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CONSUMER BEHAVIOR AND RELIGIOUS INFLUENCE: REACTIONS TO CONTROVERSIAL PRODUCTS AND ADS

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Abstract

Religiosity plays a pivotal role in shaping individuals' values, beliefs, and practices, permeating into various aspects of daily life. In the realm of consumer behavior, religiosity serves as a fascinating construct that can significantly influence consumer choices and reactions. This paper endeavors to delve into the intricate relationship between religiosity and its impact on the perception of controversial products and the offensive nature of advertising appeals. Understanding how religiosity interplays with consumer behavior is essential in today's diverse marketplace, where consumers hail from a multitude of religious backgrounds and worldviews. To shed light on this phenomenon, this research commences with an exploration of the existing literature concerning the role of religion in shaping consumer behavior. By examining previous studies and theories, we aim to provide a comprehensive foundation for our investigation. The methodology section elucidates the rigorous data collection procedures and the specific measures adopted to scrutinize the multifaceted aspects of religiosity and its implications on consumer reactions. Our research adopts a holistic approach, encompassing both qualitative and quantitative data collection methods, in order to obtain a nuanced understanding of the subject matter. Subsequently, the paper presents the empirical results derived from the comprehensive analysis of collected data. These results unveil the intricate dynamics between religiosity, controversial products, and offensive advertising appeals. We provide insights into how varying degrees of religiosity influence consumers' perceptions, attitudes, and behaviors in response to such marketing strategies. In closing, the paper reflects on the limitations inherent in this study and outlines avenues for future research in this domain. The complexities of religiosity and its implications on consumer behavior warrant continued exploration, including investigating the moderating factors and potential cultural nuances that may influence these relationships. **Keywords:** Religiosity, Consumer Behavior, Controversial Products, Advertising Appeals, Marketing Strategies

Introduction

Religiosity is defined as the degree to which a person adheres to his or her religious values, beliefs, and practices and uses them in daily life (Worthington Jr. et al., 2003). In consumer behaviour field, researchers have used religiosity construct to determine a number of consumer behaviour. This paper aims to investigate the relationship between religiosity and controversial products and offensive nature of advertising appeals. The paper begins by providing literature related to the role of religion in determining consumer behaviour. Then, the methodology section provides the data collection procedure along with measures adopted followed by a presentation of results. A final section discusses limitations and directions for future research.

Advertising can assume many roles and functions. According to Mohd Sidin and Noorbathi(2002, pp. 25-26), basic functions of advertising range from introducing product to customers and differentiating one product from

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another, sending information on the product, features, and place, encouraging customers to try new products and suggest repeat customers, encourage product distribution, increasing the numbers of product users and lastly, building brand loyalty. Wells, Moriarty, and Burnett (2006, p. 10) on the other hand, suggested functions of advertising such as building awareness of products and brands, create brand image, provides product and brand information, persuade people, provide incentive to take action, provide brand reminders, and lastly reinforce past purchases and brand experiences. All of these different functions can be categorized under five major functions; marketing, communication, education, economy and social functions (Bovee & Arens, 1986).

Religiosity and Consumer Behaviour

A number of studies support the application of religiosity construct in consumer research (e.g. Sood and Nasu, 1995, Delener, 1994, Delener, 1990). For instance, Sood and Nasu(1995) examine the effect of religiosity on shopping behaviour between Japanese and American consumers. They found that there is no difference in consumer shopping behaviour between devout and casually religious Japanese individuals. Sood and Nasu(1995) attributed this to the fact that religion is not an important element in the overall Japanese culture. On the other hand, in the USA devout Protestants were found to be: more economic, they bought products on sale, shopped in stores with lower prices, were open to buying foreign made goods, believed that there was little relationship between price and quality, tended not to believe advertising claims while preferring subtle and informative advertisements.

The significant role of religiosity on perceived risk in purchase decision has been explored by Gentry et al. (1988) whose study reported that residents in areas with higher levels of religiosity perceive higher levels of risk with new products. Their findings are corroborated by Delener's (1994, 1990) two studies which indicate that pro religious consumers tended to perceive higher risks than non-religious consumers.

Delener(1994) concluded that marketers should emphasise the decision maker's religiousness in decision making process.

Siguaw and Simpson (1997) examined the effects of religiosity among Catholic, Protestant, Fundamentalist and others on two important shopping characteristics: Sunday shopping and outshopping. The results of their study verify that religiosity has a significant effect on outshopping behaviour and attitudes as well as on Sunday shopping behaviour and beliefs. Individuals scoring high on the spiritual and devotional dimensions spent significantly fewer of their retail dollars outshopping than their less religious counterparts. Similarly, McDaniel and Burnett (1990) suggest that religiosity may be significant in predicting the importance individuals place on certain store evaluative criteria. The results from their study show that consumers with a high degree of cognitive religious commitment viewed the friendliness of sales personnel, shopping efficiency, and product quality as being of greater importance in selecting a retail store than did those low in cognitive religious commitment. Study by Choi et al. (2010), on the other hand, investigates how the consumer's use of various product information sources can differ depending on their levels of religiosity (i.e. high, low, and none). Highly religious Korean

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consumers are more likely to choose members of their same religious group when they look for product information than those consumers who are less religious. This finding indicates that when consumers are more religiously devoted, they are more likely to hear opinions or thoughts about products from those who believe and practice the same religion.

Vitell et al. (2005) investigate the role of religiosity in determining consumer attitudes and beliefs in various situations regarding questionable consumer practices. Two dimensions of religiosity were studied, which are: intrinsic and extrinsic religiousness. Their results indicate that an intrinsic religiousness was a significant determinant of consumer ethical belief while extrinsic religiousness was not related to those beliefs.

Religiosity and Advertising.

The influence of religiosity on consumer behaviour has also been investigated in the aspect of consumer attitudes toward advertising (Fam et al., 2004, De Run et al., 2010, Michell and Al-Mossawi, 1995, Rice and Al-Mossawi, 2002).

For instance, Michell and Al-Mossawi(1995) investigated the religiosity effect on consumer attitudes toward advertising messages among Christians and Muslims.

They found that both Christian and Muslim respondents with higher levels of religiosity had significantly less favourable attitudes towards a contentious message, and conservative Muslims had much lower recall scores than liberal Muslims. In another study which used four main religious groups as samples, namely: Buddhism, Islam, Christian and non-religious believers (mainly Taoists and Confucians), Fam et al. (2004) found that Muslims and religiously devout respondents found the advertising of gender or sex related products (e.g. female and male underwear) more offensive relative to other religions. De Run et al.'s (2010) study of Malay Muslims in Malaysia found similar results. In this case the authors found that the more religious groups will react more intensely if the products advertisements contain nudity, sexist images, violence, or subject matter that is too personal. More recently, Akhter (2011) found that level of offensiveness towards advertisements of controversial products was found to be significantly associated with religious perceptions and nature of advertising appeals. Nudity and sexist images as advertising appeals were found to have significant association with the level of offensiveness of the consumers. Based on the previous findings, this study investigates the relationship between religiosity and controversial products and offensive nature of advertising appeals.

Controversial Product Advertising

Apart from that, the ethics in advertising researches also focus on advertising controversial products such as cigarettes, undergarment, condoms, and feminine hygiene products. Those companies with products that can be considered to be offensive to some segments of the public must be aware of the things that might offend their customers and be socially responsible enough to refrain from openly being offensive(Waller, 2004). Due to the fact that females have direct and indirect influence over purchase decision, it is advisable to consider their perceptions towards advertisements even they are not the intended audience because women adopt certain coping

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strategies that entail complaining to others thus negative word-of-mouth can lead to the detriment of a brand (Christy, 2006). In another study focusing on business major university students, Waller(1999) found out that the five products/services/ideas that are perceived as offensive by the customers are the advertisements of racially extremist groups, religious denominations, female hygiene products, cigarettes, and political parties.

A cross-cultural study done to access the nature of advertising of controversial products in New Zealand, UK, Malaysia and Turkey has confirmed that racism and racist images are of concern to all those sampled (Waller, Fam, & Erdogan, 2005).

While most of the studies done on offensive advertising are focused on print media and television, the introduction of new technologies have opened a new media that are also prone to offensive advertising and such media can be best represented by the Web. A survey of 240 respondents in Hong Kong has found out that the respondents indicated that gambling and online chatting services have been chosen as the most offensive products to be advertised on the Web (Prendergast & Hwa, 2003). It was also found out that the level of advertising offensiveness can affect the outcome of the customers' purchase intentions (Prendergast, Ho, & Phau, 2002).

Apart from that, the autonomy of making purchasing decision is very important to the consumers. Some scholars argue that the unethical practice of advertising also deny the autonomy and privacy of consumers (Sneddon, 2001). Some forms of irrational persuasion may have an adverse effect on consumer autonomy and therefore should be considered as immoral (Emamalizadeh, 1985). There are also scholars who believe that it is up to the customers' judgment in purchasing decision but this argument is refuted by Crisp (1987) who believes that persuasive advertising manipulates the customers without their knowledge and for no good reason. The heavy use of technical jargon in advertising has undermined consumers' authority in making decision due to lack of formal education and experience of the products themselves (Gaudio, 2007).

Methodology

The present study employed quantitative (i.e. survey questionnaire) method in the collection of the primary data. The data collection process was conducted over a period of six weeks. For the purpose of this study, survey questionnaires were distributed to students aged between 18 and 25 year old studying at a local university in the South of Peninsular of Malaysia. Students studying at this university come from all over Malaysia. A total of 278 survey questionnaires were received and accepted to be analyzed.

The survey questionnaire was divided into 3 main sections. First section contained a list of controversial products, second section contained a list of five advertising appeals used in advertisements to attract customers and third section contained measuring the level of religiosity.

Items for these sections were based on previous studies (De Run et al., 2010, Abdul Shukor and Jamal, 2013, Akhter et al., 2011). All items were measured by asking respondents questions in the form of a five point Likert scale ranging from '1' (strongly disagree or not offensively at all) to '5' (strongly agree or extremely offensive). SPSS software was used to analyze the data. Descriptive statistics, correlation and t-tests were applied to analyze

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the data. Reliability of the data was measured and the value of Cronbach's Alpha was 0.869 which above the recommended value of 0.7 (Hair et al., 2010).

Findings and Discussion

Descriptive Analysis

This section will report on the frequency for all items related to all constructs in this study. As depicted in Table 1, among the lists of controversial products, it was found that alcohol, cigarettes, condoms and gambling were deemed as offensive by the respondents as evidenced by more than 60% of the respondents answering "offensive" and "extremely offensive". Alcohol was found to be the most offensive among all these controversial products. On the other end, products such as charities, pharmaceuticals, funeral services, weight loss programs and sexual diseases were deemed by the respondents to be not offensive. In terms of advertising appeals for controversial products, sexist images was found to be on top of the list of being the most offensive advertising appeal, with 69.5% of the respondents claimed that sexist images were "offensive" and "extremely offensive" as summarized in Table 2. Another advertising appeal that was found to be controversial was nudity as shown by 61.9% of the respondents answered "offensive" and "extremely offensive". The other advertising appeals such as indecent language, western or US images, and anti-social behaviour were not deemed to be offensive. The descriptive analysis for religiosity shown in Table 3 showed that the majority of the respondents agreed or strongly agreed that religion was important.

Table 1: Descriptive Analysis for Offensiveness towards Controversial Products

Item Name	Not offensive at all	Not offensive	Neutral	Offensive	Extremely offensive	Average
Alcohol	50	13	15	44	123	3.86
Charities	118	32	44	33	15	2.21
Cigarettes	43	10	32	60	97	3.75
Condoms	50	17	19	37	118	3.72
Female contraceptives	29	28	89	42	45	3.16
Female hygiene products	34	35	97	46	26	3.00
Female underwear	31	31	73	56	48	3.29
Funeral services	52	41	103	26	14	2.61

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Gambling	45	12	15	30	135	3.85
Guns and	43	16	56	58	63	3.35
armaments						
Male underwear	43	25	76	45	48	3.14
Pharmaceuticals	68	43	83	30	14	2.51
Political parties	28	26	113	51	20	3.06
Racially	26	25	61	61	66	3.53
extremist						
groups						
Religious	24	29	99	53	31	3.16
denominations						
Sexual diseases	57	24	65	37	51	2.98
(AIDS, STD						
prevention)						
Weight loss	54	26	106	33	19	2.76
programs						

(1=Not offensive at all, 5 = Extremely offensive)

Table 2: Descriptive Analysis for Advertising appeals for Controversial products

Item Name	Not offensive all	Not offensive	Neutral	Offensive	Extremely offensive	Average
Anti- social behaviour	28	34	98	50	28	3.09
Indecent language	23	20	71	43	80	3.59
Nudity	36	16	38	20	126	3.78
Sexist images	39	13	20	34	130	3.86

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Western /	30	17	68	69	53	3.43
US						
Images						

(1=Not offensive at all, 5 = Extremely offensive)

Table 3: Descriptive Analysis for Religiosity

Item Name	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Average
I believe in Allah	0	0	0	3	233	4.99
I avoid shameful acts	3	1	13	60	159	4.57
I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah		0	5	43	188	4.78
My religion is not very important to me(negative statement)	218	5	1	2	10	1.22
It is important for me to follow Allah's Commandments conscientiously	5	0	3	17	210	4.80
It is not important for me to do good deeds for	162	42	8	10	12	1.57

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others(negative statement)						
It is important for me to show good manners to everyone	3	6	15	45	167	4.56
It is my duty to respect the rights of everyone	3	1	7	51	173	4.64
Religious beliefs influence all my dealings with others	4	1	18	62	151	4.50
In general, I consider myself as a devoted Muslim	2	0	17	64	153	4.55

(1=Strongly agree, 5 = Strongly disagree)

Correlation and t-test Analysis

Table 4 showed the results of correlation analysis between religiosity and controversial products. For the correlation between religious perception and the controversial products, the results showed that there were significant associations between religiosity and the following controversial products namely cigarettes (r=0.139, p=0.05), condoms (r=0.133, p=0.05), guns and armaments (r=0.132, p=0.05), and male underwear (r=0.172, p=0.01). Table 5 shows the results of correlation analysis between religiosity and advertising appeals for controversial products. Results showed that there is a significant positive association between religiosity and anti-social behaviour (r=0.132, p=0.05). Although there were positive correlation between religious perception

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and other advertising appeals such as indecent language, nudity, sexist images and western/US images, the correlations between each pair was not significant.

Table 4: Association between Religiosity and Controversial Products

						-	•												
		Al	Ch	Cig	Co	Femal	Fe	Fe	Fu	Ga	Gun	Mal	Pharm	Po	Ra	Reiji	Se	We	Ov
		co	arit	aret	ndo	e	ma	mal	ne	mbl	S	e	aceutic	liti	cial	ous	xu	ight	eral
		ho	ies	tes	ms	contr	le	e	ral	ing	and	und	als	cal	1y	deno	al	loss	1R
		1				acepti	hy	und	ser		arm	erw		pa	ext	minati	dis	pro	
						ves	gie	erw	vic		ame	ear		rti	re	ons	ea	gra	
							ne	ear	es		nts			es	mis		ses	ms	
							pr								t				
							od								gro				
							uct								ups				
							S								1				
Alcoh	Pear	1	.40	.81	.86	.593**	.00	.337	.0	.85	.669	.521	308**		.57	.102	.09	.21	.10
ol	son		1**	6**	8**		1	**	72	9**	**	**		0^*	6**		7	7**	8
	Corr																		
	elati																		
	on																		
Chariti	Pear		1	.31	.41	146*	.21	-	.2	.44	-	-	.473**	.15	.26		.13	.37	.07
es	son	1**		2**	4**		2**	.120	59	7**	.316	.209		2*	3**		1*	4**	3
	Corr								**		**	**							
	elati																		
	on																		
Cigaret			.31	1	.77	.537**	.00	.225	0.	.78	.527		217**	.16	.51	.103	.16	.12	.13
tes		6**	2**		7**		3	**	22	8**	**	**		2*	7**		0^*	0	9*
	Corr																		
	elati																		
	on																		
Condo	Pear		.41	.77	1	.630**	.03	.419		.82	.666		275**		.54		.18		.13
ms	son	8**	4**	7**			4	**	54	3**	**	**		3*	5**		2**	3*	3*
	Corr								*										
	elati																		
	on																		

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Femal	Pear	.59	.14	.53	.63	1	.35	.520	.2	.53	.500	.510	077	.22	.43	.208**	.24	.08	.11
e	son	3**	6*	7**	0**		1**	**	87	4**	**	**		3**	8**		9**	4	7
contra									**										
ceptive	elati																		
S	on																		

		Al	Ch	Cig	Co	Femal	Fe	Fe	Fu	Ga	Gun	Mal	Pharm	Po	Ra	Religi	Se	We	Ov
		co	arit	_	ndo		ma	mal	ne	mbl		e	aceutic	liti	cial	ous	xu	ight	eral
		ho	ies	tes	ms	contr	le	e	ral	ing	and	und	als	cal	ly	deno	al	loss	
		1				acepti	hy	und	ser		arm	erw		pa	ext	minati	dis	pro	
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							uct								ups				
							S								чрь				
Femal	Pear	.00	.21	.00	.03	.351**	1	.431	.3	.00	.049	.237	.173**	.19	.06	.169**	.18	.25	.02
e	son	1	2**	3	4			**	42	2		**		5**	2		5**	9**	2
hygien	Corr								**										
e	elati																		
produc	on																		
ts																			
Femal	Pear	.33	.12	.22	.41	.520**	.43	1	.3	.31	.345	.694	061	.25	.25	.219**	.00	.08	.04
e	son	7**	0	5**	9**		1**		30	0**	**	**		6**			9	2	8
under	Corr								**										
wear	elati																		
, v car	on																		
Funera	Pear	.07	.25	.02	.15	.287**	.34	.330	1	.09	.240	.299	.309**	.41	.16	.340**	.25	.34	.01
1	son	2	9**	2	4*		2**			2	**	**		7**			7**	6**	2
service	Corr																		
S	elati																		
	on																		
Gambl	Pear	.85	.44	.78	.82	.534**	.00	.310	.0	1	.692	.500	312**	.18	.64	.118	.13	.24	.10
ing	son	9**	7**				2	**	92		**	**		1**			9*	3**	7
	Corr																		
				l															

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	elati on																		
Guns and armam ents	Pear son Corr elati on	.66 9**	.31 6**	.52 7**	.66 6**	.500**	.04	.345	.2 40 **	.69 2**	1	.507	189**	.25 6**	.53 2**	.233**	.15 0*	.06	.13 2*
Male under wear	Pear son Corr elati on	.52 1**	.20 9**	.41 8**	.58 6**	.510**	.23 7**	.694 **	.2 99 **	.50 0**	.507 **	1	093	.31 4**	.33 2**	.222**	.04 7	.06	.17 2**
Pharm aceutic als	Pear son Corr elati on	.30 8**	.47 3**	.21 7**	.27 5**	077	.17 3**	.061	.3 09 **	.31 2**	- .189 **	.093	1	.35 3**	.10	.282**	.32 9**	.49 6**	.01
Politic al parties	Pear son Corr elati on	.13 0*	.15 2*	.16 2*	.15 3*	.223**	.19 5**	.256	.4 17 **	.18 1**	.256	.314	.353**	1	.32 3**	.510**	.33 5**	.33 2**	.03
Raciall y extrem ist groups	Pear son Corr elati on	.57 6**	.26 3**	.51 7**	.54 5**	.438**	.06	.256	.1 65 *	.64 1**	.532	.332	105	.32 3**	1	.352**	.20 1**	.04	.02 8
Religio us denom ination s	son Corr	.10	.16 3*	.10	.16 0*	.208**	.16 9**	.219	.3 40 **	.11	.233	.222	.282**	.51 0**	.35 2**	1	.24 9**	.23 4**	.06 1

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		Al co ho l	Ch arit ies	Cig aret tes	Co ndo ms	Femal e contr acepti ves	ma le	Fe mal e und erw ear	Fu ne ral ser vic es	mbl		e	Pharm aceutic als		Ra cial ly ext re mis t gro	Religi ous deno minati ons	xu al	We ight loss pro gra ms	eral
Sexual disease s		7	.13	.16 0*	.18 2**	.249**	s .18 5**	.009	.2 57 **	.13	.150	.047	.329**	.33 5**	.20 1**	.249**	1	.34	.03
Weight loss progra ms	Pear son Corr elati on	7**	.37 4**	.12	.13 3*	.084	.25 9**	.082	.3 46 **	.24 3**	.063	.068	.496**	.33 2**	.04	.234**	.34 0**	1	.00
Overal IR	Pear son Corr elati on	8	.07	.13 9*	.13 3*	.117	.02	.048	.0 12	.10 7	.132	.172	.010	.03	.02	.061	.03	.00	1

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Table 5: Association between Religiosity and Advertising Appeals for Controversial Products

Correlatio	ons					
	Anti-social	Indecent	Nudity	Sexist	Western/	OverallR
	behaviour	language		images	US image	

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^{*.} Correlation is significant at the 0.05 level (2-tailed).

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Antisocial behaviour						
Indecent language	.407**	1				
Nudity	.269**	.676**	1			
Sexist images	.254**	.627**	.885**	1		
Western/ US image	.238**	.541**	.700**	.757**	1	
OverallR	.132*	.085	.099	.075	.122	1

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Results in Table 6 showed that there was a significant difference in the score of sexist images for male (M=3.4, SD=1.63) and female (M=3.95, SD=1.49); t (234) = -2.106, p= 0.036. There was a significant difference in the score of western/US image for male (M=3.0, SD=1.45) and female (M=3.5, SD=1.21); t (235) = -2.288, p= 0.023. Table 7 showed results of gender differences in offensiveness towards controversial products. The results showed that there was a significant difference in the score of cigarettes for male (M=3.08, SD=1.49) and female (M=3.76, SD=1.45); t (240) = -2.742, p= 0.007, female underwear for male (M=2.88, SD=1.38) and female (M=3.32, SD=1.24); t (237) = -2.031, p= 0.043 and sexual diseases for male (M=2.56, SD=1.46) and female (M=3.09, SD=1.44); t (232) = -2.085, p= 0.038.

Table 6: Gender Differences in Advertising Appeals for Controversial Products

	Male	Female	Sig.	t			Mean Difference
Anti socialbehaviour	3.0750	3.0657	.168	.047	236	.962	.00934
Indecent language	3.4500	3.6041	.690	685	235	.494	15406
Nudity	3.4000	3.8571	.085	- 1.745	234	.082	45714
Sexist images*	3.4000	3.9541	.106	- 2.106	234	.036	55408

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^{*.} Correlation is significant at the 0.05 level (2-tailed).

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Western/	US 3.0000	3.4975	.419	_	235	.023	49746
image*				2.288			

^{**.} Significant at the 0.01 level (2-tailed).

Table 7: Gender Differences in Offensiveness Towards Controversial Products

	Male	Female	Sig.	t		0	Mean Difference
Alcohol	3.5000	3.7659	.191	964	243	.336	26585
Charities	2.2000	2.1436	.943	.246	240	.806	.05644
Cigarettes*	3.0750	3.7673	.765	-2.742	240	.007	69233
Condoms	3.2250	3.7313	.048	-1.821	239	.070	50634
Female contraceptives	2.9250	3.2539	.056	-1.531	231	.127	32889
Female hygiene products	2.8500	3.0051	.117	768	236	.443	15505
Female underwear*	2.8750	3.3216	.362	-2.031	237	.043	44661
Funeral services	2.5500	2.6276	.116	398	234	.691	07755
Gambling	3.5128	3.8990	.104	-1.389	235	.166	38617
Guns and armaments	3.3250	3.3520	.836	110	234	.912	02704
Male underwear	2.8000	3.1929	.374	-1.684	235	.093	39289
Pharmaceuticals	2.4500	2.5000	.287	241	236	.810	05000
Political parties	2.9000	3.0657	.103	897	236	.371	16566
Racially extremist groups	3.2750	3.5276	.001	-1.129	237	.260	25264
Religious denominations	3.1500	3.1633	.028	068	234	.946	01327
Sexual diseases*	2.5641	3.0923	.567	-2.085	232	.038	52821
Weight loss programs	2.5000	2.7828	.073	-1.376	236	.170	28283

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^{*.} Significant at the 0.05 level (2-tailed).

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- **. Significant at the 0.01 level (2-tailed).
- *. Significant at the 0.05 level (2-tailed).

Limitations and Future Research

This study revealed that religiosity is positively related to controversial products and offensive nature of advertising. Findings from this study are consistent with previous studies that show a significant relationship between religiosity and consumer behaviours. The results obtained from this empirical work must be interpreted in the light of the study's limitations. In this study, survey questionnaires were distributed at a religious-based institution; hence its results might reflect only a section of the whole society. Future studies might want to explore the relationship between religiosity and across generations.

Studies examining relationship between these two constructs will have important implications for segmentation, targeting and advertising strategy.

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