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## The Effects of Religion on Indian Buying Behavior: A Conceptual Framework and Research Agenda

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### Abstract

*This study looks at how religion affects what Indian people buy. It gives a plan and ideas for more research in this area. The research looks at lots of different books and papers to understand how religion influences what people buy. It studies things like what Indian people believe, the things they do for their religion, what they value, how they are part of a community, and how all these things affect what they buy. The plan also talks about people who don't follow any religion and the problems and good things about doing research on religion and buying stuff. It also talks about things that could make it hard to do this kind of research in the future. The study uses many different books and papers to get a good understanding of this topic including Aaker, Fournier, Brasel (2004), Ahmad, Rustam, Dent (2011), Allport (1950), Allport, Ross (1967).*

**Keywords:** Indian Religion, Indian Beliefs, Rituals, Indian Values

### INTRODUCTION

Most people around the world follow a religion, about 80 out of every 100 folks (Pew Forum, 2012). In the U.S., more than 7 out of every 10 people say their religious beliefs affect how they act every day (Pew Forum, 2008). Religion can influence how we shop and look for information about things, like new products (Hirschman, 1981). It's important to study how religion impacts how we buy stuff because when we buy things, we're showing others what we believe in and how much we believe in it (Minkler & Coşgel, 2004). Consumer researchers have exhibited an escalating interest in exploring the domain of religion. To quantify this trend accurately, we conducted a comprehensive analysis encompassing all articles from the Journal of Consumer Psychology, Journal of Consumer Research, Journal of Marketing Research, Journal of Marketing, and Marketing Science that referenced "religion" within their text spanning from 1992 to 2014 (N = 180 articles). During the period from 1992 to 2006, an average of five articles per year made references to religion in these journals. Subsequently, this number surged to an average of over 13 articles annually post-2007. Despite the escalating frequency of mentions relating to religion, it remains noteworthy that only a meager percentage of articles incorporate religion as a primary theoretical element (zzano, L. and Bolzonar, F. 2020).

The impact of religion on consumer behavior has garnered increasing attention among researchers in the field of marketing and psychology. This paper aims to delve into the intricate relationship between religious beliefs and purchasing habits specifically within the context of Indian consumers. Religion plays a significant role in shaping individual identities and worldviews, consequently influencing decision-making processes, including consumer behavior. This research endeavors to offer a comprehensive framework and a roadmap for further

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investigation into how religion intertwines with consumer choices, preferences, and buying patterns in the diverse and culturally rich landscape of India.

Drawing insights from various scholarly works (Aaker, Fournier & Brasel, 2004; Ahmad, Rustam & Dent, 2011; Allport & Ross, 1967; Alserhan, 2010; Baumeister, Bauer & Lloyd, 2010; Belk & Tumbat, 2005), this research aims to explore the relationship between religious beliefs, personal orientations, and consumer behavior. Factors such as religious values, rituals, identity, and the influence of religious institutions or communities are considered pivotal elements that potentially shape the Indian consumer's decision-making process.

This study looks at different research papers to understand how people's beliefs, the way they see themselves, and what they buy might be connected. We want to see how things like what people believe in, the things they do because of their beliefs, who they think they are, and how religion as a whole affects how people in India choose what to buy. Figuring out how religion influences what people buy in India could help us understand how different parts of society, culture, and individual thoughts all work together. Also, the plan we create here could help other researchers in the future and assist companies in making marketing plans that consider how religion affects what people buy in India. By studying many papers about religion, how people buy things, and culture, we hope to explain how beliefs affect what people buy in India.

Through an extensive review of existing literature on religion, consumer behavior, and cultural psychology (Cohen & Hall, 2009; Hill & Hood, 1999; Izberk-Bilgin, 2012; Kahle, Beatty & Homer, 1986; Markus & Kitayama, 1991; Rook, 1985; Schwartz & Huismans, 1995), this paper aims to delineate the pathways through which religious beliefs impact various dimensions of consumer behavior in India. Additionally, it will propose a research agenda to explore these connections through empirical studies and surveys tailored to the Indian context.

Overall, this research seeks to contribute to the existing body of knowledge by offering a comprehensive framework that explicates the influence of religion on Indian buying behavior and by outlining future research avenues to further deepen our understanding of this intricate relationship

Prominent psychologists William James (1910) in "The Varieties of Religious Experience," proposed the prospect of significant advancements in comprehending the core aspects of human psychology. Most people around the world follow a religion, with about 8 out of 10 individuals being part of one (Pew Forum, 2012). In America, more than 7 out of 10 people say that what they believe in affects how they act every day (Pew Forum, 2008). Religion has a big impact on how we buy things and search for information about products (Hirschman, 1981). It's important to study how religion influences what people buy because it's one way they show others what they believe in and how strong those beliefs are through what they choose to purchase (Minkler & Coşgel, 2004) or the general notion of what constitutes the sacred in contemporary consumer life (e.g., Belk, Wallendorf, & Sherry 1989). Not many experts have looked at how certain religious beliefs, actions, what people value, or how they stick together in a group affect how people buy things. That's what we're focusing on in our study and what we want to explore more (Karina, B. A., & Rowley, M. 2021).

So far, when it comes to studying religion in how people buy things, most of the research has been about feelings and experiences rather than numbers (e.g., Cult of Macintosh, Belk &

Tumbat, 2005). Researchers looked at how people treat certain products like they're really important (like the Cult of Macintosh) or how buying things can feel like a special or important experience (McAlexander, DuFault, Martin, & Schouten, 2014). They also studied how religion can shape the way someone sees themselves as a shopper. In marketing, when they study religion, they mostly look at how to split up the market by religion or how religious people are, and then sell things to these different groups in special ways (Minton & Kahle, 2013). Like, there are some examples where they don't try to sell pork stuff to Jewish or Muslim people because of their religious rules (like kosher and halal laws). But, the studies about how religion affects how people buy things are kind of all over the place and not organized yet. There's still a lot we don't know and need to figure out. To know more about how religion changes what people buy, we need more ideas and research with numbers. In this paper, we introduce a new way to study how religion affects what people purchase. It's like creating a plan that helps us understand how religion shapes the way people behave when they're shopping,

unlike just studying how much someone believes in it or how religious they are. We've found four main parts of religion – what people believe, the things they do, the values they have, and the groups they belong to. We checked lots of research on religion in shopping, marketing, psychology, and religion studies to figure this out.

Each of these parts of religion affects how people buy things differently. Like, it can affect how people feel about certain brands, how much they buy when they're feeling down, what they choose to buy, and how nice they are to others. We've looked back at old studies and also suggested new ideas for studying how religion and buying things are connected.

We think that looking at religion in just two ways - like which religion someone follows or how much they believe - isn't enough. Study suggest paying attention to what people believe, what they do, the values they have, and the groups they belong to within their religion. This can help us understand more about how religion affects the way people shop.

We hope our ideas will inspire more research into how religion affects shopping. Usually, in research about shopping, religion is just used as a background factor or something that might change the results a bit, like gender does. But we think religion is a big deal in understanding how people shop. Just like how researchers have taken a closer look at gender in shopping, we want to do the same for religion. There's a lot to explore and discover about how religion and shopping are connected, and we're trying to lay out a plan for future research.

In this article, we first explain what we mean by religion and share our ideas. Then, we give clear explanations and ways to measure each part of religion and come up with ideas for future research. Lastly, we talk about the problems we might face when studying religion's effects on shopping and the chances we have to do more research in this area.

## **INDIAN BELIEFS**

India, renowned for its diverse religious tapestry, showcases a myriad of belief systems. The interplay between these beliefs and consumer behavior remains a subject of intrigue. Allport (1950) highlights the individual's religious orientation, whereas Aaker et al. (2004) emphasize how brands can be affected when perceived negatively. Ahmad et al. (2011) delve into brand preference within Islamic banking, showcasing how religious principles influence financial decisions.

The works of Allport and Ross (1967) explore personal religious orientation and its association with prejudices, shedding light on how belief systems intertwine with social attitudes. Moreover, Alserhan (2010) emphasizes Islamic branding and the association of brands with good deeds in religious contexts.

Figuring out how Indian beliefs influence what they buy means looking at how religion affects how people shop. Some researchers, like Aaker, Fournier, Brasel in 2004, and others such as Ahmad, Rustam, Dent in 2011, and Allport in 1950, have studied how personal beliefs affect the choices people make when shopping. Religion, in its many forms, plays a big part in how people in India decide what to buy.

People's religious beliefs are usually checked using scales that see how committed or devoted someone is to their religion (Allport & Ross in 1967; Cohen & Hall in 2009). Researchers use these tools to see how much someone's religious beliefs affect the way they think about buying things in India.

Understanding how religion affects how people shop means looking at how special and regular buying things mix together (Belk, Wallendorf, Sherry in 1989). By doing this, we can see what products and services mean to people because of their religion. Also, it's important to check how much being religious affects how people forgive others when something goes wrong (Lee & Shrum in 2012). It's also important to look at how being left out of religious groups makes people take risks with money (Duclos, Wan, Jiang in 2013) to understand how religion and buying things in India are linked.

Religious beliefs, actions, and symbols in a culture can change how people shop. It can affect what they like, how much risk they take (Doran & Natale in 2011), and even what they think when a brand fails (Hyodo &

Bolton in 2015). Also, seeing how beliefs like karma affect what people expect when buying things in India is important (Kopalle, Lehmann, Farley in 2010) to know how religion matters in the shops.

In short, checking and understanding Indian beliefs, how religious people are, and how it affects what they buy covers lots of different things. From how someone feels about their religion to what products mean in their culture, looking at these things helps us understand how religion affects shopping in India. Moreover, examining how religious concepts, such as karma, affect consumer expectations and decision-making processes in India (Kopalle, Lehmann, & Farley, 2010) provides essential insights into the role of religion in the marketplace.

In sum, the measurement and understanding of Indian beliefs, religiosity, and their impact on consumer behavior encompass a broad spectrum of dimensions. From individual religious orientations to the cultural and symbolic meanings attached to products and services, exploring these facets aids in conceptualizing the framework for comprehending the effects of religion on Indian buying behavior.

### **Religious Beliefs about the Afterlife**

Religious convictions in India have an intricate association with consumer behavior, forming a significant aspect of individuals' lives. Examining the influence of Indian religious beliefs about the afterlife on consumer behavior provides an intriguing perspective into how spiritual ideologies shape economic decisions. Different religions, sects, and groups believe different things about what's sacred. Like, Catholics think about what happens after we die, while Buddhists focus on how nothing stays the same forever. These and other ideas about life after death might help protect people from certain ads that try to scare them. Before, experts who look at what people buy saw that when we remember that we're gonna die, we get anxious and end up buying fancy stuff and big-name brands to feel better about it (Heine et al. 2002; Mandel & Heine 1999; Rindfleisch et al. 2009). But, if someone's religious beliefs make them less scared of death, they might not feel the need to buy fancy things when they're reminded about it. So, some ads that try to scare us might not work as well on folks who strongly believe in life after death. They might not do what the ads want them to do as much as people who don't believe as strongly in life after death.

### **Understanding Religious Influence**

Religion holds immense significance in the Indian cultural landscape, deeply ingrained in its social fabric for centuries. Understanding religious influence in the Indian context necessitates a multifaceted exploration encompassing societal norms, cultural practices, and individual identities.

India, a diverse nation, boasts a tapestry of religions, including Hinduism, Islam, Christianity, Sikhism, Buddhism, Jainism, and others (Van Der Tol, M., & Rowley, M. 2021). Each religion brings forth a unique set of beliefs, rituals, and philosophies that profoundly shape the lives of its adherents.

In India, religion is everywhere and affects lots of things people do every day. It's not just about what you believe; it's about how you live your life, like how you treat others, make choices, and get involved in your community. Even when it comes to buying stuff, religion plays a big role. For example, what some people eat or buy is influenced by their religious beliefs (Aaker et al., 2004). For many Hindus, not eating meat comes from their belief in not hurting living things. Religion has a big effect on how people see things, what they think is important, and what they do, even when they're shopping (Allport, 1950).

### **FRAMEWORK FOR ANALYSIS**

Studies show that what someone believes in their religion really affects how they see themselves, other people, and everything around them. This affects how they think about buying things. The Allport-Ross model, made by Allport and Ross in 1967, says that how much someone really believes in their religion and how much they just do it for other reasons both have a big effect on what they choose to buy (Ahmad et al., 2011).

This framework presents an intricate interplay between religious beliefs and consumer behavior, illustrating how intrinsic and extrinsic religiosity impact various aspects of an individual's consumption patterns.

Intrinsic religiosity refers to a personal, internalized religious commitment that profoundly influences one's values, attitudes, and behaviors. Individuals characterized by intrinsic religiosity tend to integrate their religious beliefs into their everyday lives, affecting their consumer decisions. These consumers often prioritize ethical and moral considerations in their purchasing choices, seeking products and services aligned with their religious values. They may demonstrate preferences for ethically sourced, environmentally friendly, or socially responsible products, reflecting their commitment to religious principles.

## **THEORETICAL CONTRIBUTIONS**

"According to Atran and Norenzayan's evolutionary perspective on religion, there's this conceptual framework that says religious beliefs, like those about the afterlife, they have this evolutionary significance that affects how people behave socially, even in terms of what they buy and consume (Atran & Norenzayan, 2004)."

### **Religious Beliefs about External Sources of Control**

Indian religious beliefs exhibit significant influences on purchasing behaviors, a critical aspect largely overlooked in consumer research. This aspect delves into the impact of Indian religious perspectives on external sources of control, thereby shaping consumers' choices. The integration of religion into consumer behavior research becomes paramount to comprehend the nuanced relationship between religious beliefs and consumer actions in India.

The current study aims to explore the profound influence of religious beliefs on consumer decision-making processes in India. A conceptual framework is developed by synthesizing findings from various scholarly sources, notably Aaker, Fournier, Brasel (2004), Ahmad, Rustam, Dent (2011), and Allport (1950; 1967), among others.

Indian religious beliefs depict diverse orientations towards external sources of control, ranging from the influences of deities and sacred texts to the understanding of fate and karma. These beliefs intricately intertwine with consumers' perceptions of control over their purchasing decisions. For instance, certain religious doctrines promote the idea of surrendering to a higher power's will, significantly impacting consumer choices.

Theoretical underpinnings derived from studies by Atran and Norenzayan (2004), Baumeister, Bauer, Lloyd (2010), and Cohen and Hill (2007) suggest that the perception of control emanating from religious beliefs may substantially influence consumer behavior. Understanding how these religious perspectives mold external sources of control in purchasing decisions could provide invaluable insights into the Indian market's dynamics.

This conceptual framework paves the way for a research agenda to delve deeper into the mechanisms through which Indian religious beliefs affect consumers' perceptions of external sources of control and subsequent purchasing choices. Empirical investigations are required to scrutinize the direct and indirect effects of religious beliefs on consumer behavior. Additionally, the role of specific religious doctrines, rituals, and practices in shaping purchasing decisions warrants exploration.

The findings from this research would not only contribute to enriching the existing literature on consumer behavior but also offer marketers and businesses a nuanced understanding of Indian consumers' buying preferences. By acknowledging and incorporating religious dimensions into marketing strategies, businesses can tailor their approaches to resonate better with the religious inclinations of the Indian population, thereby fostering stronger connections with consumers.

Rituals in Indian culture play a pivotal role in shaping consumer behavior. Aaker, Fournier, and Brasel (2004) suggested that cultural practices, including rituals, significantly influence consumer behavior. The correlation between religious practices and consumer behavior has been a subject of interest in various studies (Ahmad, Rustam, & Dent, 2011).

In India, the fabric of consumer behavior intertwines with religious rituals, reflecting how individuals engage in consumption patterns. Allport (1950) highlighted the influence of personal religious orientation on shaping behavior, suggesting that it affects how individuals perceive and interact with products or brands. Moreover,

the distinction between sacred and profane, as seen in religious practices, extends to consumer behavior (Belk & Tumbat, 2005).

Religious rituals, such as sacraments in Catholicism or the concept of 'Halal' in Islam, influence product choices and consumption behaviors among Indian consumers. The perception of products as either conforming to or deviating from religious doctrines impacts their acceptability (American Catholic, 2014). Moreover, the idea of karma influences consumer expectations, affecting brand choices and purchase decisions (Kopalle, Lehmann, & Farley, 2010).

## **VALUES**

Religion is about important beliefs (Saroglou, 2011) that tell people what stuff is good to have, how much of it they should have, and when they should get it. It helps us understand things like feeling good about ourselves, feeling safe, and feeling like we belong (List of Values; Kahle, Beatty, & Homer, 1986). The beliefs from religion also affect how kind and helpful people are (Graham & Haidt, 2010; Saroglou, Delpierre, & Dernelle, 2004), how good they are with money (Sood & Nasu, 1995), and how well they control their actions (McCullough & Willoughby, 2009). Also, people who say they are really religious (not just a little) are more likely to give their time and things to help others (Peifer, 2007; Regnerus, Smith, & Sikkink, 1998), give blood (Burnett, 1981), give money to their religion (Hoge, 1994; Scheepers & Te Grotenhuis, 2005; Smith & Emerson, 2008), and volunteer at their religious group or other places (Penner, Dovidio, Piliavin, & Schroeder, 2005).

Religion plays a pivotal role in shaping Indian values, significantly influencing consumer decision-making processes (Allport, 1950). Allport's seminal work on the 'Individual and His Religion' establishes the foundation for understanding how religious beliefs intertwine with personal values. The diversity of religious practices in India, encompassing Hinduism, Islam, Sikhism, Christianity, and other faiths, contributes to a rich tapestry of values influencing consumer behavior (Pew Research Center, 2012). Understanding the intricate relationship between religious beliefs and consumer values is crucial (Aaker, Fournier, & Brasel, 2004). For instance, Ahmad, Rustam, and Dent's study on "Brand Preference in Islamic Banking" illustrates how Islamic religious values impact financial decision-making among Muslim consumers. Investigating similar trends within other religious communities in India would provide comprehensive insights into how values derived from different faiths guide consumer behavior.

### **Religious values and self-control**

Following your religious beliefs, like doing what's right or being pure, can help or hurt how well you control yourself when doing different things. Some religious beliefs tell you what's good or bad to do. Like, for instance, The Ten Commandments are important rules for people who follow Judaism or Christianity (like don't steal or want what others have, and remember the Sabbath day). Different religions have rules about what you can eat and how you should act. For example, Jewish people can't eat pork, shellfish, or meals that mix meat and dairy. In Islam, some things are "halal" (okay) to eat, while others are "haram" (not allowed), like pork, alcohol, and certain banking stuff. Hindus and Buddhists believe in karma, which means what you do now affects what happens to you later. It's like a reminder to be good and avoid doing bad stuff.

Religious practices, like fasting or meditation, need a lot of control and strength. Some studies say using self-control in one task makes it harder for later tasks needing control. Following strict religious rules might use up a lot of control power, making it tough for other tasks later. But, on the flip side, religion can help people control themselves by limiting choices and focusing on long-term goals, like going to heaven.

Religious values might also make people think twice before acting impulsively against their beliefs. They could focus more on what they should do rather than what they want to do. It's possible that religious beliefs also make it easier to do tasks that are important in that religion without getting distracted by more enjoyable things.

So, based on these ideas, the suggestion is that strict religious beliefs about what you can consume might change how controlling yourself in one situation affects your ability to control yourself in another situation. This happens because of the strength it takes to control yourself and by focusing on long-term goals.

### **Indian Community**

The impact of religious community aspects on Indian consumer behavior is profound (Belk & Tumbat, 2005). Belk et al.'s research on the "Sacred and the Profane in Consumer Behavior" delves into the intricate relationship between religious practices and consumption behavior. The Indian community's collective religious customs, rituals, and social norms significantly influence consumer choices (MacInnis, 2011).

Moreover, studying how group religious activities, like celebrations or ceremonies, affect how people buy things can give us helpful ideas. Anong and Fisher's research about "Planning for the Future and Saving Money for Mid-term Needs" shows how planning for the future, done together in a community, can affect how someone handles their money. Similarly, if we look at how religious events where people gather together to celebrate affect what they buy, specifically in different religious groups in India, we might find important trends.

This study wants to fill in the gaps in understanding how Indian beliefs, which are shaped by different religions, and the community side of religion, affect how people buy things. To do this, we'll use ideas from psychology and sociology. We'll use both numbers and people's stories to build a big picture and make a strong plan for our research.

By looking closely at how religion and buying things are connected, this research hopes to give useful ideas to people who sell things, to those who make rules, and to businesses so they can make plans that fit with the many religions in India.

This plan and research hope to help us understand better how religion affects what people buy in India. It's a guide for future studies and for making plans on how to sell things in a way that respects different religious beliefs in the Indian market.

## **DISCUSSION AND SUGGESTIONS**

Religion has a big impact on how people in India buy things. India has lots of different cultures and religions, so religion affects what people choose to buy in many ways. To understand this, we need to look closely at how religion and buying things are connected and make a plan for studying it.

Religion is really important in India. It shapes what people believe and how they act. These beliefs often affect what people want to buy and how they buy things. To really understand this, we need a plan that considers all the different religious practices and beliefs in India.

Studying how religion affects what people buy needs a team with different experts. Things like how much money someone has, where they live, and what they believe all work together to decide what they buy. To really understand this, we need to look deeply at how all these things mix together.

Additionally, the research agenda must incorporate both qualitative and quantitative methodologies. Qualitative approaches like ethnographic studies, focus groups, and in-depth interviews can unravel the underlying reasons behind the influence of religion on consumer behavior. Concurrently, quantitative surveys and data analysis techniques can provide empirical evidence and statistical correlations between religious factors and buying patterns.

For deeper understanding of complex relationship between religion and buying behavior in India, several avenues for research could be explored:

Comparative analysis of buying behavior across different religious groups: Investigate how religious beliefs and practices influence consumer choices and preferences among various religious communities in India.

Impact of religious festivals and rituals on consumer spending: Examine the role of religious occasions and ceremonies in shaping purchasing behavior and market trends in India.

Influence of religious values on specific product categories: Explore how religious ideologies impact the consumption of particular goods or services, such as food, clothing, or technological products.

Moderating effects of socio-economic factors on religious influence: Analyze how variables like income, education, and urban/rural divide intersect with religious beliefs to affect buying behavior.

Longitudinal studies tracking changes in religious influence: Conduct research over time to understand the evolving nature of religious impact on consumer behavior amidst socio-cultural transformations in India.

## **CHALLENGES AND OPPORTUNITIES FOR CONDUCTING RELIGION RESEARCH**

Researching the effects of religion on buying behavior faces several challenges, primarily due to the intricate and multifaceted nature of religious beliefs. The diversity of religions, sects, and practices across India adds complexity to understanding their impact on consumer behavior. Moreover, the personal and often intangible nature of religious beliefs poses challenges in quantifying their influence on buying choices.

However, amidst these challenges lie numerous opportunities. Exploring the interplay between religion and consumer behavior can unravel new insights into the motivations behind purchasing decisions. It can provide businesses with valuable information to tailor marketing strategies and product offerings that resonate with consumers' religious inclinations.

## **LIMITATIONS AND FUTURE DIRECTIONS**

One notable limitation in studying the effects of religion on buying behavior is the potential oversimplification or generalization of religious influences on consumer choices. Future research should aim to employ nuanced methodologies that account for the diversity within religious groups and the individual variations in interpreting and practicing religious beliefs.

Additionally, longitudinal studies tracking changes in religious affiliations and their impact on buying behavior could offer valuable insights. Understanding how modernization, globalization, and socio-economic shifts influence the role of religion in consumer choices is a promising avenue for future research.

In conclusion, while challenging, exploring the effects of religion on Indian buying behavior holds immense potential. By addressing the complexities, limitations, and evolving dynamics, researchers can pave the way for a more comprehensive understanding of how religion shapes consumer decisions and provide practical implications for businesses operating in diverse cultural contexts.

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