

An Integrative Framework for Consumer Behavior: Evidence from Pakistan

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Abstract

Religion and culture have been influencing in recent research but its impact on the consumer purchase behavior is still to explore. The paper aims to explore the effect of religiosity and culture on the consumer purchase behavior by comparing the male and female students from different universities in Pakistan. The paper is valuable for both the academics and marketers who wish to understand the role of religion in culturally determined consumer behavior. A questionnaire measuring Islamic religiosity, consumer purchase behavior and its cultural influence was administered in graduate level students of universities in Rawalpindi and Islamabad. Total 315 respondents were contacted, out of which 300 gave full filled questionnaires and the rest were incomplete and were ignored. The research found out that there is a significant impact of culture with the consumer behavior where as the religion is having a significant impact on the culture. The research is limited to the university students and it can be empirically tested by taking general public and with a better sample size. This research will give benefit to those marketers who ignore the impact of culture in determining the consumer purchase behavior.

Keywords: Religion, Consumer behavior, Culture

1. Introduction

An individual's behavior is a result of that individual's cultural value system for a particular context. Individuals' cultural value systems are developed over time as they are socialized into a particular group. Societal culture as well as regional subculture and familial values all influence the formation of an individual's cultural value system. Thus, the cultural value system includes cultural elements that individuals have in common with the group(s) to which they belong, as well as idiosyncratic values unique to the individual.

Exploring history makes it proven that marketing was in existence Bartels (1988) even when we had never realized doing or being a part of it. Now we know what is marketing, we are trying to see through and of it striving to learn and research, what is not marketing. Marketing emerged on the academic turf after the turn of the 19th century in the west Wilkie and Moore (2003) and so copied by the developing world in the 20th century. Scholars like Akaah et al. (1998) and Hosley (1998) say that Western marketing practices are applicable to the developing countries condition that they are molded according to the local conditions. However as far as the academic side of marketing is concerned the developing world is almost at the startup. Looking back at the most early works, the theorists like

Druker (1958) and Emlen (1958) who made suppositions for marketing as the up-lifter for the economies of the developing countries. As a whole when we are talking nineties the previous three decades were successful in producing out only 35 publications out of over 7,000 in respect to the religion's influence on consumer behavior Culter (1991). And the research and exploration was nowhere near the developing countries before the nineties. But evidences can be found now in most of the developing countries but in Pakistan there is still little work in the academic marketing field.

From a business and marketing perspective, religious culture influences almost everything from the foods we eat and the way we prepare them to the size of our families; the styles we adopt and clothes we wear; our social and recreational activities; our personal grooming, hair styles and body decoration; and even our willingness to adopt new products. Dr. Anis Ahmad (July 2008) said that there is a great degree of interconnectedness between religion and culture, and that often what we simply suspect as cultural expressions, in fact may - indeed, are most likely to - be derived from religion. Indeed, some time culture also influence the religious practice and tends to mold religion to their benefits.

The main objective of the study was to make the marketing practitioners analyze the extinct to which the culture is influenced by the religion and how culture affects the consumer behavior in the context of a developing country like Pakistan. Marketing practitioners should recognize the importance of religion in culture in Subcontinent cultures, while in Western cultures they should focus on the centrality and the need to use consumption to maintain the individual's sense of individuality. This paper will help the marketing practitioners to realize the impact of culture and the religion on the consumer behavior. This paper contributes to this area by exploring religiosity's affect on culture and consumer behavior by investigating the educated people from the capital of Pakistan. This paper will contribute a lot to the very little research done in the field of marketing mainly in Pakistan and consequently in South Asia, presenting the real impact of religion on culture and consequently the behavior of the consumer.

2. Literature Review

Insert Table 1 here

2.1 Need for a framework

Several attempts have made to develop integrative views of current research on cultural consumer behavior and the religious involvement is still ignored. However, existing models of the effect of culture on consumer behavior do not offer a framework in which literature can be adequately integrated, are not firmly grounded in theory, or do not contain a full account of how specific cultural dimensions affect specific consumer behavior components. Existing models are often too complicated to put in practice, containing an abundance of abstract terms and constructs that managers may not fully comprehend, let alone use to collect information on foreign consumers Manrai and Manrai (1996). As a result, Douglas et al. (1994) call for further research in the area stating that "strong theoretical and conceptual frameworks are needed, integrating constructs from the different research traditions and disciplines" (p. 300).

2.2 Marketing Practices in Developing Countries

Marketing practices are going on throughout the globe but the developing countries are due to many reasons backward from the rest developed world. Cevat et al. (2008) have talked about the marketing philosophies and there implications in the developing countries and doing so they took turkey as evidence. Their paper provides empirical evidence of the application of various marketing management philosophies in Turkey. Their findings revealed that competency, availability of financial resources, and characteristics of the country's business environment influence the application of marketing management philosophies in organizations. As they went deep they analyzed that the internal and external environments are thus essential to understand the challenges in following more customer-oriented and societal considerations at a destination. Their paper discusses whether marketing practices developed in Western countries can be applied in a developing country and why organizations in such countries may fail to practice these marketing practices.

2.3 Religion and culture

Religion and culture has been researched my many researchers and have proved its interdependence Durkheim (1976) argues that the acceptance of religious beliefs is an acknowledgement of the ultimate superiority of society over the inferior individual. And when the whole society is under discussion then the culture is the parameter to measure the society as a whole.

2.4 Culture and Consumer Behavior

David (2000) examined the differences in consumers’ shopping behavior and product prices in grocery stores due to cultural orientation. He used a field setting in Southern California, where he compared samples of American and Chinese culture on two occasions, each five years apart. He concluded that price sensitivity and the importance of the status of buyers differ substantially between Chinese and American cultures. Consistent with these differences, he also found that these two cultural groups have dramatically different shopping practices. Chinese use multiple senses when examining unpackaged food, and do so far more than American shoppers. He found that these differences range from 37% for packaged goods of the same brand and size to more than 100% for meats and seafood of the same type and description. While concluding he argued that differences in culture provide the most likely explanation for the differences in prices between the two types of super markets.

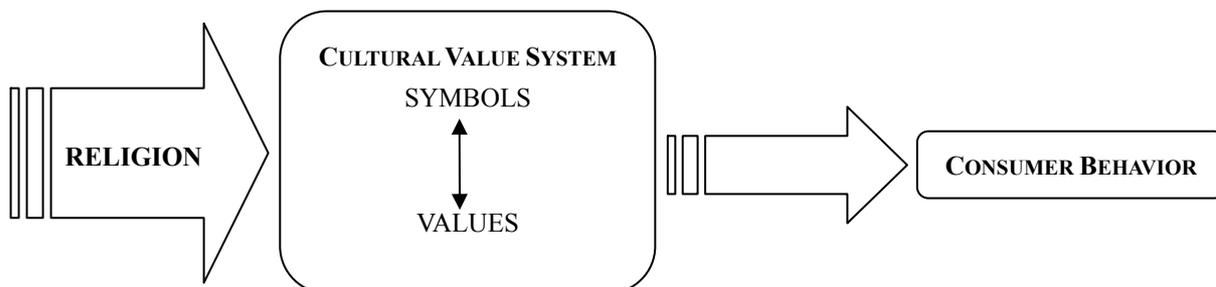
2.5 Religion, Culture and Consumer Behavior

Andrew (2005) discussed that religion’s influence in consumer research remains under-researched. He explored religiosity’s effect on culture and consumption by comparing Indians living in Britain, with Asian Indians and British Whites. His research is relevant to both academics and practitioners who wish to understand the role of religion’s influence regarding culturally determined consumer behaviors. He used a questionnaire measuring family, self-identity, materialism, possessions as status symbols and reference groups were administrated in London and Mumbai. Religiosity was measured by religious institution attendance and the importance of religion in daily life. A total of 215 questionnaires were submitted to factor analysis, identifying six factors. His analysis indicated that Indians living in Britain and British Whites sample groups were culturally less group and consumption-oriented than Asian Indians. Declining levels of religiosity produced mixed results for Indians living in Britain, when compared to Asian Indians, indicating that: attendance at a religious institution is not akin to viewing religion as an important aspect of daily life, a diversity of religiosity determined consumer behaviors across the Indian sample groups, and religion is an acculturation agent.

3. Theoretical Framework

4. Variables

4.1 Independent Variables



- 1) Religion
- 2) Cultural Value System

4.2 Dependent Variables

Consumer Behavior

5. Research Design

5.1 Sampling Technique

In this research attempt “Convenience Sampling” (a form of Non probability Sampling) technique has been used. This technique is used to make research process faster by obtaining a large number of completed questionnaires quickly and economically. Only the universities in Islamabad were selected for the study. The platform which helped us to select the universities was the website of Higher Education Commission of Pakistan. This website contains all necessary information of the universities.

5.2 Survey methods

Management science research studies have used surveys as methods of data collection many times in history. We followed the same approach because secondary data in this field is not available in Pakistan. Due to the shortage of time, we only contacted 315 students for data collection. Through this method we collected 300 responses out of a total of 315, but few problems reduced the response rate efficacy therefore the data collection was slow. For the

survey, questionnaires developed consisted of 5 likert scale point, 5 for strongly agree and 1 for strongly disagree.

5.3 Response Rate

Out of the total of 315 respondents only 300 responses were considered as complete. All the questionnaires were self administered. The table 2 is showing the sample from each of the four universities taken. After data collection, we coded it in SPSS 15. For calculating results, Regression analysis and Correlation are used.

Insert Table 2 here

5.4 Questionnaire

The data collection was through questionnaires consisting of dependent variables (consumer behavior), independent variables (culture value system and religion). The questionnaire was developed depending upon the extensive literature review Lindridge (2005), Luna (2001), Slowikowski (1997) where as the consumer purchase behavior questions were adopted from Kaur (2008) and Wang (2006). In the mentioned research studies likert scale questionnaire was used. There was a repetition of one question just to check as if the respondent is answering the questions carefully or not and those respondents who did not mention it as a mistake or gave different answers were excluded. This practice was also adopted from Wang (2006) which turned out to be very helpful in checking the reliability of the responses.

6. Results

In order to check the reliability of the instruments the Cronbach Alpha was calculated and the results were found very significant as shown in the table 3. The results for the Islamic religiosity is 0.54 showing 54% reliability where as that of consumer purchase behavior is 0.61 showing 61% reliability and that of culture is 0.73 showing 73% reliability.

Insert Table 3 here

In order to check the interrelation between the dependent and the independent variables the correlation and the descriptive statistics was applied which is shown in the table below. The table shows that there is a great significance between the Islamic religiosity and the culture i.e. 58% where as there is no significant relation between the Islamic religiosity and the consumer purchase behavior where as on the other side there is again a relatively significant correlation between the culture and the consumer purchase behavior.

Insert Table 4 here

The table 4 is showing the model summary in which the R square and the adjusted R Square along with the standard error are present. There is no considerable difference between R Square and R Square change which shows that culture is having a very minute change between religion and consumer behavior.

Insert Table 5 here

Table 5 is showing the correlation between and among the variables. The culture and the Islamic religiosity are showing the most significant correlation of 43% and towards the consumer behavior it shows little correlation about 9% which is in line with our study and research. In contrast to culture the consumer behavior shows 9% relation with culture and a negative 9% towards the religiosity, which is again in accordance with the research model which is derived from the previous literature showing that culture is having a direct effect and the religion is having an indirect effect on consumer behavior. Some researchers may suggest by looking at the model that culture may leaning more towards a moderating variable because the significance of the relation of the two variables are not too high. Thus, culture should be considered as an effete rather then effecter. However this study signify that and prove with positive relationship that culture has effect from and to the religiosity and also have a significant impact on consumer behavior. Sometime due to the limit of the questionnaire or the respondent we cannot provide a significant impact while quantifying the results.

Insert Table 6 here

The table 6 is showing the coefficient matrix in which the Beta is given which helps us to see which among the two independent variables influences most of the variance in ITL (i.e. is the most important). If we look at the column of Beta we see that the highest number in the beta is .447 for culture, which is significant at .0001 level. It may also be seen that it is the only independent variable that is significant.

7. Discussion and Conclusion

The results of the 300 respondents taken from the universities from the Islamabad are showing a high amount of correlation between the culture and consumer behavior and also that there is no direct impact of religion on consumer purchase behavior. But if we take it as the other way round we can say that religion has an indirect

impact on the consumer behavior where as the culture and the religion are directly correlated with each other. In a society like that of Pakistan the religion and culture both are strong and as far as the consumer purchase behavior is concerned the lesser stronger that is the culture is having more impact than the more stronger item the religion.

Religion and culture has been in contrast with each other from the beginning as they play an important role in the society and so we can say from the results and the finding that culture and religion together impact the consumer purchase behavior.

In this research only the apparel purchase behavior was considered where as the other purchase behaviors or any other consumer behavior can be taken in consideration. The reason for choosing this purchase behavior was the link to the university students as they were between the age group of 18 – 30 and in this age group the common thing between them was the apparel purchase which they do of their own choice. So it was considered as the best purchase behavior amongst the university students and it can be said as the limitation of the research as well.

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Table 1. Summary of selected Prior studies

Author	Theme	Focus	Findings
Douglas (1976)	Linked values with ethnicity	Consumer Behavior	The national background was more important than the life-style differences.
Mayer and Sharp (1962)	Relationship between religious association and worldly success	Economics Behavior	Religion supports the efforts. Ethnic background is also important.
Lenski (1961)	Religion and Culture	Behavior	Complex subcultures and social heritage are products of religions.
Greeley (1963)	Religion and Behavior	Behavior	The cause influences the religion as independent or dependent.
Hirschman (1983)	Relationship between religion and consumption	Consumer Behavior	Consumer behavior is affected by religious affiliation.
Wilkes, Burnett, and Howell (1986)	Religiosity and Consumer Behavior	Consumer Behavior	Religiosity is a feasible consumer behavior construct. Attendance to the religious institution cannot well measure religiosity.
Sood (1995)	Religiosity , culture and religion	Consumer Behavior	In strong cultures the religiosity has no significant effect on consumer behavior.
Slowikowski (1997)	Culture and Product adoption	Consumer Purchase Behavior	Culture has an impact on the factors like Traditions, Religion and Fatality.
Luna (2001)	Culture value system and consumer behavior	Consumer Behavior	Culture has an impact on consumer behavior, which can be controlled by marketing communication.

Table 2. (University Response Rate)

No.	Industry	Sample	No.	University	Sample
1	IIUI	150	2	COMSATS	50
3	NUML	50	4	NUST	50
	N = 300				

Table 3. Reliability Statistics

Variables	Cronbach's Alpha
Islamic Religiosity	.54
Consumer Purchase Behavior	.61
Culture	.73

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.455(a)	.207	.202	.33483

a. Predictors: (Constant), Culture, Islamic Religiosity

Table 5. Correlations

		Culture	Islamic Religiosity	Consumer Behavior
Pearson Correlation	Culture	1.000	.435	.095
	Islamic Religiosity	.435	1.000	-.090
	Consumer Behavior	.095	-.090	1.000
N	Culture	300	300	300
	Islamic Religiosity	300	300	300
	Consumer Behavior	300	300	300

Table 6. Coefficients (a)

Model		Un-standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.577	.317		1.823	.069
	Culture	.555	.064	.447	8.614	.000
	Islamic Religiosity	.072	.028	.135	2.595	.010

a. Dependent Variable: Consumer Behavior

Appendix

FEED BACK FORM

UNIVERSITY: _____

GENDER: MALE

FEMALE

AGE GROUP: 34-37

30-33

26-29

22-25

18-21

ISLAMIC RELIGIOSITY

	Ideological Dimensions	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree
1.	I believe there is only one Allah and nothing can happen without His will.	5	4	3	2	1
2.	Muhammad (PBUH) is His last prophet.	5	4	3	2	1
3.	I have firm belief in all the basic ideological dimensions of Islam.	5	4	3	2	1
Ritualistic Dimension						
1.	I regularly offer prayer five times a day.	5	4	3	2	1
2.	I fast regularly during Ramadan.	5	4	3	2	1
3.	I pay Zakat every year according to the ratio prescribed by Islamic Shariah.	5	4	3	2	1
Intellectual Dimensions						
1.	<i>I know the basic and necessary knowledge about my religion.</i>	5	4	3	2	1
2.	I always try to follow Islamic injunctions in all matters of my life.	5	4	3	2	1
3.	I never offer Sajjda at saint's graves.	5	4	3	2	1
Consequential Dimensions						
1.	It is my duty to give respect to others and give them their rights according to Islamic injunctions.	5	4	3	2	1
2.	I try to be honest and fair with others.	5	4	3	2	1
3.	I try to avoid any activity, which hurt others.	5	4	3	2	1
Experimental Dimension						
1.	I feel pleasure and satisfaction in following Islamic teachings.	5	4	3	2	1
2.	I feel pleasure by seeing others following Islamic teachings.	5	4	3	2	1
3.	I have feeling of being afraid of Allah.	5	4	3	2	1

APPAREL (CLOTHING) PURCHASE BEHAVIOR

	Environmental Influences	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree
1.	Ample Parking.	5	4	3	2	1
2.	Ample walking space between merchandise.	5	4	3	2	1
3.	Good quality apparel merchandise.	5	4	3	2	1
4.	Reasonable price ranges of apparel.	5	4	3	2	1
5.	Brand Selection.	5	4	3	2	1
6.	Sufficient lighting.	5	4	3	2	1
7.	Sales personal are not giving me pressure to buy.	5	4	3	2	1
8.	Sales personal are willing to assist you.	5	4	3	2	1
9.	Appropriate number of sales personal in store.	5	4	3	2	1
10.	Appropriate number of sales personal in store.	5	4	3	2	1

	Individual Influence Apparel is:	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	
1.	<i>Important to me</i>	5	4	3	2	1	<i>Unimportant to me</i>
2.	Of no concern	5	4	3	2	1	Of concern to me
3.	Means a lot to me	5	4	3	2	1	Means nothing to me
4.	Matters to me	5	4	3	2	1	Does not Matters to me
5.	Insignificant to me	5	4	3	2	1	Significant to me

	Cultural & Religious Influence	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree
1.	I wear Pakistani clothing as a sign of pride in my ethnic heritage.	5	4	3	2	1
2.	I wear ethnic apparel to attend cultural functions.	5	4	3	2	1
3.	I keep in mind the religious limitations while buying apparel.	5	4	3	2	1
4.	My parents like when I attend cultural functions.	5	4	3	2	1
5.	My family like when I buy Pakistani apparel.	5	4	3	2	1