scholarly literature according to which the individuals become more aware of their religiosity with age. This finding holds true for all the three components of religiosity.

Ip6.1. The persons over 35 have a higher level of overall religiosity than the persons under 35 inclusive – it is confirmed.

Ip6.2. The persons over 35 have a higher level affective component of religiosity than the persons under 35 inclusive – it is confirmed.

Ip6.3. The persons over 35 have a higher level behavioural component of religiosity than the persons under 35 inclusive – it is confirmed.

Ip6.4. The persons over 35 have a higher level cognitive component of religiosity than the persons under 35 inclusive – it is confirmed.

After the analysis of the above hypotheses, several conclusions may be synthesized:

The level of religiosity, namely of the overall religiosity, as well as of its three components, bears a strong negative influence on the attitude of individuals towards high technology products. This means that individuals hold a more reticent attitude, the more their level of religiosity or the level of any of its components rises.

The individual's level of religiosity does not have influence on his/her attitude towards family planning products.

The level of religiosity, namely of the overall religiosity, as well as of its three components, exhibits a strong negative influence on the purchase intention of individuals regarding high technology products. This means that individuals harbour a weaker purchase intention, the more their level of religiosity or of any of its components rises.

The individual's religiosity level does not hold power over the purchase intention of consumers concerning family planning products.

From these four conclusions, it is clear that, on the one hand, the individual's religiosity has influence only on certain categories of products and, consequently, that it is not a general phenomenon; on the other hand, it has become clear that the confirmation of the conclusions pertaining to high technology products is in line with the scholarly literature's results according to which the orthodox-Christian religion often obstructs the economic and technological progress.



**Affective  
component**



**Attitude on the  
high-tech  
products**

### **Figure no. 5.7. Final model resulting from research conducted**

The gender of individuals represents a determinative factor in religiosity and, consequently, it holds sway over marketing matters. The marketers are therefore able to adapt more easily their messages in accordance with different categories of consumers.

The age of individuals plays likewise an important role in religiosity, equally confirmed by the scholarly literature: the individuals become more aware of religiosity with age. This progressive ratio is also decisive for marketers because they can create successfully different messages for different age categories.

After seriously evaluating the results attained, it is clear that the proposed model comported several additions and adjustments in the following manner:

### **The limits of the research**

In order to provide a more effective and more generally accurate way of validating the conclusions ensuing from our current study, a more ample research, conducted on a large sampling and including a bigger number of products or categories of products would prove useful. The current study has been conducted within limited financial and temporal conditions.

Another research issue which might need improvement refers to the number of aspects pertaining to the consumer's behaviour. The current research was equally encumbered from this perspective by temporal limits which forced a limitation of the number of aspects under investigation.

Other limits of this research stem from the field. There were a big number of refusals to cooperate, many people who started to fill the questionnaires, only to renounce half way through. The research proposed initially a bigger number of subjects, that is 500 individuals for sampling, but the difficulty of their convincing to cooperate produced a decrease of the number of individuals to 300.

## **Future directions of research**

The current research attempts to make a contribution to a field weakly investigated up to now at a national level, as well as an international one. The results suggest a strong influence of religiosity on the consumer's behaviour and this constitutes, therefore, an important theme and an entire domain of research which should be investigated further and deeper. A topic of research that I would like to endeavour to improve and develop in the future and that I would gladly recommend to my peers is the relationship between the religiosity of individuals and the shops that they choose, together with their particular characteristics.

Another theme worth studying is the relationships between the individual's religiosity at large, the different levels of religiosity and the various characteristics that the individuals search for in different products or categories of products. The third theme of research that I would like to propose envisages the disclosure of the relationships between the individual's religiosity and the consumer habits. Each of these topics of study would help considerably marketers with the setting up of their shops and with the promotion of their products.

## **REFERENCES**

- Abrudan, I. (1999). *Premise și repere ale culturii manageriale românești*. Ed. Dacia, Cluj-Napoca.
- Ajzen, I., Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. Cited 7164 times, Prentice-Hall, Englewood-Cliffs, NJ.
- Al Habshi S. O. și Syed-Agil, S. O. (1994). *The role and influence of religion in society*. Kuala Lumpur. Institute of Islamic Understanding. Malaysia.
- Alam, S.S., Mohd, R., Hisham, B. (2011). *Is religiosity an important determinant on Muslim consumer behaviour in Malaysia?*, *Journal of Islamic Marketing*, Vol. 2.
- Allport, G. & Ross, J. (1967). *Personal religious orientation and prejudice*, *Journal of Personality and Social Psychology*, 2.
- Amaldoss, W., Jain, S. (2005). *Conspicuous consumption and sophisticated thinking*, *Management Science*, 51.
- Angelidis, J. și Ibrahim, N. (2004). *An Exploratory Study of the Impact of Degree of Religiousness upon an Individual's Corporate Social Responsive Orientation*. *Journal of Business Ethics*.
- Argyle, M. (1999). *Causes and correlates of happiness*. în *Well-Being: The Foundations of Hedonic Psychology*, Kahneman, D., Diener, E., Schwarz, N., Eds.; Russell Sage Foundation: New York, NY.
- Argyle, M. (2000). *Psychology and Religion. An Introduction* ; Routledge: London, UK.

- Arnould, E., Price, L. & Zikhan, G. . (2004). Consumers. McGraw-Hill, New York.
- Assadi, D. (2003). Do Religions Influence Customer Behavior? Confronting religious rules and marketing concepts. Groupe ESC Dijon Bourgogne.
- Ayres, I. S. (2007). Why Thinking-By-Numbers is the New Way to be Smart, New York.
- Baffelli, E. (2008). Media and religion in Japan: the Aum affair as a turning point. Media Anthropology Network.
- Bailey, J. M. & Sood, J. (1993). The effect of religious affiliation on consumer behavior: A preliminary investigation, Journal of Managerial Issues.
- Baker, M. J. (2005). Marketing: critical perspectives on business and management. Routledge, Londra.
- Barry, J.B., William, R.D., Mitch, G. (1994). Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value (Periodical style), Journal of Consumer Research, (20).
- Belk, R.W. (1984). Three scales to measure constructs related to materialism: Reliability, validity, and relationships to measures of happiness, Advances in consumer research, Vol. 11.
- Belzen, J.A., Hood, R.W. (2006). Methodological issues in the psychology of religion. Toward another paradigm? J. Psychol.
- Bergan, A. (2001). Religiosity and life satisfaction. Activities, Adaptation & Aging.
- Bird, L. (1993). Marketing: And they're very good at praying for success. Wall Street Journal, New York.
- Bouaziz, F. (2003). Les appétits s' aiguissent sur le marché de la viande halal. Le Nouvel Economiste.
- Bower, J.E., Epel, E., Moskowitz, J.T. (2009). Biological correlates: How psychological components of benefit finding may lead to physiological benefits. In Medical Illness and Positive Life Change. Can Crisis Lead to Personal Transformation? Park, C.L., Lechner, S.C., Antoni, M.H., Stanton, A.L., Eds.; American Psychological Association: Washington, DC, USA.
- Brierley, P. (2004). The Tide is Running Out: What the English Church Attendance Survey Reveals, London.
- Burroughs, J. E. & Rindfleisch, A. (2002). Materialism and Well-Being: A Conflicting Values Perspective. JCR.

- Büssing, A., Michalsen, A., Balzat, H.J., Grünther, R.A., Ostermann, T., Neugebauer E.A.M., Matthiessen, P.F. (2009). Are spirituality and religiosity resources for patients with chronic pain conditions? *Pain Med.*
- Büssing, A. (2010). The SpREUK-SF10 questionnaire as a rapid measure of spiritual search and religious trust in patients with chronic diseases, *Zhong Xi Yi Jie He Xue Bao.*
- Büssing, A., Matthiessen, P.F., Ostermann, T. (2005). Engagement of patients in religious and spiritual practices: Confirmatory results with the SpREUK-P 1.1 questionnaire as a tool of quality of life research. *Health Qual. Life Out.*
- Caird, D. (1987). Religiosity and personality: Are Mystic Introverted, Neurotic, or Psychotic? *British Journal of Social Psychology.*
- Canada, A.L., Murphy, P.E., Fitchett, G., Peterman, A.H., Schover, L.R. (2008). A 3-factor model for the FACIT-Sp. *Psychooncology.*
- Chaeyoon, L., MacGregor, C.A., Putnam, R.D. (2010). Secular and Liminal: Discovering Heterogeneity Among Religious Nones, *Journal for the Scientific Study of Religion.*
- Chaves, M. (1997). *Ordaining women: Culture and conflict in religious organizations*, Cambridge.
- Chida, Y., Steptoe, A., Powell, L.H. (2009). Religiosity/spirituality and mortality. *Psychother. Psychosom.*
- Choi, Y. (2010). Religion, religiosity, and South Korean consumer switching behaviors, *Journal of Consumer Behaviour* 9 (3).
- Christopher, A.N., Marek, P., Carroll, S.M. (2004). Materialism and attitudes toward money: An exploratory investigation, *Individual Differences Research*, 2.
- Clarke, P. B. & Byrne, P. (1993). *Religion defined and explained*. London: MacMillan Press Ltd.
- Cornwall, M., Albrecht, S. L., Cunningham P. H. și Pitcher, B.L. (1986). The Dimensions of Religiosity: A Conceptual Model with an Empirical Test. *Review of Religious Research.*
- Cornwell, B., Cui, C.C., Mitchell, V., Schlegelmilch, B., Dzulkiflee, A., Chan, J. (2005). A cross-cultural study of the role of religion in consumers' ethical positions, *International Marketing Review* 22 (5).
- Corodeanu Agheorghiesei, D. T. (2009). Religia, afacerile și marketingul – o misiune triposibilă, în volumul ”Progrese în teoria deciziilor economice în condiții de risc și incertitudine”, Institutul Gheorghe Zane Iași, Ed. Tehnopress, Iași



- Corodeanu, D.T. (2006). Management. Comportamentul și performanța întreprinzătorului român, Ed. Tehnopress, Iași
- Dătculescu, P. (2006). Cercetarea de marketing – cum pătrunzi în mintea consumatorului, cum măsoară și cum analizezi informația, editura Brandbuilders Group, București.
- De Jong, G. F. , Faulkner, J. E. și Warland, R. H. (1976). Dimensions of Religiosity Reconsidered: Evidence from a Cross-Cultural Study. *Social Forces*.
- De Vaus, D. (2002). *Surveys in Social Research*, London.
- Delener, N. (1990). The Effects of Religious Factors on Perceived Risk in Durable Goods Purchase Decisions, *Journal of Consumer Marketing*, Vol. 7.
- Delener, N. (1994). Religious Contrasts in Consumer Decision Behaviour Patterns: Their Dimensions and Marketing Implications, *European Journal of Marketing*, Vol. 28.
- Delener, N. și Schiffman, L. G. (1988). Family decision making: The impact of religious factors. Efficiency and Effectiveness in Marketing. American Marketing Association, Chicago, Illinois.
- Donahue, M. J. (1985). Intrinsic and extrinsic religiousness: review and meta-analysis. *Journal of Personality and Social Psychology*.
- Drăghicescu, D. (1996). Din psihologia poporului român. Ed. Paidea, București.
- Ebaugh, H. (2002). Return of the sacred: reintegrating religion in the social sciences. *Journal of the Scientific Study of Religion* 41(3).
- Essoo, N. & Dibb, S. (2004). Religious influences on shopping behavior: An exploratory study. *Journal of Marketing Management*, 20.
- Exline, J.J. (2002). The picture is getting clearer, but is the scope too limited? Three overlooked questions in the psychology of religion. *Psychol.*
- Exline, J.J., Rose, E. (2005). Religious and spiritual struggles. *Handbook of the Psychology of Religion and Spirituality*; Paloutzian, R.F., Park, C.L., Eds.; Guilford: New York, NY, USA.
- Fam, K.S., Waller, D.S., Erdogan, B.Z. (2004). The influence of religion on attitudes towards the advertising of controversial products (Periodical style), *European Journal of Marketing*, 38.
- Fisher, J. (2010). Development and application of a spiritual well-being questionnaire called SHALOM, *Religions*.

- Fisher, J.W., Francis, L.J., Johnson, P. (2000). Assessing spiritual health via four domains of well-being: The SH4DI. *Pastoral Psychol.*
- Frank, R.H. (1999). *Luxury fever: Why money fails to satisfy in an era of excess*, Free Press, New York.
- Fudulu, P. (2003). The Economic Performance of Great Religions. *Romanian Economic Review*.
- Fuller, R. (2001). *Spiritual, but not Religious. Understanding Unchurched America*; Oxford University Press: New York, NY, USA.
- Genia, V. (1993). A psychometric evaluation of the Allport-Ross I/E scales in a religiously heterogeneous sample. *Journal of the Scientific Study of Religion*.
- Giorgi, L. și Marsh, C. (1990). The Protestant work ethics is a cultural phenomenon. *European Journal of Social Psychology*.
- Glock, C. Y. (1962). On the Study of Religious Commitment', *Review of Recent Research on Religion and Character Formation*, research supplement to *Religious Education*.
- Gold, M., Sheftel, A. V., Chiappetta, L., Young, A. J., Zuckoff, A., DiClemente, C. C., Primack, B. A. (2010), Associations between Religiosity and Sexual and Contraceptive Behaviors, *Journal of Pediatric and Adolescent Gynecology*, Vol. 23.
- Goldacre, B. (2008). *Bad Science*, London.
- Gould, S.J. (2006). Cooptation through conflation: Spiritual materialism is not the same as spirituality, *Consumption, Markets & Culture*, 9.
- Grinde, B. (1998). The biology of religion: A Darwinian gospel, *Journal of Social and Evolutionary Systems*, 21.
- Hackney, C.H., Sanders, G.S. (2003). Religiosity and mental health: A meta-analysis of recent studies, *J. Sci. Stud. Relig.*
- Hadaway, C. K., Penny, L. M., Chaves, M. (1993). What the Polls Don't Show: A Close Look at US Church Attendance, *American Sociological Review*.
- Hall, T. W., & Edwards, K. J. (fără an). The spiritual assesment inventory: A theistic model and measure for assessing spiritual development. <http://wellnesscenter.pbworks.com/f/Spiritual%2520Assessment%2520Inventory.pdf>.

- Haque, A., Rahman, S., Ahmed, I.S. (2011). Factors influencing purchase of foreign goods by malay muslim consumers: A structural equation modelling approach on religiosity and ethnocentrism perspectives, *Social Sciences* 6.
- Haque, A., Rahman, S., Haque, M. (2011). Religiosity ethnocentrism and corporate image towards the perception of young muslim consumers: Structural equation modeling approach, *European Journal of Social Sciences* 23 (1).
- Harrell, G. D. (1986). *Consumer Behavior*. Harcourt Brace: Javanovich.
- Henningsgaard, J.M., Arnau, R.C. (2008). Relationships between religiosity, spirituality, and personality: A multivariate analysis, *Personality and Individual Differences*, Volume 45, Issue 8.
- Hill, P. C. și Hood, R. W., Jr. (Eds.) (1999). *Measures of religiosity*. Birmingham, AL: Religious Education Press.
- Hirschman, E. C. (1983). Religious affiliation and consumption processes: An initial paradigm. *Research in marketing*.
- Hodge, R. (1972). A Validated Intrinsic Religious Motivation Scale. *Journal for the Scientific Study of Religion*.
- Hood, R.W. (2003). Spirituality and religion. In *Religion: Critical Approaches to Drawing Boundaries between Sacred and Secular*; Greil, A.L., Bromley, D.G., Eds.; Elsevier: Amsterdam, The Netherlands.
- Hoover. S. M. (2006). *Religion in the Media Age*. Routledge, New York.
- Huber, S. (2003). *Zentralität und Inhalt. Ein neues multidimensionales Messmodell der Religiosität*, Leske & Budrich: Opladen, Germany.
- Hunt, S. D. și Vitell, S. J. (1993). The general theory of marketing ethics: A retrospective and revision. *Ethics in Marketing*.
- Ingram, R.E., Price, J.M. (2001). *Vulnerability to Psychopathology. Risk Across the Lifespan*; Guilford: New York, NY, USA.
- Johnson, A. G. (2000). *The Blackwell dictionary of sociology*. Blackwell Publishers Ltd., Oxford.
- Johnson, B. R., Jang, S. J., Larson, D. B., și Li, S. D. (2001). Does adolescent religious commitment matter? A reexamination of the effects of religiosity on delinquency. *Journal of Research in Crime and Delinquency*.

- Johnstone, R. L. (1975). *Religious and society in interaction: the sociology of religion*. Englewood Cliffs, NJ: Prentice Hall.
- Joseph, S., DiDuca, D. (2007). The Dimensions of Religiosity Scale: 20-item self-report measure of religious preoccupation, guidance, conviction, and emotional involvement, *Mental Health, Religion & Culture*, Vol. 10, Issue 6.
- Kasser, T., Kanner, A.D. (2004). *Psychology and consumer culture: The struggle for a good life in a materialistic world*, American Psychological Association, Washington, DC.
- Kasser, T., Sheldon, K.M. (2000). Of wealth and death: Materialism, Mortality Salience, and Consumption Behavior, *Psychological Science*, 11 (4).
- Keenan, K. L., Şi Yeni, S.,. (2003). Ramadan advertising in Egypt: A content analysis with elaboration on select items. *Journal of Media & Religion*.
- Khraim, H. (2010). Measuring Religiosity in Consumer Research From an Islamic Perspective, *Journal of Economic and Administrative Sciences*, Vol. 26.
- Klein, C., Berth, H., Balck, F. (2011). *Religion –Spiritualität. Konzepte, Befunde und Erklärungsansätze*, Juventa: Weinheim, Germany, 2011.
- Koenig, H. G., McCullough, M. Şi Larson, D. B. (2000). *Handbook of religion and health*. Oxford University Press, New York.
- Kotler, P. (2003). *Marketing Management*, 11th edn. Harlow: Prentice-Hall.
- Kotler, P., Armstrong, G., Saunders, J., Wong, V. (1999). *Principiile marketingului*, editura Teora, Bucuresti.
- LaBarbera, P. A. Şi Stern, J. (1990). The relationship between Jewish religious intensity and repeat purchasing behavior.
- Lazenby, J.M. (2010). On “spirituality,” “religion,” and “religions”: A concept analysis, *Palliat, Support, Care*.
- Leedy, P. D. (1989). *Practical research: Planning and Design*, Collier-Macmillan 1989.
- Legoherel, P., Dauce, B., Hsu, C.H.C., Ranchhold, A. (2009). Culture, time orientation, and exploratory buying behavior, *Journal of International Consumer Marketing* 21 (2).

Lehr, D., Klein, C., Huber, S. (2011), Zentralität der Religiosität in der Persönlichkeit. Teststatistische Prüfung und Normierung der Zentralitätsskala Z7 in Deutschland, Österreich und der Schweiz, Diagnostica, Forthcoming.

Lenski, G. (1961). The Religious Factor, New York.

Lillis, J., Gifford, E., Humphreys, K., Moos, K. (2008). Assessing spirituality/religiosity in the treatment environment: The Treatment Spirituality/Religiosity Scale, Journal of Substance Abuse Treatment, Vol. 35, Issue 4.

Lindridge, A. (2005). Religiosity and the construction of a cultural-consumption identity, Journal of Consumer Marketing, Vol. 22.

Magill, G. (1992). Theology in business ethics: Appealing to the religious imagination. Journal of Business Ethics.

Malhotra, N. K. (2002). Marketing research – applications to contemporary issues, Prentice Hall.

Martin, J. (1995). Contemplation in action. America.

Maslow, A. H. (1970). Motivation and Personality. Harper & Row.

McAndrew, S., Voas, D. (2011). Measuring religiosity using surveys, [http://surveynet.ac.uk/sqb/topics/religion/sqb\\_religion\\_mcandrew\\_voas.pdf](http://surveynet.ac.uk/sqb/topics/religion/sqb_religion_mcandrew_voas.pdf).

McCort, D. J. și Malhotra, N. K. . (1993). Culture and consumer behavior: Toward and understanding of cross-cultural consumer behavior in international marketing. Journal of International Consumer Marketing.

McCullough, M.E., Willoughby, B.L.B. (2009). Religion, self-regulation, and self-control: Associations, explanations, and implications, Psychological Bulletin.

McDaniel, S. W. și Burnett, J. J. (1990). Consumer religiosity and retail store evaluative criteria. Journal of the Academy of Marketing Science.

McDaniel, S.W., Burnett, J.J. (1991). Targeting the Evangelical market segment (Periodical style), Journal of Advertising Research, 31 (4).

Mckibben, B. (1998). Returning God to the center: Consumerism & the environmental threat R. Clapp (Ed.), The consuming passion, Intervarsity Press, Downers Grove, IL.

Michell, P. și Al-Mossawi, M. (1995). The mediating effect of religiosity on advertising effectiveness. Journal of Marketing Communications.

- Michell, P., și Al-Mossawi, M. (1999). Religious commitment related to message contentiousness. *International Journal of Advertising*.
- Miller, L., Kelley, B.S. (2005). Relationships of religiosity and spirituality with mental health and psychopathology, *Handbook of the Psychology of Religion and Spirituality*, Paloutzian, R.F., Park, C.L., Eds.; Guilford: New York, NY, USA.
- Mitu, S. (1997). *Geneza identității naționale la românii ardeleni*. Ed. Humanitas, București.
- Mohammad-Rezaei, M. (2005). *The Relation of Theology and Ethics*. Qabasat.
- Mokhlis, S. (2006). The effect of religiosity on shopping orientation: An exploratory study in Malaysia. *Journal of American Academy of Business*.
- Mokhlis, S. (2009). Relevancy and Measurement of Religiosity in Consumer Behavior Research. *International Business Research*.
- Moschis, G. (2011). Religiosity and consumer behavior of older adults: A study of subcultural influences in Malaysia, *Journal of Consumer Behaviour*.
- Mowen, J. C. (1995). *Consumer Behavior*. Prentice-Hall.
- Mueller, P.S., Plevak, D.J., Rummans, T.A. (2001). Religious involvement, spirituality, and medicine: Implications for clinical practice, *Mayo Clin. Proc.*
- Muncy, J. A. și Vitell, S. J. (1992). Consumer ethics: An investigation of the ethical beliefs of the final consumer. *Journal of Business Ethics*.
- Mungiu-Pippidi, A. (1996). *Românii după '89*. Ed.Humanitas, București.
- Munteanu, C. (coord.) (2008). *Marketing*, Editura Sedcom Libris, Iași.
- Myers, S. M. (2000). The Impact of Religious Involvement on Migration. *Social Forces*.
- Pargament, K.I. Is religion nothing but...? (2002). Explaining religion versus explaining religion away, *Psychol. Inq.*
- Pargament, K.I., Ano, G.G., Wachholtz, A.B. (2005). The religious dimension of coping: Advances in Theory, research, and practice. In *Handbook of the Psychology of Religion and Spirituality*, Paloutzian, R.F., Park, C.L., Eds.; Guilford: New York, NY, USA.

- Pargament, K.I. (1997). *The Psychology of Religion and Coping. Theory, Research, Practice*; Guilford: New York, NY, USA.
- Pargament, K.I. (2007). *Spiritually Integrated Psychotherapy. Understanding and Addressing the Sacred*, Guilford: New York, NY, USA.
- Pargament, K.I., Ensing, D.S., Falgout, K., Olsen, H., Reilly, B., Van Haitsma, K., Warren, R. (1990). God help me: (I): Religious coping efforts as predictors of the outcomes to significant negative life events. *Am. J. Community Psychol.*
- Park, C.L. (2005). Religion as a meaning-making framework in coping with life stress. *J. Soc. Issues*
- Park, C.L. (2007). Religiousness/spirituality and health: A meaning systems perspective. *J. Behav. Med.*
- Park, C.L., Folkman, S. (1997). Meaning in the context of stress and coping. *Rev. Gen. Psychol.*
- Patzer, G.L. (1995). *Using Secondary Data in Marketing Research: United States and Worldwide*, Quorum Books, Greenwich, CT.
- Peterson, G. R. (2001). Religion as orienting worldview. *Zygon*.
- Peterson, L.R., Roy, A. (1985). Religiosity, anxiety, and meaning and purpose. *Rev. Relig. Res.*
- Phau, I. și Kea, G. (2006). Attitudes on university students toward business ethics: A cross-national investigation of Australia, Singapore and Hong Kong. *Journal of Business Ethics*.
- Phillips, E. M., Pugh, D. S. (1994). *How to get a PhD*, Buckingham: Open University Press 1994.
- Plante, T.G., Sherman, A.C. (2001). *Faith and Health. Psychological Perspectives*, Guilford: New York, NY, USA.
- Plante, T.G., Vallaeys, C.L., Sherman, A.C., Wallston, K.A. (2002). The development of a brief version of the Santa Clara Strength of Religious Faith Questionnaire. *Pastoral Psychol.*
- Porter M. E. (1980). *Competitive Strategy*, New York: The Free Press.
- Porter M. E. (1991). Towards a Dynamic Theory of Strategy, *Strategic Management Journal*.
- Prutianu, S., Anastasiei, B., Jijie, T. (2002). *Cercetarea de marketing*, ed. Polirom, Iași.

- Prutianu, S., Munteanu, C., Caluschi, C. (2001). *Inteligența marketing plus*, ed. Polirom, Iași.
- Puchalski, C., Ferrell, B., Virani, R., Otis-Green, S., Baird, P., Bull, J., Chochinov, H., Handzo, G., Nelson-Becker, H., Prince-Paul, M., Pugliese, K., Sulmasy, D. (2009). Improving the quality of spiritual care as a dimension of palliative care: The report of the consensus conference, *J. Palliat, Med.*
- Rădulescu-Motru, C. (1998). *Psihologia poporului român*. Ed. Paideia, București.
- Rehman, A., Shabbir, M.S. (2010). The relationship between religiosity and new product adoption, *Journal of Islamic Marketing*, Vol. 1.
- Reitsma, J., Scheepers, P., Janssen, J. (2007). Convergent and discriminant validity of religiosity measures among church members and non-members, *Personality and Individual Differences*, Vol. 42, Issue 7.
- Rice, C. (1997). *Understanding Customers*, Butterworth-Heinemann, London.
- Rich, F. (2005). The God racket, from DeMille to DeLay. *The New York Times*.
- Saad, G. (2007). *The evolutionary bases of consumption*, Erlbaum, Mahwah, NJ.
- Sasu, C. (2001). *Marketing internațional*, Polirom, Iași.
- Schiffman, L. G. (2005). *Comportamiento del consumidor*. Pearson Educacion, Mexic.
- Schiffman, L. G., și Kanuk, L.L.,. (2000). *Consumer Behavior*. Prentice.
- Schouten, J. W. și McAlexander, J. H. . (1995). Subcultures of consumption: An ethnography of the new bikers. *Journal of Consumer Research*.
- Schwartz, S. H. și Huisman, S. (1995). Value priorities and religiosity in four western religions. *Social Psychology Quarterly*.
- Schwarz, N. (2003). Self-reports in consumer research: the challenge of comparing cohorts and cultures. *Journal of Consumer Research* 29.
- Scott, B. R., Lodge, G. C., U.S. (1985). *Competitiveness in the World Economy*. Boston: Harvard Business School Press.
- Scott, W. (1965). *Psychological and Social Correlates of International Behavior*.



- Shaw, D. S. și Clarke, I. . (1998). Culture, consumption and choice: Towards a conceptual relationship. *Journal of Consumer Studies and Home Economics*.
- Sherman, A.C., Simonton S. (2001). Religious involvement among cancer patients. Associations with adjustment and quality of life, *Faith and Health, Psychological Perspectives*, Plante, T.G.
- Sheth, J. N. și Mittal, B. . (2004). *Customer behavior: A Managerial Perspective*. Thomson South-Western, Mason, OH.
- Shweder, R. A. (1991). *Thinking through cultures: Expeditions in cultural psychology*. . Cambridge, MA: Harvard University Press.
- Slinger, P. (1983). Television commercials: mirror and symbol of societal values. *Religious Education*.
- Smith Speck, S.K., Roy, A. (2008). The interrelationships between television viewing, values and perceived well-being: A global perspective, *Journal of International Business Studies* 39 (7).
- Sombart, W. (1913). *The Jews and Modern Capitalism*. Collier Books, New York.
- Sood, J. și Nasu, Y. (1995). Religiosity and nationality: An exploratory study of their effect on consumer behaviour in Japan and the United States. *Journal of Business Research*.
- Sood, J., Nasu M. (1995). Religiosity and nationality: An exploratory study of their effect on consumer behavior in Japan and the United States, *Journal of Business Research*, Vol. 34, Issue 1.
- Stark, R., Glock, C.Y. (1968). *American Piety: The Nature of Religious Commitment*; University of California Press: Berkeley, CA, USA.
- Stillman, T.F., Fincham, F.D., Vohs, K.D., Lambert, N.M., Phillips, C.A. (2012). The material and immaterial in conflict: Spirituality reduces conspicuous consumption, *Journal of Economic Psychology* 33 (1).
- Storch, E.A., Strawser, M.S., Storch, J.B. (2004). Two-week test-retest reliability of the Duke Religion Index. *Psychol*.
- Storey, J. (2001). *Cultural theory and popular culture*, Ed. Harlow: Prentice Hall.
- Strâmbu-Dima, A., și Vegheș, C. (2008). Elements of marketing implementation in religious organizations in Romania. *ASE - Marketing*.

- Swimberghe, K., Flurry, L.A., Parker, J.M. (2011). Consumer Religiosity: Consequences for Consumer Activism in the United States, *Journal of Business Ethics* 103 (3).
- Swimberghe, K., Sharma, D., Flurry, L. (2009). An exploratory investigation of the consumer religious commitment and its influence on store loyalty and consumer complaint intentions, *Journal of Consumer Marketing* 26 (5).
- Swimberghe, K.R., Sharma, D., Flurry, L.W. (2011). Does a Consumer's Religion Really Matter in the Buyer-Seller Dyad? An Empirical Study Examining the Relationship Between Consumer Religious Commitment, Christian, *Journal of Business Ethics* 102 (4).
- Terpstra, V. și David, K. (1991). *The cultural environment of international business*. South-Western Publishing Company, Cincinnati, Ohio.
- Ursanu, R. I. (2013). Studiu privind impactul spiritualității și religiei în lumea afacerilor. Coordonate ale influenței religiozității asupra comportamentului de cumpărare, Editura Tehnopress, Iași**
- Ursanu, R. I. (2012). Models for ascertaining the religiosity's effects on the consumer's behavior, Anuarul Institutului Gheorghe Zane (în curs de apariție)**
- Ursanu, R. I. (2009). Impactul spiritualității și religiei asupra politicii de marketing și performanțelor firmelor, Ed. Tehnopress, Iasi.**
- Tiliopoulos, N., Bikker, A.P., Coxon, A.P.M., Hawkin, P.K. (2007). The means and ends of religiosity: A fresh look at Gordon Allport's religious orientation dimensions, *Personality and Individual Differences*, Vol. 42, Issue 8.
- Vitell, S. J. (2005). Consumer ethics research: Review, synthesis and suggestions for the future. *Journal of Business Ethics*.
- Voas, D. (2007). *Surveys of Behaviour, Beliefs and Affiliation*, Handbook of the Sociology of Religion, James Beckford and N. Jay Demerath, Thousand Oaks, CA.
- Vries-Schot, M.R., Pieper, J.Z.T., Uden, M.H.F. (2012). Mature religiosity scale, *European Journal of Mental Health* 7
- Weatherby, G. A. (2008). The Secularization of Religion and Television Commercials in the U.S: An Update. *Journal of Sociology, Social Work and Social Welfare*.

- Weaver, G. R. și Agle, B. R. (2002). Religiosity and ethical behaviour in organizations: A symbolic interactionist perspective. *Academy of Management Review*.
- Weber, M. (1984). *Confucianism & Taoism*. Imediaprint Ltd, London
- Weber, M. (2003). *The Protestant Ethic and the Spirit of Capitalism*. Editura Humanitas, Iasi
- Whitford, H.S., Olver, I.N. (2011). The multidimensionality of spiritual wellbeing: Peace, meaning, and faith and their association with quality of life and coping in oncology. *Psychooncology*
- Wilkes, R. E., Burnett, J. J. și Howell, R. D. (1986). On the meaning and measurement of religiosity in consumer research. *Journal of the Academy of Marketing Science*.
- Wilkes, R.E., Burnett, J.J., Howell, R.D. (1986) , On the meaning and measurement of religiosity in consumer research, *Journal of the Academy of Marketing Science*, 14 (1).
- Williams, D.R. Commitment (2003). In *Multidimensional Measurement of Religiousness/Spirituality for Use in Health Research: A Report of the Fetzer Institute / National Institute on Aging Working Group*; Fetzer Institute, Ed.; Fetzer Institute: Kalamazoo, MI, USA.
- Winn, S. (2004). CBS, NBC refuse to run church ad welcoming all/Appealing to gays violates “hot button” policy, networks say. *San Francisco Chronicle* .
- Winter, U., Hauri, D., Huber, S., Jenewein, J., Schnyder, U., Kraemer, B. (2009). The psychological outcome of religious coping with stressful life events in a Swiss sample of church attendees, *Psychother, Psychosom*.
- Worthington, E. L., Wade, N. G., Hight, T. L., McCullough, M. E., Berry, J. T., Ripley, J. S. et al. (2003). The religious commitment inventory-10: development, refinement and validation of a brief scale for research and counseling. *Journal of Counseling Psychology*, 50.
- Wulff, D. M. (1997). *Psychology of religion: Classic and contemporary*. New York: Wiley and Sons.
- Wulff, D.M. Empirical research on religion: Perspectives from the psychology of religion. In *Religion: Immediate Experience and the Mediacy of Research. Interdisciplinary Studies in Objectives, Concepts and Methodology of Empirical Research in Religion*; Heimbrock, H.-G., Scholtz, C., Eds.; Vandenhoeck & Ruprecht: Göttingen, Germany.
- Yu, C. (1999). *Hard-sell spiritually*. Alberta Report.
- Zaiț, A. (2004). *Marketingul Serviciilor*, Sedcom Libris, Iași.

Zaiț, A. (2004). Relații Publice, Sedcom Libris, Iași.

Zaiț, D., Spalanzani, A. (2006). Cercetarea în economie și management, Ed. Economică, București.

Zaltman G., Higgle R. H. (1995). Seeing the Voice of the Customer: The Zaltman Metaphor Elicitation Technique, Marketing Science Institute.

Ziamou, P. și Ratneshwar, S. (2003). Innovations in Product Functionality: When and Why are Explicit Comparisons Effective. JM.

Zikmund, W. G., și d'Amico, M.,. (1996). Basic Marketing. West Publishing Company.

Zuckerman, M. (1999). Vulnerability to Psychopathology. A Biosocial Model; American Psychological Association: Washington, DC, USA.

Zwingmann, C., Klein, C., Büssing, A. (2011). Measuring religiosity/spirituality: theoretical differentiations and categorization of instruments, Religions 2, no. 3.

Zwingmann, C., Müller, C., Körber, J., Murken, S. (2008). Religious commitment, religious coping and anxiety: A study in German patients with breast cancer. Eur. J. Cancer Care.