# MEDIATING EFFECTS OF FAITH DRIVEN CONSUMPTION (FDC) ON RELIGIOSITY AND APPAREL SHOPPING ORIENTATION

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## ABSTRACT

This study introduces a new construct, faith driven consumption (FDC), and then examines the relationships among religiosity, FDC, and apparel shopping orientation. A sample of 333 US Christian consumers was used, and the survey data were analysed with structural equation modelling. The results show that higher levels of religiosity increase the level of FDC. Moreover, FDC increases the level of brand consciousness, brand loyalty, quality consciousness, and decreases consumers' price consciousness. More importantly, FDC plays a role in counterbalancing the impact of religiosity on brand consciousness, brand loyalty, and price consciousness. Specifially, FDC reverses the negative effect of religiosity on brand consciousness and brand loyalty. Thus, FDC is a more effective construct than religiosity when investigating the effects of religions on consumers' behavior in the marketplace.

*Keywords*: religiosity, faith driven consumption, apparel shopping orientation, mediator, Christian

## INTRODUCTION

As an important component of culture, religion provides frameworks for values, beliefs, and practices for its members (Worthington et al., 2003). It affects consumers' behavior and influences their likes and dislikes (Rehman & Shabbir, 2010). It also impacts consumers' purchasing decisions (Essoo & Dibb, 2004) because they may consume or reject certain products and/or brands to demonstrate their religious identity (Lindridge, 2005; Schroeder, 2000). However, limited studies have focused on this topic because of the sensitivity of the topic, validity of measurement scales, methodology issues, and lack of theory (Swimberghe, Flurry, & Parker, 2011).

Investigating how religion influences consumer behavior, including brand choices and patronage behavior, is important. One of the main focuses in consumer behavior research on religion is religious commitment, which is religiosity. Commonly, religiosity is "the degree to which a person adheres to his or her religious values, beliefs, and practices, and uses them in daily life" (Worthington et al., 2003, p. 85). Marketing and consumer behavior researchers started to investigate the role of religion and religiosity in the marketplace in the early 1980s. Marketing academics and industry practioners recognized religiosity as a market segmentation variable and direction for product positioning and communications (La Barbera & Gürhan, 1997). Consumers with higher levels of religiosity may behave differently in the marketplace from those with lower levels of religiosity because of the influence of religious teachings and values. However, most marketing literature primarily studies religiosity either as a categorical demographic variable or as a direct effect on a dependent variable (Davis & Jai, 2014; Hopkins, Shanahan & Raymond, 2014;

Mokhlis, 2009). In addition, the majority of studies were conducted in non-Christian countries such as India, Malaysia and Jordan (e.g. Choudhury, 2014; Mokhlis, 2009; Muhamad & Mizerski, 2010). Few studies were done in the United States in the recent decade.

According to Gallup.com (2014), the United States is predominantly a Christian nation. More than 75% of American adults identify with some sort of Christian religion, including Protestantism, Roman Catholic, and Mormonism (Gallup.com, 2014). Among Americans who have a religious identity, 94% are Christians, with the rest spread across a wide range of other religious categories (Newport, 2012). In recent years, a market segment of devoted Christian consumers has emerged. This segment of the market makes up 17% of the U.S population (41 million Americans) with a spending power of $2 trillion annually (Faith driven consumer, 2017). While it is similar in size as the Hispanic market, it has 75% more annual spending power than the Hispanic market (Stone, 2014). These consumers choose to express their religious values and beliefs in all areas of their lives, including the marketplace. Thus, faith driven consumption (FDC) is defined as consumption behaviors and patterns that align with one's religious values and beliefs.

Faith driven Christian consumers support businesses that respect or exercise Christian values through business practices. For example, Chick-fil-A's business practices, from the commitment to "be kind to employees and provide heartfelt hospitality to customers" to "closing their stores on Sundays" have contributed to its rank as the second-largest quick-service chain in the country. Chick-fil-A currently has more business in 6 days than McDonald's does in seven, and with an employee turnover rate a third of the industry average (Sas.com, 2017). One highly publicized event in 2013 was A&E network's suspension of Phil Robertson, the star of the network's then #1 hit show, Duck Dynasty, as a result of expressing his Christian beliefs on homosexuality in January 2014's GQ magazine. After a nation-wide backlash against A&E with more than 200,000 petition signatures on IStandWithPhil.com, 116,600 signatures for another petition on Change.org, and more than 1.7 million likes on a Facebook page called 'Boycott A&E Until Phil Robertson Is Put Back on Duck Dynasty', A&E reinstated Phil Robertson back on the show (dailymail.co.uk, 2013).

While faith driven Christian consumers have demonstrated a strong influence in the marketplace, Christian consumerism is still an understudied area. Although 75% of the US population self-report "Christianity" as their religion, only 23% of these Christians (17% of the population) use their religious values and believes to guide their purchasing decisions. Religiosity can be a key factor in explaining this discrepancy. However, with deep-rooted consumerism in the western societies, simply applying religiosity itself might not be enough to investigate the influence of religion in the marketplace. This may be especially true for the consumption behavior of product categories such as apparel. Apparel is instrumental for appearance management. It is also a key non-verbal communication tool. Many studies investigated the psychological meaning of dress among different consumer groups. However, studies on how religiosity affection consumers' consumption of apparel are largely unknown. Mokhlis (2006) found that at a cognitive level, people with high levels of religiosity are not fashion conscious, but at a behavioral level, they are more fashion conscious. There seems to be a disconnection in cognition and action. This is also seen with the rise of fashion brands in the U.S. such as Altar'd State and even Forever 21 that publicly identify themselves as being inspired by Christianity.

Muhamad and Mizerski (2010) argue that religiosity itself may not be the most effective and efficient measurement for studies on religion and consumer behavior. Yet, there have been very limited efforts on the conceptualization of religious influence in the marketplace (Muhamad &

Mizerski, 2010). Concepts that directly reflect the effect of religion and religiosity on consumer attitudes and/or behaviors in the marketplace can offer better understanding on how religion impacts consumer behavior. So, this study intended to introduce and explore a new construct, faith driven consumption (FDC) to the marketing research on religiosity and consumer behavior; and demonstrate the potential value of this construct by investigating the relationship among religiosity, FDC, and apparel shopping orientation.

Religiosity is a significant factor that affects consumers' shopping orientation (Davis & Jai, 2014; Essoo & Dibb, 2004; Mokhlis, 2006; Sood & Nasu, 1995). For example, religiosity can influence how a consumer makes a decision in regards to brands, price and quality or how loyal a consumer is to a brand (Mokhlis, 2006; Davis & Jai, 2014). The authors suspected FDC is a mediating factor between religiosity and shopping orientation; and FDC is a more effective construct when investigating the effects of religions on consumer purchase and shopping behavior. Specifically, this study aimed to address the following research questions: (1) what is the relationship between religiosity and FDC; (2) how does FDC influence shopping orientations in the context of apparel shopping; and (3) whether FDC mediates the effect of religiosity on consumers' apparel shopping orientation.

## HYPOTHESES DEVELOPMENT

### Religiosity and Faith Driven Consumption (FDC)

The term faith driven consumption (FDC) was first introduced by Chris Stone, the founder of a U.S. based advertising agency, Stone Agency, in 2013 (Fottrell, 2014). The agency described faith driven consumers as devout Christian consumers whose consumption and shopping behavior in the marketplace is strongly influenced by Christian values and beliefs. Generally, they come from different ethnicities, genders, and age groups, across different geographic locations, with different political views. What unites them is their strong commitment to the Christian values and beliefs that drive their purchase and consumption decisions in the marketplace (Faithnomics.com, 2012b). The authors propose that FDC can be attributed specifically to their levels of religiosity, that is, how committed they are to their religion (Essoo & Dibb, 2004; King & Crowther, 2004).

Religion consists of cognitive elements that form knowledge systems that account for and dictate attitudes and behavior (Foxall & Goldsmith, 1994; Lau, 2010; McDaniel & Burnett, 1990). Based on the theory of reasoned action (TRA), one's belief can influence his/her attitudes toward a certain behavior, hence, the attitudes may influence behavioral intention and actual behavior (Azjan & Fishbein, 1977). Thus, stronger commitment to religion (religiosity) would intensify one's cognition and behavior. In this light, religiosity has shown to influence consumers' shopping attitudes and behaviors (Davis & Jai, 2014; Essoo & Dibb, 2004; Mokhlis, 2006), and to even influence moral judgment and action towards companies (Swimberghe, Flurry, & Parker, 2011). Likewise, Christians with higher levels of religiosity may be more likely to commit themselves to aligning their values and beliefs with their purchasing decisions. Therefore, the authors hypothesize that religiosity and faith driven consumption have a positive relationship.

    H1: There is a positive relationship between religiosity and FDC.

**Apparel Shopping Orientation**

Shopping orientation is a well-established research topic in marketing literature. Stone (1954) introduced the concept of shopping orientation to capture consumers' shopping motivation, their desired shopping experiences, and anticipated shopping outcomes. Since then, shopping orientation has been defined in a number of ways. Moschis (1992) defined shopping orientation as "mental states that result in various general shopping patterns" (p. 394), and Brown, Pope and Voges (2003) defined it as related to general predisposition toward the acts of shopping. Li, Kuo and Russell (1999), on the other hand, conceptualised shopping orientation as a specific portion of lifestyle operationalized by a range of activities, interests and opinion statements that are relevant to the acts of shopping. Overall, shopping orientation is consumers' general beliefs, feelings, and actions toward shopping. It is the style in which consumers make their decisions in a shopping context.

Since Stone's (1954) seminal work, scholars have identified many different types of shopping orientation. Sprotles and Kendall (1986) identified eight consumer decision-making styles that include high-quality consciousness, brand consciousness, novelty-apparel consciousness, recreational shopping consciousness, value for money, impulsiveness, confusion from over choices, and brand loyalty. Shopping orientation varies by consumer characteristics and product category. In the apparel market, fashion consciousness, brand consciousness, and price consciousness are key apparel shopping orientations (Sprotles & Kendall, 1986; Visser & Du Preez, 2001). A few scholars (e.g. Davis & Jai, 2014; Mokhlis, 2006) adopted Sprotles and Kendall's (1986) consumer decision-making style when studying the impact of religiosity on consumers' apparel shopping orientation. So, for the purpose of this study, the authors focused the following types of shopping orientation: quality consciousness, brand consciousness, brand loyalty, price consciousness, quality consciousness, and fashion consciousness.

***FDC and brand consciousness.*** Brand consciousness refers to consumers' awareness of and tendencies to purchase well-known and national brands of fashion goods (Sprotles & Kendall, 1986). People who are motivated by ideals are grounded in knowledge and principles (Schiffman, O'Cass, Paladino, & Carlson, 2013). It can be expressed as an obedience to a personal or social code of conduct, such as religious, moral or ethical convictions (Strategic Business Insights, 2015). Since purchasing brands that respect their values is essential, faith driven consumers may not worry about, or pay special attention to regular well-known and popular brands. Shachar, Erdem, Cutright and Fitzsimons (2011) also found that when it comes to socially expressive goods such as apparel, more religious people are less likely to use branded merchandise. Therefore, the authors hypothesize that there is a negative relationship between FDC and brand consciousness.

H2: FDC has a negative relationship with brand consciousness.

***FDC and brand loyalty.*** Brand loyalty refers to consumers' commitment to their favorite brands (Sprotles & Kendall, 1986). As it is defined in this study, FDC is about consumers using their spending power to support companies and brands that are compatible to their religious beliefs. The Stone Agency' market study found that faith driven consumers are loyal to those brands and retailers, and are willing to pay more for them (Faithnomics.com, 2012a). Rindfleisch, Burroughs, and Wong, (2005) also found that religious consumers have

high levels of brand commitment. Therefore, the authors hypothesize that there is a positive relationship between FDC and brand loyalty.

H3: FDC has a positive relationship with brand loyalty.

***FDC and price consciousness.*** Price consciousness refers to consumers' purchasing low priced goods and seeking deals and sales (Sprotles & Kendall, 1986). Faith driven consumers not only actively seek brands and retailers that are compatible to their Christian faith, but are also willing to go out of their way to switch to those brands (Faithnomics.com, 2012b). To do so, they may be willing to sacrifice prices. As a result, low price point may not be their priority. When shopping, they may be less likely to look for deals and sales because their focus is finding brands that support Christian values. In addition, some researchers (e.g. Mokhlis, 2006; Sood & Nasu, 1995) found that more religious consumers are less economically committed. Therefore, the authors hypothesize that there is a negative relationship between FDC and price consciousness.

H4: FDC has a negative relationship with price consciousness.

***FDC and quality consciousness.*** Consumers' perceived quality is their overall evaluation of a product (Holbrook & Schindler, 1996; Zeithaml, 1988). It is an important asset sought by consumers in products and services across industries, and thus important to a brand (Golder, Mitra, & Moorman, 2012). Some consumers pursue high quality goods more than others. This pursuance of quality is referred to as quality consciousness (Sprotles & Kendall, 1986). Past research shows that religiosity significantly affects consumers' quality consciousness when they go shopping (Mokhlis, 2006). They put greater emphasis on product quality when selecting products and stores (McDaniel & Burnett, 1990). A possible explanation is that consumers with higher levels of religiosity desire to avoid post-purchase disappointment and/or at least minimize any possible negative consequences of their purchase decisions (McDaniel & Burnett, 1990; Mokhlis, 2006) due to a lower threshold for making an error (Delener, 1987; Smith, Kahle, & Frankenberger, 2005). Therefore, the authors hypothesize there is a positive relationship between FDC and quality consciousness.

H5: FDC has a positive relationship with quality consciousness.

***FDC and fashion consciousness.*** Fashion consciousness refers to consumers' seeking the latest trends and exciting new fashions (Sprotles & Kendall, 1986). Mokhlis (2006) found that consumers with high levels of religiosity are more fashion conscious; that is, they are quicker to adopt new trends and fashions. Davis and Jai (2014) further supported the finding that the committed U.S. Christians are more fashion oriented than casual ones. Mokhlis (2006) and Shim and Gerht (1996) argue that those who are committed to their religious groups may be more susceptible to holding a strong social value and therefore, more receptive to normative influences. This social motivation for consumption may create a greater awareness in brand and fashion. With this, the authors hypothesize that there is a positive relationship between FDC and fashion consciousness.

H6: FDC has a positive relationship with fashion consciousness.

**Religiosity, Faith Driven Consumption (FDC) and Apparel Shopping Orientation**

Religiosity has been examined as a factor affecting consumers' shopping orientation (Davis & Jai, 2014; Essoo & Dibb, 2004; Mokhlis, 2006; Sood & Nasu, 1995). However, findings are inconsistent. For example, Sood and Nasu (1995) found that highly religious Protestants were more economically oriented or price conscious. They were more likely to purchase on-sale products even if those products weren't needed, and preferred lower priced stores (Sood & Nasu, 1995). In contrast, Essoo and Dibb (2004) found that casual religious respondents were more deals and promotions driven, which implies that less religious consumers were more economically oriented. Mokhlis (2006) did find that the relationship between religiosity and price consciousness was quite complex. While the consumers with high intrapersonal religiosity tended to worry less about price, those with high interpersonal religiosity were more likely to shop for deals (Mokhlis, 2006). So, what factors contribute to inconsistant findings?

Patterns of past research have demonstrated that the effects of religiosity on external human behaviors or characteristics are frequently mediated by other variables. For example, Lawler-Row (2010) found that forgiveness mediates the relationship between religiosity and self-reported health conditions. In the context of business, commitment to moral self-improvement has been found to be not only a mediator in the relationship between religiosity and ethical behavioral intentions, but also a better predictor of perceived importance of ethics, ethical problem recognition, and ethical behavioral intentions (Kurpis, Beqiri, & Helgeson, 2008). Additionally, in a study of business executives, corporate social responsibility (CSR) attitude was found to mediate the effect of religiosity on the executives' CSR behaviors (Mazereeuw-van der Duijn Schouten, Graafland, & Kaptein, 2013). Thus, the authors hypothesize that FDC mediates the relationship between religiosity and apparel shopping orientations.

> H7: FDC mediates the relationship between religiosity and shopping orientations (a. brand consciousness; b. brand loyalty; c. price consciousness; d. quality consciousness; e. fashion consciousness).

Please see the Figure 1 below, which demonstrates the roposed research model.

Figure 1. Proposed Research Model
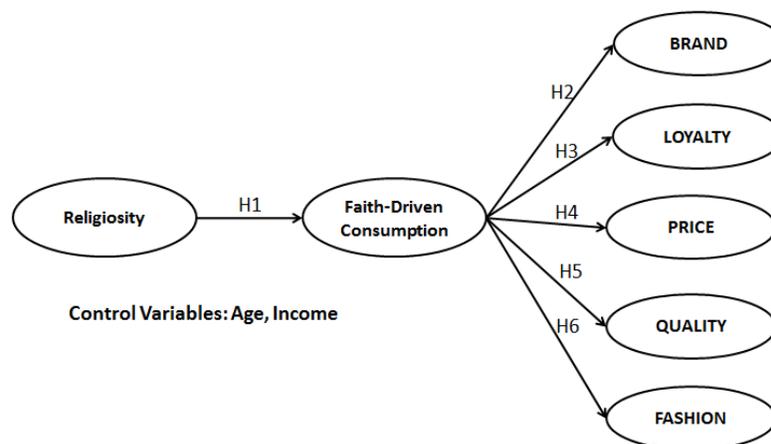
## METHODOLOGY

**Research Instruments**

An online survey was developed to measure consumers' religiosity, FDC, apparel shopping orientation, and demographic characteristics including age, gender, annual household income, and religious affiliation. Since there are no existing scales from the literature measuring FDC, the authors first sought to develop measurement items for the FDC construct. Following Churchill's (1979) approach for developing measures of multiple-item marketing constructs, three steps were taken: (1) initial items developed based on the definition of FDC, (2) item revision after a research panel discussion, and (3) pilot test the measurement construct of FDC. A group of 60 undergraduate students from a large university in the southwestern United States was given a list of 13 FDC questions asking them to reflect on their behavior while they choose retail outlets using a five-point Likert scale (1=*strongly disagree*; 5=*strongly agree*). Using the results of the coefficient alpha and the item-to-total scale correlations, 3 items were excluded because of the low item-to-total scale correlation ($< .50$). To avoid possible overlap of items, the authors conducted a principal components analysis with Varimax rotation and excluded 3 cross-loaded items (cross-loading $> .60$). Thus, 7 items were retained. A further exploratory principal components analysis on this reduced item set revealed a clear one-factor pattern with high internal reliability (Cronbach's alpha = .95) for measuring FDC. So, those 7 items were used for the next step.

To measure religiosity, the Religious Commitment Inventory, RCI-10 (Worthington et al., 2003) was adopted. This scale was designed to assess the degree to which a person commits to his or her religious values, beliefs, and practices, and uses of them in daily living (Shachar et al., 2011). The Religious Commitment Inventory has been widely used in the marketing research. The scale was not only reliable ($\alpha = .95$), but also demonstrated strong validity with other religiosity measurements (Worthington et al., 2003). Apparel shopping orientation was measured using scales adopted from the Consumer Style Inventory (CSI) developed by Sprotles and Kendall (1986). A 5-point Likert-type scale from 1 (*strongly disagree*) to 5 (*strongly agree*) was used to measure responses to scale items assessing constructs of interest.

**Data Collection and Sample Characteristics**

Undergraduate students from two Fashion Merchandising classes of a major state university in the southwestern United States were instructed to recruit potential participants using social media, such as Facebook, over a two month period. A total of 668 respondents participated in the online survey, resulting in the 333 usable responses from Christian respondents that were used for this study. Among the respondents, 82.2 % were female. Hispanics and Caucasians were two major ethnic groups, accounting for 37.2% and 33.8% of the respondents respectively. The majority of the respondents have completed some college or have acquired a college degree. Also, since 46.4% of the respondents' ages were18-24 years, the sample characteristics reflected the college student population of the university community in the southwestern United States. More detailed demographic characteristic information is provided in Table 1.

Table 1. Characteristics of Respondents (N=333)

| Characteristics | | Percentage |
|---|---|---|
| Gender | Male | 17.8 |
| | Female | 82.2 |
| | Missing | .3 |
| Age | 18-24 | 46.4 |
| | 25-34 | 25.0 |
| | 35-44 | 8.1 |
| | 45-54 | 11.7 |
| | 55 and older | 8.7 |
| Ethnic Group | African American | 7.9 |
| | Asian or Pacific Islander | 13.3 |
| | Caucasian | 33.8 |
| | Hispanic American | 37.2 |
| | Native American | .9 |
| | Others | 6.9 |
| Education | High School Graduate | 9.4 |
| | Some College | 39.3 |
| | 2 Year College Degree | 10.3 |
| | 4 Year College Degree | 25.1 |
| | Graduate Degree | 14.5 |
| | Others | 1.5 |
| Household Income | Less than $25,000 | 35.6 |
| | $25,000-$50,000 | 22.2 |
| | $50,001-$75,000 | 11.2 |
| | $75,001-$100,000 | 14.3 |
| | More than $100,000 | 16.7 |

**ANALYSIS AND RESULTS**

SPSS (version 21) was used for data coding, preliminary data analysis, descriptive analysis, and factor analysis. Mplus software was used to analyze variance-covariance matrices and test the proposed model. Before data analysis, all assumptions for multivariate analysis, including multivariate normality and homocedasticity were examined to ensure data normality. Kline (2005) suggests that there is a problem of multivariate normality when a Kurtosis value is greater than 10. The Kurtosis values of this sample ranged from 1.95 to 2.55, indicating the data of the study did not have serious problems regarding data normality. The skewness values (using a cut-off range from +1 to -1) of the sample also confirmed the normality of the data. Outliers of major variables were excluded for the data analysis (Field, 2005).

A factor analysis was then conducted using principal component analysis in order to identify underlying factors of religiosity, FDC, and respondents' shopping orientations. Following Field's recommendation (2005), factor loadings greater than .50 were considered to be significant with a sample size of 300. Thus, items with a factor loading of .50 or higher were considered for interpreting the factors. The principle axis factoring analysis with a Promax rotation and Kaiser Normalization revealed only one underlying factor for religiosity.

The principle component analysis using a Promax rotation with Kaiser normalization revealed seven factors with an eigenvalue of one or greater for the research construct (Table 2). These factors accounted for 72.94 percent of the total variance. A large value of the Kaiser–Mayer–Olkin (K-M-O) measure in this study (0.89) indicates that a factor analysis should yield distinct and reliable factors (Field, 2005). The Barlett's test of sphericity is significant (less than .001), suggesting all variables are unrelated and thus the factor analysis is feasible (Hutcheson & Sofroniou, 1999). After eliminating items that showed poor psychometric properties (< .50 communality, < .50 factor loading), three items with the highest loadings were selected to proceed the following hypotheses testing (Ullman, 2006). The Cronbach's alphas of the measurements were also examined to ensure acceptable reliability. See Table 3 for the summary of items and factor loadings for Promax Rotation of research constructs. Specific scale items are provided in Table 4.

**Measurement Model**

The authors used the two-step structural equation modelling (SEM) to investigate the relationships between religiosity, FDC, and shopping orientation as specified in Figure 1. Mplus version 6 was used for the SEM analysis. The measurement model consisted of seven latent constructs. Each latent construct was estimated by 3 indicators. A Confirmatory Factor Analysis (CFA) was conducted and provided a good model fit, $\chi^2$ ($df= 168$) = 251.77, $p < .01$, CFI = .98, TLI = .97, SRMR= .05, RMSEA = .04, with the 90% confidence interval .03 ~ .05. Standardized parameter estimates, shown in Table 4, suggested the latent variables have been effectively measured by their respective indicators. All factor loadings in the confirmatory factor analysis for the measurement model were significant (with $t$ value at $p < .001$ level), demonstrating convergent validity (Anderson & Gerbing, 1988). The estimated correlations between latent factors ranged from .01 to .54, which indicates that the factors are distinct, thus the measurement construct has good discriminant validity (Brown, 2012).

Table 2. Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings[a] |
|---|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total |
| 1 | 8.767 | 26.565 | 26.565 | 8.767 | 26.565 | 26.565 | 7.008 |
| 2 | 5.839 | 17.695 | 44.260 | 5.839 | 17.695 | 44.260 | 5.948 |
| 3 | 2.862 | 8.672 | 52.932 | 2.862 | 8.672 | 52.932 | 5.934 |
| 4 | 2.142 | 6.491 | 59.424 | 2.142 | 6.491 | 59.424 | 5.658 |
| 5 | 1.920 | 5.817 | 65.240 | 1.920 | 5.817 | 65.240 | 4.167 |
| 6 | 1.360 | 4.122 | 69.363 | 1.360 | 4.122 | 69.363 | 2.247 |
| 7 | 1.180 | 3.577 | 72.940 | 1.180 | 3.577 | 72.940 | 2.646 |

Extraction Method: Principal Component Analysis.
a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

## Structural Model

Following the CFA, the variance-covariance matrices were used to estimate the hypothesized path model with Maximum Likelihood estimation. The means, standard deviations and correlation matrix of the endogenous constructs are summarized in Table 5. Controlling participants' age, income, gender and education, the results of the SEM model suggested a good model fit for hypotheses testing (Hu & Bentler, 1999), $\chi^2$ ($_{df= 224}$) = 347.16, $p < .001$, CFI = .96, TLI = .95, SRMR = .05, RMSEA = .04, with the 90% confidence interval .03 ~ .05. Thus, no modification indices were used to re-specify the model. Standardized parameter estimates ($\beta$) are shown in Figure 2. For the effects of controlling variables, age was found to have negative effects on LY and FS ($t = -2.34$, $p < .05$; $t = -3.50$, $p < .001$, respectively); income was found to have positive effects on FC and FS ($t = 2.32$, $p < .05$; $t = 2.06$, $p < .05$, respectively); gender (female) was only found to have a positive effect on FS ($t = 2.63$, $p < .01$); education was found to have a negative effect on BD ($t = -2.08$, $p < .05$); and a positive effect on LY ($t = 2.59$, $p < .01$).

Table 3. Pattern Matrix

| Constructs | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Communalities |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Component | | | | |
| Faith Driven | **Faith4** | **.911** | | | | | | | .82 |
| Consumption | **Faith5** | **.896** | | | | | | | .73 |
| (FDC) | **Faith6** | **.894** | | | | | | | .77 |
| | Faith3 | .881 | | | | | | | .83 |
| | Faith2 | .870 | | | | | | | .82 |
| | Faith7 | .860 | | | | | | | .77 |
| | Faith1 | .790 | | | | | | | .75 |
| Religiosity | **RE2** | | **.943** | | | | | | .87 |
| | **RE4** | | **.907** | | | | | | .87 |
| | **RE5** | | **.905** | | | | | | .84 |
| | RE3 | | .902 | | | | | | .84 |
| | RE1 | | .890 | | | | | | .79 |
| Brand | **SO10** | | | **.907** | | | | | .73 |
| Conscious | **SO8** | | | **.857** | | | | | .60 |
| | **SO9** | | | **.779** | | | | | .67 |
| | SO6 | | | .752 | | | | | .70 |
| | SO7 | | | .734 | | | | | .77 |
| | SO11 | | | .540 | | | | | .66 |
| Quality | **SO3** | | | | **.918** | | | | .78 |
| Conscious | **SO4** | | | | **.878** | | | | .79 |
| | **SO1** | | | | **.850** | | | | .76 |
| | SO2 | | | | .820 | | | | .73 |
| | SO5 | | | | .724 | | | | .72 |
| Fashion | **SO13** | | | | | **.828** | | | .72 |
| Conscious | **SO14** | | | | | **.814** | | | .62 |
| | **SO15** | | | | | **.759** | | | .57 |
| | SO12 | | | | | .655 | | | .68 |
| Price | **SO17** | | | | | | **.816** | | .66 |
| Conscious | **SO18** | | | | | | **.755** | | .68 |
| | **SO16** | | | | | | **.748** | | .60 |
| Loyal Oriented | **SO20** | | | | | | | **.876** | .78 |
| | **SO19** | | | | | | | **.766** | .68 |
| | **SO21** | | | | | | | **.696** | .50 |

*Extraction method: Principal component analysis. Rotation method: Promax with Kaiser normalization. Rotation converged in 7 iterations. The bolded items were selected for the structural equation modelling.*

Table 4. Confirmative Factor Analysis Results

| Latent Construct | Items | Beta | B | S.E. | T-Value | Cronbach's Alpha |
|---|---|---|---|---|---|---|
| Religiosity | RE2- I spend time trying to grow in understanding my faith. | .89 | 1.00 | .00 | - | .94 |
| (RE) | RE4- Religious beliefs influence all my dealings in life. | .93 | 1.06 | .04 | 25.54 | |
| | RE5- Religion is especially important to me because it answers many questions about the meaning of life. | .91 | 1.02 | .04 | 24.62 | |
| Faith Driven Consumption (FDC) | R4- I would shop at stores that value and respect my faith even if I have to pay higher prices for merchandise. | .89 | 1.00 | .00 | - | .89 |
| | R5- I try not to shop at retail stores that failed to acknowledge my religious values. | .79 | .77 | .05 | 17.07 | |
| | R6- I am willing to pay a premium with retailers that respect me and my religious values and beliefs. | .89 | .92 | .05 | 19.91 | |
| Brand Conscious (BD) | SO8-The higher the price of a product, the better its quality. | .67 | 1.00 | .00 | - | .81 |
| | SO9-Nice department and specialty stores offer me the best products. | .86 | 1.08 | .09 | 12.03 | |
| | SO10-I prefer buying the best-selling brands. | .78 | 1.00 | .09 | 11.77 | |
| Loyal Oriented (LY) | SO19-I have favorite brands I buy over and over. | .75 | 1.00 | .00 | - | .70 |
| | SO20-Once I find a product or brand I like, I stick with it. | .80 | 1.12 | .13 | 8.72 | |
| | SO21-I go to the same stores each time I shop. | .44 | .56 | .08 | 7.08 | |
| Price Conscious (PR) | SO16-I buy as much as possible at sale prices. | .65 | 1.00 | .00 | - | .69 |
| | SO17-The lower price products are usually my choice. | .52 | .83 | .11 | 7.32 | |
| | SO18-I look carefully to find the best value for the money. | .79 | 1.06 | .15 | 7.21 | |
| Quality Conscious (QL) | SO1-Getting very good quality is very important to me. | .80 | 1.00 | .00 | - | .89 |
| | SO3-In general, I usually try to buy the best overall quality. | .88 | 1.15 | .06 | 17.77 | |
| | SO4-I make special effort to choose the best quality products. | .87 | 1.21 | .07 | 17.49 | |
| Fashion Conscious (FS) | SO13-Fashionable, attractive styling is very important to me. | .73 | 1.00 | .00 | - | .74 |
| | SO14-To get variety, I shop different stores and choose different brands. | .72 | .93 | .10 | 9.60 | |
| | SO15-It's fun to buy something new and exciting. | .66 | .77 | .08 | 9.12 | |

Table 5 Means, Standard Deviations and Correlation Matrix

| | Mean | S.D. | RE | FDC | BD | QL | LY | FS | PR |
|---|---|---|---|---|---|---|---|---|---|
| RE | 3.27 | 1.27 | - | | | | | | |
| FDC | 1.94 | 1.04 | .45 | - | | | | | |
| BD | 2.78 | .94 | .04 | .26 | - | | | | |
| QL | 3.87 | .91 | .15 | .16 | .44 | - | | | |
| LY | 3.64 | .85 | -.01 | .12 | .18 | .27 | - | | |
| FS | 3.75 | .87 | .14 | .11 | .30 | .28 | .22 | - | |
| PR | 3.82 | .83 | .15 | -.01 | -.03 | .01 | .25 | .17 | - |

RE: religiosity; FDC: religion-driven consumption; QL: quality conscious; BD: brand conscious; LY: loyal oriented; FS: fashion conscious; PR: price conscious.

Figure 2. Path Model Results
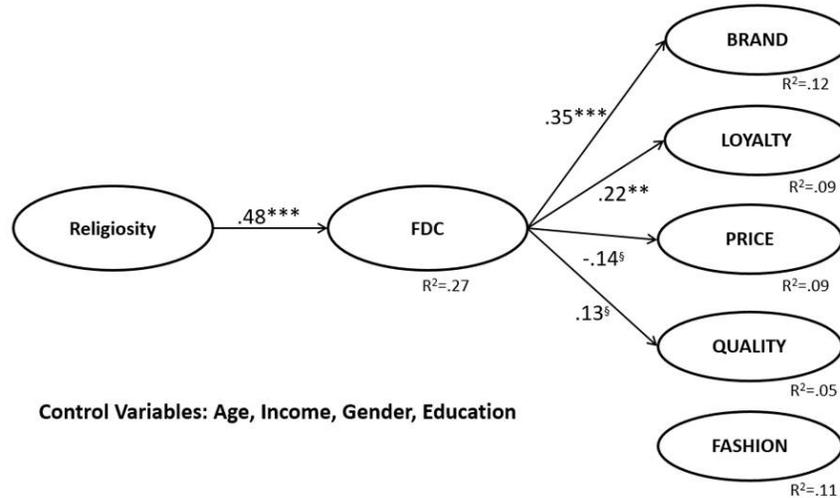


***p<.001; **p<.01; *<.05; §p<.10; BD: brand conscious; LY: brand loyalty; PR: price conscious; QL: quality conscious; FS: fashion conscious.

Hypothesis 1 examines the relationship between religiosity and FDC. The results show that religiosity has a significant effect on FDC ($\beta = .48$, $p < .001$). Thus, H1 was supported. Hypothesis 2 to Hypothesis 6 examine the nature of the relationships between FDC and five dimensions of apparel shopping orientation. For brand consciousness (H2), contrary to our hypothesis, FDC was found to have a positive relationship with brand consciousness ($\beta = .35$, $p < .001$). Thus, H2 was rejected. For brand loyalty (H3), FDC was found to have a positive relationship with brand loyalty ($\beta = .22$, $p < .01$). Thus, H3 was supported. For price consciousness (H4) and quality consciousness (H5), FDC was found to have a marginally negative relationship with price consciousness ($\beta = -.14$, $p < .10$) and a marginally positive relationship with quality consciousness ($\beta = .13$, $p < .10$). Thus, H4 and H5 were supported. However, there was no significant relationship observed from FDC towards fashion consciousness. Thus, Hypotheses 6 was not supported.

This study presumes that FDC mediates the effects of religiosity on different dimensions of shopping orientations. To examine the mediation effect of FDC, the authors must test the total direct and indirect effect between religiosity and apparel shopping orientations (Hypotheses 7a-e). If there is a significant indirect effect found without a significant direct effect, that means FDC fully mediate the relationship between religiosity and shopping orientations. Furthermore, Hayes (2009) suggested there are two kinds of mediation effects: consistent and inconsistent mediation. An inconsistent effect would exist when the direct and indirect (mediated) effect of an independent variable on a dependent variable have opposite signs (MacKinnon, Krull, & Lockwood, 2000); Tzelgov & Henik, 1991), as compared with a consistent mediation model in which the direct and mediated (indirect) effects have the same sign. Initially, most of the testing methods about mediation effect assume a consistent mediation model and do not allow for suppression (inconsistent) mediation (Baron & Kenny, 1986; Judd & Kenny, 1981). However, it has been noted that when one of the path coefficients among variable X, variable M (mediator) and variable Y is negative, there can be significant mediated effects even when X and Y are not significantly correlated (Hayes, 2009). In other words, the negative path coefficient may counterbalance the positive coefficient to leave no significant relationship between variable X and Y. The results showed FDC plays a rather complicated mediation role between religiosity and shopping orientation.

The SEM results show that the mediating effects of FDC are different among the shopping orientations. First, FDC fully mediates the effects of religiosity on brand consciousness ($t = 3.96$, $p < .001$) and brand loyalty ($t = 2.53$, $p < .05$). Thus, H7a and H7b were supported. Moreover, religiosity has a positive direct effect ($t = 3.41$, $p < .001$) on price consciousness and a marginally significant negative indirect effect ($t = -1.68$, $p = .093$) through FDC. Thus, H7c was partially supported. Interestingly, all three indirect paths aforementioned were in the opposite sign (+ versus -) compared to those of direct effects. These indicate that FDC has an inconsistent mediation effect in the relationship between religiosity and brand consciousness, brand loyalty and price consciousness (MacKinnon, et al., 2000). As a result, although the indirect effects of religiosity on brand consciousness and loyalty consciousness are significant, the total effects from religiosity to brand consciousness and brand loyalty are not (Table 6). For quality consciousness, a marginally significant indirect effect was found ($t = 1.71$, $p = .087$). Thus, H7d was partially supported. Finally, FDC doesn't mediate the effect of religiosity to fashion consciousness ($t = .91$, *n. s.*). Instead, religiosity had a marginally significant direct effect on fashion consciousness ($t = 1.79$, $p = .073$). Thus, H7e was not supported. The results of standardized coefficients, unstandardized coefficients of direct effects, indirect effect, and total effects are shown in Table 6.

Table 6 The Total, Direct and Indirect Effects from Religiosity to Shopping Orientations

|  | Mediation Type | Beta | B | S.E. | t-value | p-value | Sig. |
|---|---|---|---|---|---|---|---|
| Total Effects from RE to BD | Inconsistent | **.05** | **.04** | **.04** | **.84** | **.401** | |
| Direct (RE→BD) | (supressing) | -.12 | -.08 | .05 | -1.56 | .118 | |
| Indirect (RE->FDC-> BD) | | .17 | .12 | .03 | 3.96 | <.001 | *** |
| | | | | | | | |
| Total Effects from RE to LY | Inconsistent | **-.01** | **.00** | **.03** | **-.17** | **.895** | |
| Direct (RE→LY) | (supressing) | -.11 | -.04 | .03 | -1.47 | .143 | |
| Indirect (RE->FDC->LY) | | .11 | .04 | .02 | 2.53 | .012 | * |
| | | | | | | | |
| Total Effects from RE to PR | Inconsistent | **.24** | **.14** | **.04** | **3.41** | **.001** | ** |
| Direct (RE→PR) | (supressing) | .31 | .18 | .05 | 3.74 | <.001 | *** |
| Indirect (RE->FDC->PR) | | -.07 | -.04 | .02 | -1.68 | .093 | § |
| | | | | | | | |
| Total Effects from RE to QL | Consistent | **.14** | **.09** | **.04** | **2.32** | **.020** | * |
| Direct (RE→QL) | | .08 | .05 | .05 | 1.14 | .253 | |
| Indirect (RE->FDC->QL) | | .06 | .04 | .02 | 1.71 | .087 | § |
| | | | | | | | |
| Total Effects from RE to FS | No mediation | **.17** | **.12** | **.05** | **2.61** | **.009** | ** |
| Direct (RE→FS) | | .14 | .10 | .05 | 1.79 | .073 | § |
| Indirect (RE->FDC->FS) | | .04 | .02 | .03 | .91 | .364 | |

***$p < .001$; **$p < .01$; *$p < .05$; §$p < .10$ (two-tailed); BD: brand conscious; LY: brand loyalty; PR: price conscious; QL: quality conscious; FS: fashion conscious

## DISCUSSIONS AND CONCLUSIONS

To understand the role of religiosity in the marketplace better, this study explored a new construct, faith driven consumption (FDC) and proposed to include it as a mediator between religiosity and apparel shopping orientations. The authors suspected that FDC might be a more effective construct than religiosity when investigating the effects of religions on consumers' behavior in the marketplace. The results revealed that FDC significantly affects U.S. Christian consumers' shopping orientations. Specifically, faith driven Christian consumers are more brand conscious, brand loyal and quality conscious, but they are less price conscious when shopping for apparel. Therefore, in the apparel market, they are more likely to purchase well-known and national brands; be loyal to, and pay more for brands they like; and focus on products that have good quality. More importantly, the results support that FDC is a mediator between religiosity and consumers' apparel shopping orientations, except fashion consciousness.

As a mediator, FDC plays a role in counterbalancing the impact of religiosity on brand consciousness, brand loyalty, and price consciousness. This finding reveals that the level of religiosity dose not directly affect either brand consciousness or brand loyalty, unless through the FDC construct. This is a critical finding. It suggests that devoted believers who consciously make purchase decisions based on their religious values and beliefs become more actively involved with brands. Committed consumers tend to engage with brands and communities that believe what they believe (Sonic Boom.com, 2013). Highly religious consumers not only morally judge companies that support controversial causes that are contrary to their religious values, but also express their

dissatisfaction through protest and boycott (Swimberghe, Flurry, & Park, 2011). This type of consumption behavior helps them to express their religiosity in the marketplace. When it comes to price consciousness, more religious consumers tend to be more economically conscious (Davis & Jai, 2014; Sood & Nasu, 1995); yet, faith driven consumers are less price conscious. To support brands and companies based on their religious beliefs, faith driven consumers are willing to pay more. This finding futher demonstrated the explanation power of FDC construct.

Furthermore, FDC has a marginally significant mediation (consistent) effect on the relationship between religiosity and quality consciousness. However, FDC does not mediate the effect of religiosity on fashion consciousness. Instead, religiosity had a marginally significant direct effect on fashion consciousness. These are equally important findings. One viable explanation for these results is that although quality and trendiness are both important apparel product characteristics of a brand, they do not necessarily reflect the brand as a whole. Thus, FDC is not enough to explain how religion affects consumers' consciousness on the quality or fashionability of the products; religiosity can also help to explain the relationship. Since people with higher levels religiosity tend to be more traditional and conservative (Barton & Vanghan, 1976; Wilkes, et al., 1986), they are more quality conscious and emphasize the quality value. Consistent with Davis and Jai's (2014) findings, more devoted Christians are more fashion oriented. This implies that they might be actively seeking fashionable products that are compatible with their beliefs and values.

To conclude, the findings of this study indicate that belief-based consumption is a very important concept for marketers to pay attention to. For marketers and fashion retailers, targeting faith driven consumers can be a profitable business model and strategy since those consumers care more about brand names, but are less price conscious as revealed in this study. They are strong supporters of the brands that respect their religious views and practices. Second, as this study revealed, some dimensions of apparel shopping orientations are better explained by FDC and others are better explained by religiosity. Therefore, the FDC construct is a very important concept for scholars and marketers to have a better understanding of how religion affects consumers shopping and purchasing decisions. FDC can be a more effective construct than religiosity when investigating the effects of religion on consumers' behavior in the marketplace.

**FUTURE STUDIES**

Since FDC is a relatively new concept and construct, more effort is needed in the future to refine the scale and investigate its effectiveness in different product categories and shopping contexts. The sample of this study has a high percentage of female and Hispanic consumers. A random sample with a better national representation of demographics is needed for further scale development. In addition, a follow up study may uncover why FDC explained some types of apparel shopping orientations better, while religiosity explained others better. To accomplish this, a qualitative research with personal interviews may shed light on how FDC and religiosity interact in the marketplace. Lastly, although this study focused on the Christian consumers in the United States, this construct can be adopted for studying consumers from different religions. With globalization and spreading of consumerism in different parts of the world, it will be interesting to conduct cross-culture researches on how faith and religion affect consumers' shopping and consumption behavior.

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**APPENDIX**

Religious Commitment Inventory, RCI-10

1. My religious beliefs lie behind my whole approach to life.
2. I spend time trying to grow in understanding my faith.
3. It is important to me to spend periods of time in private religious thought and reflection.
4. Religious beliefs influence all my dealings in life.
5. Religion is especially important to me because it answers many questions about the meaning of life.
6. I often read books and magazines about my faith.
7. I enjoy working in the activities of my religious organization.
8. I enjoy spending time with others of my religious affiliation.
9. I keep well informed about my local religious group and have some influences in its decisions.
10. I make financial contributions to my religious organization.

Faith-Driven Consumption, FDC

1. I like to seek goods with religious symbols.
2. I prefer to shop at retailers that understand and value my faith.
3. I tend to shop at stores that express their faith consciousness through their business practices.
4. I would shop at stores that value and respect my faith even if I have to pay higher prices for merchandise.
5. I try not to shop at retail stores that failed to acknowledge my religious values.
6. I am willing to pay a premium with retailers that respect me and my religious values and beliefs.
7. I actively seek brands that are compatible with my faith based values.

Shopping Orientation, SO

1. Getting very good quality is very important to me.
2. When it comes to purchasing apparel, I try to get the very best or perfect choice.
3. In general, I usually try to buy the best overall quality.
4. I make special effort to choose the best quality products.
5. My standards and expectations for apparel I buy are very high.
6. The well
7. The more expensive brands are usually my choice.
8. The higher the price of a product, the better its quality.
9. Nice department and specialty stores offer me the best products.
10. I prefer buying the best
11. I usually have one or more outfits of the very newest style.
12. I keep my wardrobe up
13. Fashionable, attractive styling is very important to me.
14. To get variety, I shop different stores and choose different brands.
15. It's fun to buy something new and exciting.
16. I buys as much as possible at sale prices.

17. The lower price products are usually my choice.
18. I look carefully to find the best value for the money.
19. I have favorite brands I buy over and over.
20. Once I find a product or brand I like, I stick with it.
21. I go to the same stores each time I shop.
22. I frequently change brands.

# QRBD

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