

Consumer Religiosity and Retail Store Evaluative Criteria

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Consumer religiosity, which includes the religious commitment and religious affiliation of consumers, may be a significant construct in explaining retail store patronage. The present study used several measures of religiosity to investigate the influence of this possible segmentation variable on consumer evaluation of the importance of various retail department store attributes. Support was found for the religious commitment construct but not for religious affiliation. The most consistent relationship found was between religious commitment and the importance placed by the consumer on sales personnel friendliness/assistance. Direction for future research is provided.

INTRODUCTION

Being able to discern viable target markets is an extremely important skill for today's marketer. A prerequisite for developing an effective marketing strategy is obtaining an in-depth understanding of the customer. Unfortunately, much about the typical customer is in a state of constant flux, and what is valid about an individual or a group today is quite different tomorrow. Even implications related to basic demographics, such as age, income, and occupation, change over time and from one generation to the next. Thus, the challenge facing the marketing strategist is to identify human characteristics or behaviors which tend to be stable over a reasonable period of time, offer profit potential, and which can serve as the basis for target market selection and the ensuing marketing strategies.

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While there has been very little research in marketing in which "religiosity" has served as a segmentation variable, it appears to meet the criteria stated above. Religiosity is a sub-category of human values and relates specifically to a person's relationship with a supreme being and how an individual expresses that relationship in society. It is recognized as one of the most important social forces in history as well as being a key force in individual behavior (LaBarbera 1987). Religiosity is traditionally couched as an individual's level of spiritual commitment or religious affiliation. Surprisingly, this phenomenon is just beginning to be examined in the business environment, with recent studies (Hirschman 1983; LaBarbera 1987; Wilkes, Burnett, and Howell 1986) strongly suggesting a possible association between religiosity and specific aspects of consumer behavior.

The purpose of this study is to relate the religiosity construct to one aspect of marketing: consumer retail store patronage behavior. This examination seems warranted since, first, religiosity represents an inherent human value which tends to be stable over a fairly long period of time; second, many of the elements of religiosity are observable, and are therefore of pragmatic value to marketers; and, third, patronage behavior is critical to the success of marketers, particularly retailers.

RETAIL STORE PATRONAGE

Fifteen years ago Monroe and Gultinan (1975) observed that "the major existing consumer behavior models have concentrated on brand choice behavior almost to the exclusion of retail patronage behavior." Since that time, considerable work has been done in this area, resulting in at least seven additional models of retail store patronage (Bellenger and Moschis 1982; Darden 1979; Falk and Julander 1983; Laaksonen 1987; Möller and van den Heuvel 1981; Paltschik and Strandvik 1983; Sheth 1983). These models, along with

other research in this area, have attempted to explain "all the possible inner features of dynamism around the shopping behavior phenomenon in terms of store choice" (Laaksonen 1987, p. 12). Accordingly, various approaches have been taken and assorted variables have been investigated in an attempt to gain understanding of retail store patronage.

One of the most comprehensive frameworks of patronage behavior is Sheth's (1983) integrative theory of retail store patronage preference and behavior. His model actually contains two separate subtheories: one related to an individual's shopping preference for an outlet and the other focused on an individual's actual buying behavior from that outlet. For the purposes of the present study, we restrict our attention to the first part of this theory.

Sheth (1983) identifies four basic constructs in his shopping preference theory: (1) shopping motives—either functional needs or nonfunctional wants, related to the choice of outlets at which to shop for a specific product or service class; (2) shopping options—the evoked set of outlets available to customers to satisfy their shopping motives for a specific class of products and services; (3) choice calculus—the decision rules applied by customers in establishing shopping predispositions toward certain outlets; and (4) shopping predispositions—the relative shopping preferences, among an evoked set of alternative outlets, for a specific product-class purchase situation. For investigation in the present study, we focus our attention on the shopping motives construct and specifically on the consumer's functional needs. By functional needs, Sheth refers to consumer needs that are anchored in the store attributes and that are intrinsic to the retail store. Examples of such attributes are one-stop shopping, cost and availability of needed products, convenience in parking and shopping, and accessibility of the retail store.

Retail Store Evaluative Criteria

The importance of identifying key retail store attributes or evaluative criteria has long been recognized in the consumer behavior as well as the retailing literature. This interest is grounded in the traditional model set forth by Fishbein (1966) depicting the relationship between belief, attitudes, and behavior. Applied to a retail situation, this model indicates that a consumer's attitude toward a retail store is a function of (a) the degree of importance attached by the consumer to various attributes, and (b) the consumer's perception of the degree to which a retail store possesses each attribute. The resulting attitude toward the retail store is of significant concern to retailers because of the positive relationship, supported in research studies, that tends to exist between attitude toward a retail store and consumer patronage of that store (James, Durand, and Dreves 1976; Korgaonkar, Lund, and Price 1985). The most recent study in this regard found a highly significant relationship between attitude and behavior, resulting in the researchers' conclusion that retailers interested in increasing store patronage could benefit by taking whatever steps necessary to develop a more positive attitude toward their stores (Korgaonkar, Lund, and Price 1985). Accordingly, the applied Fishbein model would suggest the critical need for determining key retail store attributes held by prospective customers and

effectively matching retail store product and service offerings with these evaluative criteria.

In a review of the hypothetical assertions and empirical findings of twenty-six studies designed to identify key attributes affecting store image formation and patronage behavior, Lindquist (1974–1975) found seven attributes to arise more frequently than others: (1) merchandise selection or assortment, (2) merchandise quality, (3) merchandise pricing, (4) locational convenience, (5) merchandise styling or fashion, (6) general service, and (7) salesclerk service. Tigert (1983) analyzed the results of thirty-eight studies across four retail sectors (retail food, fast food, do-it-yourself, and fashion) and derived similar results. Specifically, Tigert found that "locational convenience," "low price," "merchandise assortment," "service," and "merchandise quality" consistently arose as key store attributes across all four sectors. However, the relative importance of the key attributes was found to differ among retail sectors, over time in the same market for the same retail sector, across markets for the same sector, and across demographic segments within the same sector in the same market. For example, "low prices" was found to be a more critical store attribute and "locational convenience" less critical for males with large families, aged 31–40, and with higher incomes. Similarly, in a study of customers of department stores and grocery stores, Hansen and Deutscher (1977–1978) found several differences between demographic segments with regard to store attribute importance. Their results indicate, for example, that older consumers and those with lower income and education levels tend to place more weight on store advertising and its policy on adjustments, whereas younger and better educated consumers are more concerned about prices and convenience.

Virtually all retail patronage models include various consumer characteristics, particularly as to their effect on retail store attribute importance or other precursor to actual store choice. Typically, religiosity or religious orientation of the consumer is not specifically addressed, but is treated as a part of consumer values. For example, Darden (1979) includes in his model Rokeach's (1968–1969) two types of values: instrumental and terminal. Terminal values are viewed by Rokeach as being related to end-states of existence such as inner harmony and belief in salvation, that is, of a religious nature. In Darden's patronage choice behavior model, these religion-related values are viewed as being exogenous and affecting retail store attribute importance through instrumental values.

Sheth (1983) specifically cites the religious variable in proposing that both product determinants (product category, usage, and brand predisposition) as well as personal determinants (personal, social, and epistemic values) shape an individual's shopping motives. One particular determinant of personal values identified by Sheth is "religion." It is predicted that "a person's religious orientation, as with other personal traits such as sex, age, and race, acts as a determinant of a customer's general shopping motives across a broad spectrum of product classes." The religiosity variable is, therefore, expected to significantly influence consumer evaluative criteria of various retail stores and the extent to which key retail store attributes are viewed as important to consumers. It is this relationship between re-

ligiosity and retail store evaluative criteria that is explored in the present study.

RELIGIOSITY

A major problem which exists with research on religiosity is the absence of a generally accepted theory or definition of religion (Guthrie 1980). Proposed definitions of religion have ranged from "wish fulfillment" (Malinowski 1948) to the "belief in Spiritual Beings" (Tylor 1979). Eister (1974) observes that religion has defied social scientific consensus and "may not be definable in general terms." The general conclusion is that this variable must be defined for each research setting. For the present research study, a rather traditional approach is used and religion is defined as a belief in God accompanied by a commitment to follow principles believed to be set forth by God.

It has long been acknowledged that people's religious beliefs have a discernible effect on attitudes and on behavior. For example, at a macrobehavioral level, Max Weber (1904) applied the term "Protestant ethic" to the basic orientation of European Protestants in shaping the Industrial Revolution and rise of capitalism. More recently, behavioral scientists have concluded that religious beliefs tend to be causally related to several kinds of differential attitudes and/or behavior among individuals in a population. In general, these studies have viewed religiosity or religious orientation from one of two perspectives: (1) religious commitment or (2) religious affiliation. Religious commitment has been measured both cognitively (e.g., degree to which an individual holds religious beliefs) and behaviorally (e.g., frequency of church/synagogue attendance). Religious affiliation has typically been measured relative to denominational membership or religious identification of the individual (e.g., Catholic, Protestant, Jew). The following discussion of the literature in this area is presented relative to these two perspectives.

Religious Commitment

A common measurement of religious orientation has been the extent of cognitive or behavioral commitment to religious beliefs. This has been operationalized in various ways and used to investigate various relationships. The psychological literature, for example, contains several investigations of the relationship between religious commitment and personality characteristics. Research generally indicates that people with a high degree of intrinsic religiosity tend to be:

- (a) more moral (Wiebe and Fleck 1980);
- (b) more conscientious and consistent (Wiebe and Fleck 1980);
- (c) more disciplined and responsible (Hamby 1973; Wiebe and Fleck 1980);
- (d) more dependent and sociable (Hamby 1973; Wiebe and Fleck 1980);
- (e) more empathetic (Wiebe and Fleck 1980);
- (f) more conservative and traditional (Barton and Vaughan 1976; Hamby 1973; Tate and Miller 1971);

- (g) more submissive and trusting (Hamby 1973; Kahoe 1974, Tate and Miller 1971);
- (h) less dominant (Barton and Vaughan 1976; Eysenck 1970; Hamby 1973);
- (i) less prone to hold "feminist" positions on women's issues (McClain 1979);
- (j) more insightful and mature (Hamby 1973);
- (k) more positive regarding their quality of life (Hadaway and Roof 1978).

There are areas, however, where the results tend to be unsettled. With respect to an individual's tendency for emotional expression, mixed findings have occurred, with two studies indicating religious people to be more emotional (Barton and Vaughan 1976; Slater 1947) and two other studies finding religious people to be less emotional (Hamby 1973; Kahoe 1974). Likewise, mixed findings have resulted in studies investigating the relationship between religiosity and self-esteem. Hamby (1973) and Smith, Weigert, and Thomas (1979) found a positive relationship between religiosity and self-esteem, while Lindzey and Aronson (1969), Ranck (1961), and Stark and Glock (1968) found that highly religious people tend to have lower self-esteem.

In a recent study investigating the relationship between religious commitment and life-style, Wilkes, Burnett and Howell (1986) found considerable support for the application of the religiosity construct in consumer research. They found that people with a high degree of religious commitment tend to have a more traditional sex role orientation, tend to be more satisfied with their lives, and are more likely to be opinion leaders. Although additional findings were not statistically significant, results from their study also provided some indication that consumers with greater religious commitment were less likely to use credit, and more likely to prefer national brands of products.

Religious Affiliation

As Hirschman (1983) pointed out, religious denominational affiliations may be viewed as "cognitive systems." As such, the members of each of these groups may be viewed as possessing a common cognitive system of beliefs, values, expectations, and behaviors. According to Gallup (1985), the most prevalent religious groups in the U.S. are Protestants, Catholics, and Jews. It is these three groups that have been the primary focus of behavioral science studies investigating religious denominational relationships with cognitive and behavioral characteristics of individuals. These studies have identified several differences across denominational categories, with Catholics and Jews typically at opposite ends of the issue and Protestants typically closer to the Jewish position or perhaps in between the two. Basically, Catholics (as contrasted with Protestants and Jews) have been found to be:

- (a) more traditional (Herberg 1964);
- (b) more prone to external imposition of order (Herberg 1964);
- (c) less prone to external information or knowledge-seeking (Green 1973; Herberg 1964; Hirschman 1981);

- (d) lower in self-determination (Greeley 1977);
- (e) less oriented toward material possessions (Hirschman 1983; Patai 1977);
- (f) more prone to place a low value on time utilization (Hirschman 1983);
- (g) more prone than Protestants to place a higher value on time spent in nonproductive leisure pursuits (Anderson 1970; Patai 1977);
- (h) less flexible and rational than Jews (Patai 1977);
- (i) less inclined than Jews toward deferment of gratification (Patai 1977);
- (j) less prone than Jews toward novelty seeking activities (Hirschman 1982b);
- (k) less prone toward information transfer (Hirschman 1981, 1982);
- (l) less inclined than Jews toward consumption innovativeness, with resulting higher tendencies for brand and store loyalty (Hirschman 1981).

In a study related more closely to differential buying behavior between members of these religious groups, Hirschman (1983) presented research results regarding criteria and solutions to week-end entertainment, transportation, housing, and family pet decisions. Among her various findings was the tendency for Catholics to be less likely than Protestants to consider price an important criterion for entertainment selection but more likely than either Protestants or Jews to consider price an important criterion for transportation or family pet selection. Also, Catholics were found to be more likely than Jews to consider "residence condition" an important criterion for residence selection, more likely than Jews or Protestants to attend sporting events, and less likely than Jews to drink at bars or go to a night club.

As this research evidence indicates, there are clear cognitive and behavioral differences between people of different levels of religious commitment as well as between people of different religious affiliations. A logical question then is whether these differences manifest themselves at the retail store level as proposed by Sheth (1983). Only one study has explored any aspect of this question. Thompson and Raine (1976) investigated whether or not customers who shopped at one furniture store differed from the general population of the city with regard to religious affiliation, as well as whether religious affiliation was a significant determinant of furniture purchases at that store. Their findings provided some support ($p = .10$) for their hypothesis that the store had a greater amount of sales coming from "a middle range of fundamentalist Protestant religious denominations." Although very limited in their measurement of religiosity and retail store patronage, the Thompson and Raine (1976) study provides some support for additional investigation into the relationship between these two constructs.

PRESENT STUDY

Methodology

Data for the present study were obtained from a national mail survey of 2,000 individuals, from whom 550 usable questionnaires were obtained (a 27.5% response rate). The

somewhat low response rate may perhaps be attributed to the length of the questionnaire and to the fact that only one follow-up was used. Americalist of North Canton, Ohio, was contracted to supply a mailing list representative of the population in the United States. Comparisons of respondent demographics with general population statistics (Statistical Abstract of the United States 1986; Gallup 1985) indicate the sample is in fact not entirely representative of the U.S. population. With regard to religious affiliation, the sample is comprised of 28% Catholic, 48% Protestant, 7% Jewish, 2% other, and 15% none. Gallup (1985) reports the U.S. religious affiliation breakdown to be 28% Catholic, 57% Protestant, 2% Jewish, 4% other, and 9% none. Therefore, Jews and those with no religious affiliation are somewhat overrepresented in the sample. Likewise, the sample tends to be somewhat overrepresentative of whites, upper income individuals, the higher educated, and middle aged (45–64 years) persons.

Although such limitations should certainly be considered in subsequent interpretation of the results, this sampling error should not be as significant of a factor in this particular study for two reasons. First, the overall purpose of this study is not to measure absolute occurrences in the society, but rather to analyze relationships existing between variables. Second, the fact that the sample is biased toward the more upscale consumer may even be desirable in this type of study. As pointed out by Hirschman (1982), a study using religion as an independent variable is perhaps better served by surveying the upper middle class and above, since doing so allows better control for socioeconomic differences known to exist between these religious groups.

Measurement of Variables

Evaluative Criteria

Two key constructs were operationalized for investigation in the present study: retail store evaluative criteria and religiosity. The first necessitated a comprehensive listing of key retail store attributes or evaluative criteria that would be valid for either retail stores in general or for one specific retail store type. The attribute listing used was one derived from a study by Hansen and Deutscher (1977–1978). They tested forty-one attributes for both department stores and grocery stores and achieved a rank ordering of those attributes. The present study initially used the top thirty attributes from the Hansen and Deutscher results. Applying this listing to the present study was deemed desirable for two reasons. First, the list of thirty attributes has empirical support as to their importance to consumers. Second, Hansen and Deutscher found that consumer evaluations of the importance of these particular attributes were similar for both grocery stores and department stores. As a result, even though the present study dealt with department stores, the findings may be somewhat applicable to other types of stores as well.

The initial step in data analysis consisted of the employment of principal components factor analysis with the Harris–Kaiser case II oblique rotation (SAS 1985). This was done to gain a clearer understanding of the underlying structure of the thirty retail store evaluative criteria. As shown in Table 1, seven reasonably pure factors were extracted. Overall, twenty-two retail store evaluative criteria loaded signifi-

TABLE 1
Factor Structure of Retail Store Evaluative Criteria

<i>Factor Composition^a</i>	<i>Factor Loadings</i>
Factor 1: Shopping Efficiency	
a. "Easy to exchange purchases"	0.864
b. "Fair on adjustments/exchanges"	0.855
c. "Easy to find items you want"	0.827
d. "Easy to move through store"	0.773
e. "Easy to park"	0.760
Factor 2: Shopping Convenience	
a. "Convenient to other stores shopped"	0.778
b. "Convenient hours of operation"	0.727
c. "Easy drive to store"	0.694
Factor 3: Product Assortment	
a. "Wide selection of merchandise"	0.824
b. "Well-known brands available"	0.799
c. "Numerous brands"	0.723
Factor 4: Sales Personnel Friendliness/Assistance	
a. "Helpful store personnel"	0.862
b. "Friendly store personnel"	0.844
c. "Courteous sales personnel"	0.821
d. "Knowledgeable sales personnel"	0.739
Factor 5: Product Quality	
a. "High value for prices charged"	0.787
b. "High quality products"	0.741
c. "Dependable products"	0.670
Factor 6: Store Attractiveness	
a. "Attractive exterior"	0.874
b. "Attractive interior decor"	0.866
Factor 7: Credit Availability	
a. "Accept bank charge cards" (Master Card, Visa, etc.)	0.762
b. "Offer store credit/store charge card"	0.745

^aVariance explained by each factor: Factor 1 = 7.720, Factor 2 = 5.277, Factor 3 = 7.114, Factor 4 = 8.596, Factor 5 = 5.544, Factor 6 = 5.195, Factor 7 = 1.811. Items shown in table are those with factor loading ≥ 0.67 .

cantly (a factor loading of at least 0.67) on one of the seven factors.

Factor 1 (Shopping Efficiency) consists of those criteria related to the efficient use of time spent in and around the store during the performance of shopping activities. Four of these items relate to the "ease" of shopping—that is: exchanging purchases, finding items in the store, moving through the store, and parking. The fifth item, dealing with store fairness in adjustments and exchanges, at first appears to be unrelated to the other four. In actuality, however, this is closely related to the aforementioned ease of exchanging purchases and perhaps reflects a similar concern related to the time and effort involved in shopping activities in and around the store. In other words, consumers may equate fairness on adjustments and exchanges with an absence of hassles and having to talk with or write letters to various store personnel in order to get the matter resolved fairly.

While Factor 1 relates to shopping efficiency in and around the store, Factor 2 (Shopping Convenience) relates to the convenience of physically going to a particular store

for the purpose of shopping. Three closely related evaluative criteria comprise this factor. These deal with the convenience of that particular store relative to the other stores shopped, the convenience of the hours of operation, and the ease of actually driving to the store.

Factor 3 (Product Assortment) consists of three items related to merchandise selection and product availability in the store. This factor expresses concerns of the customer with regard to the breadth of the merchandise mix carried by the store (i.e., whether the store has a wide selection of merchandise), the depth of the various lines of merchandise (i.e., whether the store carries numerous brands), as well as the composition of the various lines of merchandise (i.e., whether the store carries well-known brands).

Factor 4 (Sales Personnel Friendliness/Assistance) is comprised of people-oriented attributes of the store. Two primary issues are addressed in the four evaluative criteria making up this factor: (1) the extent to which the sales personnel satisfy the social needs of customers through courtesy and friendliness, and (2) the extent to which sales personnel satisfy the customers' needs for product/service-related information and assistance through their helpfulness and knowledge.

While Factor 3 dealt with the assortment of merchandise, Factor 5 (Product Quality) pertains to the overall quality and value of the merchandise the store offers. Of concern in this factor is whether the merchandise offered by the store is a good value for the price (i.e., the products are dependable and of high quality).

Factor 6 (Store Attractiveness) is comprised of the two items with the highest loadings of any items in the study. These two items relate to the physical characteristics, both inside and outside, of the store facility itself. Of concern in this factor is whether the exterior of the store, as well as its interior decor, is attractive to customers.

Factor 7 (Credit Availability) pertains to the store policy with regard to charged purchases. Two items—one dealing with whether the store accepts bank charge cards such as Master Card and Visa, and the other dealing with whether the store itself offers its own charge account or charge card—make up this final factor.

Religiosity

The second key construct of the present study—religiosity—was viewed from a multidimensional approach. This is in line with recommendations by DeJong, Faulkner, and Warland (1976) and Wilkes, Burnett, and Howell (1986) that research of religious beliefs use a multiconstruct conceptualization of religiosity since religion cannot be viewed in academic research as a single, all-encompassing phenomenon. Accordingly, two general components of religiosity were identified: "religious affiliation" and "religious commitment."

Regarding the measurement of religious affiliation, Roof (1980) cautions against using a question asking for religious preference. Research confirms that some ambiguity and error could be introduced since people may have a preference for one denomination but an affiliation with another. Therefore, in the present study, religious affiliation was measured by use of an open-ended question, "Please indicate your current religious denomination or sect." Responses were then col-

lapsed into three denominational categories: Catholic, Protestant, and Jew for subsequent analyses using religious affiliation as an independent variable. Respondents with no religious affiliation ($n = 83$), and those with an affiliation other than these three categories ($n = 11$), were not included in the religious affiliation analysis.

Following the recommendation by Brinkerhoff (1978) that religious involvement or commitment be acknowledged in research on religiosity, a second component of religiosity was operationalized—religious commitment. This component was viewed from both a cognitive and a behavioral perspective. Cognitively, religious commitment was operationalized by asking respondents to: "Indicate how religious you view yourself to be." Five choices ("very religious," "moderately religious," "slightly religious," "not religious," and "anti-religious") were available for respondents to evaluate this self-ascribed religiousness. Additionally, two religious-oriented questions were interspersed within a list of AIO-related questions. Respondents were asked to indicate on a six-point scale their extent of agreement with the following statements: "My religion is very important to me" and "I believe in God." Responses to these three questions were combined in order to obtain a single measurement of the cognitive dimension of religious commitment.

The behavioral dimension of religious commitment was operationalized through two factors: (1) church/synagogue attendance, and (2) monetary giving to religious organizations. Under a questionnaire section entitled, "Involvement in Church/Synagogue," respondents were asked: "How often do you attend services/meetings?" Seven response categories were provided, ranging from "never" to "more than 4 times a month." For data analysis purposes, these categories were subsequently reduced to three levels of church/synagogue attendance: "rarely/never" (less than one time a year or never), "moderate" (once a year to three times a month), and "frequent" (four or more times a month). The second factor asked the amount of monetary donations given by the respondent to his or her "denomination or sect," "radio or television ministries such as PTL, 700 Club, etc.," or "evangelists such as Billy Graham, Oral Roberts, etc." For each of these three ministry categories, three separate levels of donations were measured (no donations or 0% of after-tax income, moderate donations or 1 to 5% of after-tax income, and high donations or over 6% of after-tax income). For data analysis purposes, these three ministry categories were combined into a single variable, "monetary giving to religious organizations."

Hypotheses

The present study was designed to build upon the theoretical bases in both the religiosity literature as well as the retail store patronage literature, and to synthesize the empirical evidence in these two divergent research areas into a single theoretical framework. As a result of literature reviews in both areas, several underlying theoretical principles seem to emerge. These are best considered within the context of the two separate dimensions of religiosity.

Religious Commitment

As stated previously, research indicates that individuals who are highly religious tend to possess certain identifiable

psychological characteristics. It is expected that these psychological factors will be related to specific evaluative criteria held toward retail stores, and, specifically, department stores. Therefore, since highly religious individuals tend to be more dependent and sociable (Hamby 1973; Wiebe and Fleck 1980), they may be expected to place more importance on such people-oriented attributes as friendly and helpful sales personnel. Accordingly, the following hypothesis was tested in the present study:

- H1: A positive relationship exists between religious commitment and the importance placed by an individual on department store evaluative criteria dealing with sales personnel friendliness/helpfulness.

A second hypothesis stems from findings that highly religious individuals tend to be more conscientious than less religious individuals (Wiebe and Fleck 1980). This personal characteristic might be expected to manifest itself in the importance placed on product-oriented attributes such as product quality as well as product assortment. Additionally, Wilkes, Burnett, and Howell (1986) found some indication that individuals with a higher level of religious commitment have a preference for national brands. This higher level of conscientiousness and preference for national brands among highly religious individuals resulted in the second hypothesis tested in the present study:

- H2: A positive relationship exists between religious commitment and the importance placed by an individual on department store evaluative criteria dealing with product quality and product assortment.

Findings by Hamby (1973) and Wiebe and Fleck (1980) indicate that highly religious individuals tend to behave in a more disciplined and responsible manner. These characteristics might manifest themselves in the financial method by which products are purchased, i.e., cash vs. credit. Buying products with cash may, in most cases, require greater self-restraint and discipline than charging purchases. Therefore, highly religious individuals might be expected to place less emphasis on credit availability. Although their findings were not significant, Wilkes, Burnett, and Howell (1986) provide some support for this proposition in that consumers with greater religious commitment were found in their study to be somewhat less likely to use credit. Therefore, a third hypothesis was tested in the present study:

- H3: A negative relationship exists between religious commitment and the importance placed by an individual on department store evaluative criteria dealing with the availability of credit.

The effects of religious commitment on shopping efficiency, shopping convenience, and store attractiveness were also investigated in the study. However, this was done on an exploratory basis, with no formal hypotheses tested, since the literature is insufficiently clear to propose expected re-

relationships between religious commitment and these evaluative criteria.

Religious Affiliation

A significant amount of research, cited previously, demonstrated various differences in psychological characteristics and behavior between individuals with different religious affiliations. Most of these differences occur between Catholics and Jews, with Protestants typically falling in between the two or perhaps closer to the Jewish position on the issue. Therefore, since Catholics are typically at one extreme, the hypotheses will be stated in terms of differences between Catholics and either Jews, Protestants, or both.

With regard to the importance of sales personnel friendliness and assistance, previous research indicates that Catholics may tend to value this retail store attribute more than others. Findings by Herberg (1964) that Catholics are more prone to external imposition of order and by Greeley (1977) that Catholics tend to be lower in self-determination indicate that Catholics may view sales personnel as serving a more necessary function than Protestants and Jews. As a result, the following hypothesis was tested in the present study:

- H4: Sales personnel friendliness and assistance is viewed as being a more important retail store evaluative criterion by Catholics than by Protestants and/or Jews.

Previous research suggests that Catholics may also view product quality, product availability, and product assortment attributes differently than Protestants and Jews. Findings by Hirschman (1983) and Patai (1977) that Catholics are less oriented toward material possessions, and results from Patai (1977) that Catholics are less rational than Jews, provide some indication that product-oriented attributes (i.e., those more materialistic and functional in nature) may be viewed as less important by Catholic consumers. This proposition results in the following hypothesis:

- H5: Product quality and product assortment are viewed as being less important retail store evaluative criteria by Catholics than by Protestants and/or Jews.

Anderson (1970) and Patai (1977) found that Catholics are more prone to place a higher value on time spent in nonproductive leisure pursuits. Along similar lines, Hirschman (1983) found that Catholics are more prone to place a low value on time utilization. It would seem, therefore, that Catholics may not consider shopping efficiency and convenience attributes as being as important as would Protestants and/or Jews. This served as the basis for the following hypothesis:

- H6: Shopping efficiency and shopping convenience are viewed as being less important retail store evaluative criteria by Catholics than by Protestants and/or Jews.

The final proposition stems from findings by Patai (1977) that Catholics are less inclined toward deferment of gratifi-

cation. This desire to buy products now rather than wait until money is available might lead Catholics to place higher importance on the availability of store credit. Accordingly, the final hypothesis tested in the present study was the following:

- H7: Credit availability is viewed as being a more important retail store evaluative criterion by Catholics than by Protestants and/or Jews.

Background literature pertaining to the expected relationship between religiosity and shopping efficiency/convenience is not definitive. Therefore, this relationship was examined in the present study on an exploratory basis, with no formal hypotheses tested in this area.

RESULTS

Analysis of variance procedures (SAS 1985) were used to test for relationships between religiosity and each of the seven retail store evaluative criteria. In order to obtain a relative comparison of the religiosity effects, as well as test for possible interaction effects, three demographic variables—age, education, and income—were likewise investigated. In each case the dependent variables were the seven retail store evaluative criteria produced from the factor analysis. A mean value was derived for each of the various criteria loading significantly with each of the seven factors (see Table 1). The independent variables were the religiosity and demographic variables. A Duncan Multiple Range Test was employed to examine paired comparisons of the categorical means resulting from the religiosity-evaluative criteria analyses. For each test a criterion level of 0.05 was used for significance.

Effect of Cognitive Religiosity

Table 2 depicts the results of testing for the effect of cognitive religiosity (i.e., self-ascribed religiousness) on each of the seven retail store evaluative criteria. The tests for main effects (F_{cr}) produced four statistically significant ($p < .05$) relationships. However, when controlling for age, education, and income ($F_{cr/age,edu,inc}$) this was reduced to three statistically significant ($p < .05$) relationships—shopping efficiency, sales personnel friendliness/assistance and product quality. In each case, the relationship was in a positive direction; that is, consumers with a high degree of cognitive religiosity viewed shopping efficiency, sales personnel friendliness/assistance, and product quality as being of greater importance in selecting a retail store than did those low in cognitive religiosity.

Analyses of isolated demographic variable effects indicate that age, education, and income ($F_{age/cr,edu,inc}$, $F_{edu/cr,age,inc}$, and $F_{inc/cr,age,edu}$) are less strongly associated with retail store evaluative criteria. That is, cognitive religiosity appears to be a somewhat better predictor of these importance ratings than these three demographic variables.

Effect of Behavioral Religiosity

As shown in Table 3, both measures of behavioral religiosity—church/synagogue attendance and religious giving—

TABLE 2
Statistical Results of the Effect of Cognitive Religiosity (cr) on Retail Store Evaluative Criteria

	← EVALUATIVE CRITERIA →						
	1	2	3	4	5	6	7
	<i>Shopping Efficiency</i>	<i>Shopping Convenience</i>	<i>Product Availability</i>	<i>Sales Personnel Friendliness/ Assistance</i>	<i>Product Quality</i>	<i>Store Attractiveness</i>	<i>Credit Availability</i>
Low (Mean)	4.74	4.56	4.54	4.75	5.14	3.34	3.29
Medium (Mean)	5.04	4.72	4.67	5.01	5.33	3.61	3.46
High (Mean)	5.04	4.75	4.76	5.07	5.46	3.76	3.43
F _{cr}	6.57 ^c	1.84	1.78	5.23 ^c	7.12 ^c	4.28 ^b	0.60
Duncan (p < .05)	M,H > L	—	—	M,H > L	M,H > L	M,H > L	—
F _{cr/age, edu, inc}	3.71 ^b	2.35 ^a	0.88	2.87 ^b	5.77 ^c	2.48 ^a	1.66
F _{age/cr, edu, inc}	1.06	1.33	3.08 ^b	2.80 ^b	1.48	1.33	1.00
F _{edu/cr, age, inc}	1.58	0.32	1.93	1.58	0.44	1.14	0.14
F _{inc/cr, age, edu}	0.82	1.38	0.29	2.02	1.28	0.17	0.60
F _{cr*age}	1.44	1.44	0.32	1.53	0.88	1.84	2.47 ^b
F _{cr*edu}	2.98 ^c	0.39	0.22	0.88	0.83	0.47	0.59
F _{cr*inc}	0.52	2.29 ^b	0.58	0.23	0.45	0.43	0.48

^ap < .10
^bp < .05
^cp < .01

TABLE 3
Statistical Results of the Effect of Behavioral Religiosity on Retail Store Evaluative Criteria

	← EVALUATIVE CRITERIA →						
	1	2	3	4	5	6	7
	<i>Shopping Efficiency</i>	<i>Shopping Convenience</i>	<i>Product Availability</i>	<i>Sales Personnel Friendliness/ Assistance</i>	<i>Product Quality</i>	<i>Store Attractiveness</i>	<i>Credit Availability</i>
<i>Church/Synagogue Attendance (csa)</i>							
Low (Mean)	4.92	4.53	4.53	4.81	5.23	3.39	3.27
Medium (Mean)	5.01	4.79	4.73	5.01	5.37	3.67	3.54
High (Mean)	4.97	4.63	4.67	5.01	5.37	3.52	3.30
F _{csa}	0.45	4.66 ^c	2.26 ^a	2.66 ^a	2.15	2.71 ^a	2.27 ^a
Duncan (p < .05)	—	M > L	M > L	M,H > L	—	M > L	—
F _{csa/age, edu, inc}	0.52	6.40 ^c	2.67 ^a	3.00 ^b	2.47 ^a	1.80	1.27
F _{age/csa, edu, inc}	3.95 ^c	0.21	1.92	6.92 ^c	1.84	2.41 ^a	1.46
F _{edu/csa, age, inc}	2.34 ^a	0.65	4.13 ^c	1.85	0.15	0.30	0.16
F _{inc/csa, age, edu}	1.20	2.27 ^a	1.32	3.39 ^b	2.20 ^a	1.37	1.66
F _{csa*age}	0.65	0.80	1.08	1.13	1.40	0.82	0.27 ^b
F _{csa*edu}	1.54	1.24	0.83	1.25	0.73	0.97	1.64
F _{csa*inc}	0.36	0.64 ^b	0.53	1.31	0.33	1.91	1.42
<i>Religious Giving (rg)</i>							
Low (Mean)	4.88	4.61	4.52	4.79	5.22	3.46	3.25
Medium (Mean)	4.99	4.74	4.70	5.00	5.36	3.62	3.54
High (Mean)	4.96	4.64	4.63	5.09	5.31	3.35	3.01
F _{rg}	0.89	1.09	1.90	3.42 ^b	2.16	1.56	3.71 ^b
Duncan (p < .05)	—	—	—	H > L	—	—	M > H
F _{rg/age, edu, inc}	0.54	0.56	1.10	3.11 ^b	1.74	1.39	2.50 ^b
F _{age/rg, edu, inc}	3.70 ^b	0.22	1.54	0.83	1.30	2.30 ^a	1.11
F _{edu/rg, age, inc}	2.37 ^a	0.53	4.32 ^c	0.45	0.41	0.43	0.34
F _{inc/rg, age, edu}	1.01	1.77	1.63	1.16	1.31	1.47	1.42
F _{rg*age}	0.60	0.90	0.60	0.80	0.48	0.70	0.81
F _{rg*edu}	1.24	0.95	1.02	0.68	0.52	0.94	1.45
F _{rg*inc}	0.31	0.76	0.67	1.27	1.12	0.75	1.66 ^a

^ap < .10
^bp < .05
^cp < .01

had some effect on retail store evaluative criteria. When only main effects are considered, church/synagogue attendance produced one statistically significant ($p < .05$) relationship—shopping convenience—and four marginally significant ($p < .10$) relationships. Religious giving produced two statistically significant main effects—sales personnel friendliness/assistance and credit availability.

When controlling for age, education, and income, church/synagogue attendance ($F_{csa/age,edu,inc}$) was significantly ($p < .05$) related to two factors—shopping convenience and sales personnel friendliness/assistance—and marginally ($p < .10$) related to two factors—product availability and product quality. Religious giving, when controlling for age, education, and income ($F_{rg/age,edu,inc}$), was also significantly ($p < .05$) related to two factors—sales personnel friendliness/assistance and credit availability. In each case the relationship was positive.

Analyses of isolated demographic variable effects also indicate some significant relationships. Age is found to be a somewhat better predictor than education and income and about equal to behavioral religiosity. Age, education, and income are generally found to be uncorrelated with behavioral religiosity.

Effect of Religious Affiliation

Table 4 presents the findings from the analysis of variance tests involving religious affiliation and retail store evaluative criteria. As indicated, virtually no statistical relationships were found. Religious affiliation does not appear to be a significant predictor of retail store evaluative criteria.

DISCUSSION

The major purpose of this study was to investigate various aspects of the relationship between consumer religiosity and

retail store evaluative criteria held by consumers. A significant part of this investigation dealt with operationalizing the construct, religiosity, as well as testing the different dimensions of this construct. Religiosity was viewed from two perspectives: religious commitment and religious affiliation, with religious commitment classified as either cognitive or behavioral commitment. A substantial amount of prior research support, some from the marketing literature but most from the psychological and sociological literature, provided a basis for predicting that both religious commitment and religious affiliation would be significantly related to the importance consumers place on various retail store evaluative criteria.

As a result of a factor analysis of the evaluative criteria, followed by analysis of variance of the religiosity variables tested with the evaluative criteria factors, at least two major observations merit attention. First, it appears that one aspect of religiosity, religious commitment, particularly when measured by cognitive religiosity and one aspect of behavioral religiosity—church/synagogue attendance—may be significant in predicting the importance individuals place on certain retail store evaluative criteria. This corroborates the findings of Wilkes et al. (1986). The importance placed on sales personnel friendliness/assistance was found in the present study to be consistently related to religious commitment. Thus H1 was accepted. It appears that religious individuals, as defined by all three measures of religiosity, attach a higher level of importance to the friendliness of and assistance provided by retail sales personnel. The obvious retailing application to this finding relates to retail stores operating in markets where a sizeable portion of the customer base is highly religiously committed. Barna (1983) estimates that nationwide approximately 20 percent of Americans can be classified in the most highly religiously committed category. In certain markets this figure will no doubt be higher. Therefore, in markets where a large percentage of the population is high in religiosity (i.e., regularly attending and giving to

TABLE 4
Statistical Results of the Effect of Religious Affiliation (ra) on Retail Store Evaluative Criteria

	EVALUATIVE CRITERIA						
	1	2	3	4	5	6	7
	Shopping Efficiency	Shopping Convenience	Product Availability	Sales Personnel Friendliness/ Assistance	Product Quality	Store Attractiveness	Credit Availability
Protestant (Mean)	4.97	4.77	4.69	5.03	5.33	3.62	3.41
Catholic (Mean)	5.02	4.67	4.75	4.93	5.34	3.55	3.48
Jewish (Mean)	5.13	4.67	4.67	4.81	5.42	3.52	4.14
F_{ra}	0.75	0.81	0.30	1.25	0.50	0.58	2.09
$F_{ra/age, edu, inc}$	2.31 ^a	0.09	2.75 ^a	0.35	1.86	0.50	1.51
$F_{age/ra, edu, inc}$	0.09	1.65	0.59	0.13	0.43	0.32	0.66
$F_{edu/ra, age, inc}$	2.63 ^b	3.63 ^b	3.25 ^b	1.28	0.24	0.26	0.33
$F_{inc/ra, age, edu}$	0.28	0.90	0.73	0.49	0.50	0.93	1.51
F_{ra*age}	0.71	1.21	1.38	0.87	0.29	2.04 ^a	0.36
F_{ra*edu}	0.61	1.36	1.49	0.22	2.24 ^a	0.65	1.19
F_{ra*inc}	0.95	1.00	0.95	0.57	0.90	0.73	0.99

^a $p < .10$

^b $p < .05$

^c $p < .01$

local churches and having deep religious faith), retailers that offer and promote the courtesy and friendliness of their sales personnel should have a competitive advantage over those retailers that do not. This desired attribute perhaps relates to the tendency of highly religious individuals to be more dependent and sociable than less religious individuals (Hamby 1973; Wiebe and Fleck 1980). Since consistent findings were not obtained for H2 and H3, these were rejected.

The second major observation relates to the apparent lack of predictability in using religious affiliation as a predictor of retail store evaluative criteria. The hypotheses related to this variable (H4–H7) were all rejected. Although previously cited studies indicate psychological and behavioral differences between respondents of different denominations, the present study indicates that evaluative criteria differences between Catholics, Jews, and Protestants are not as great as between those with differing degrees of religious commitment.

At least two reasons may exist for the fact that only one of seven hypotheses was supported by the results. The first reason may be the relatively strict nature of the decision criterion for accepting the first three hypotheses. In order to be accepted, the religious commitment hypotheses had to be statistically supported ($p = .05$) by all three measurements of religiosity, one dealing with cognitive religiosity (“extent of self-ascribed religiousness”) and two pertaining to behavioral religiosity (“frequency of church/synagogue attendance” and “monetary giving to religious organizations”). Only H1 met this criterion. It is noteworthy, however, that the H2 and H3 results were in the hypothesized direction and statistical significance for each was found with at least one measurement, but not all three. That is, product quality was found to be positively related with cognitive religiosity, but not with either measure of behavioral religiosity (H2). As hypothesized in H3, highly religious individuals, according to all three measures, apparently placed a lower level of importance on credit availability. This difference, however, was statistically significant with only the religious giving measure of behavioral religiosity.

With regard to the lack of support for any of the four hypotheses dealing with religious affiliation, the best explanation may simply be that religious affiliation is not an effective segmentation variable in American society today. Although some behavioral scientists have found psychological and behavioral differences across religious affiliation groups (Anderson 1970; Greeley 1977; Herberg 1964; Patai 1977), and at least one marketing researcher has found evidence of these differences manifesting themselves in consumer decision-making situations (Hirschman 1983), it may be that religious affiliation classifications tend to be too operationally vague to produce consistent results. With reference to the traditional categories “Protestant,” “Catholic,” and “Jew” (as used in this study) Brinkerhoff (1978) contends that there “is undoubtedly greater variation within these categories than between them.” Today there is some evidence that these differences between religious affiliation categories may be diminishing even more (Gallup 1985). In measuring religiosity, the religious affiliation construct may have an inherent problem as a classification variable since religious beliefs within denominational categories may differ greatly (e.g., Protestant Pentecostals vs. Protestant

Unitarians) while significant theological similarities may occur across denominational categories (e.g., Protestant Episcopalians vs. Catholics). When these theological differences/similarities are manifested in individual behavior activities, the result may be some problems in the performance of religious affiliation as a consistently effective predictor variable.

In interpreting the findings from this study, one should keep in mind these and other limitations. As mentioned previously, the sample composition was somewhat upscale. Although this can be considered positive from the standpoint of better control for socioeconomic differences between religious groups, it does limit generalizability. These socioeconomic differences represent a second limitation since religiosity tends to be significantly related to such factors as education (negative) and age (positive). The high correlations between religiosity and such variables create problems in isolating true, casual relationships, although the present study attempted to control for these two demographic variables. A final limitation relates to the aforementioned difficulties involved in identifying the religiosity construct. Although an attempt was made to measure religiosity from both a cognitive and behavioral perspective, the very personal nature of this construct makes valid groupings into the various religious categories, such as degree of religious commitment, somewhat difficult.

FUTURE RESEARCH

Given findings from the present study, the evidence of an apparent upswing in the level of religious commitment of Americans (Gallup 1985), and LaBarbera’s (1987) call for the inclusion of religiosity in consumer behavior research, this variable should be given consideration in future patronage behavior model building and research efforts. The present study indicates these efforts should concentrate on religious commitment of the consumer rather than religious affiliation. From a retail patronage behavior perspective, several subsequent research questions would logically result. While the present study investigated only the relationship between religion and primarily one type of shopping motive (i.e., “functional” wants), future studies might explore other considerations typically affected by such personal determinants as religion. For example, does religious commitment have an effect on “nonfunctional” shopping motives of the consumer (Sheth 1983)? Does religious commitment help in explaining differences in shopper-types, such as those set forth in classic retailing typologies by Stone (1954) and Stephenson and Willett (1969)? Based on the results of the present study, it is expected that highly religious individuals are more likely to be “personalizing shoppers” and “ethical shoppers” (Stone 1954) and “store loyal shoppers” (Stephenson and Willett 1969).

Another research area for investigation is whether religious commitment helps in explaining patronage at different types of stores—for example department stores vs. specialty stores—or even retail patronage mode. Along these lines, Hawes and Lumpkin (1986) found that department stores were associated with the lowest amount of perceived risk among six retail patronage modes explored, while media advertisements were associated with the highest amount of

perceived risk. Taking into account research results indicating that highly religious individuals tend to be more trusting (Hamby 1973; Kahoe 1974; Tate and Miller 1971), could it be that highly religious individuals are more inclined than less religious individuals to choose high-risk modes?

Future research efforts might also extend to industrial buying situations. Since industrial buying decisions are often made in a manner similar to consumer buying decisions (Fern and Brown 1984), religiosity may have a yet unexplored effect on the industrial buyer. For example, the present study found that highly religious consumers tend to prefer a higher level of sales personnel friendliness and assistance. Do industrial buyers high in religiosity also place a high level of importance on this attribute and does this affect the purchase decision?

In light of support found in the present research study for the religiosity construct, these and other research questions should be considered by future researchers. It appears that in addition to typical demographic variables, such as age, education, and income, religious commitment of the buyer should be given more researcher attention in the study of retail store patronage behavior and perhaps other areas of buyer behavior.

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