

# A CONCEPTUAL PAPER: THE EFFECT OF ISLAMIC RELIGIOSITY ON IMPULSE BUYING BEHAVIOR

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## Abstract

*The role of religiosity had been studied in numerous marketing fields particularly in buying behavior. Impulse buying behavior has long been considered as one type of buying behavior, which is frequently exercised among consumers in this modern age. There is a growing stream of research on impulse buying behavior, which is most likely conducted from retail purchasing context and was revealed that there are varieties of factors contributing into this behavior. Generally, previous studies on impulse buying had focused on three perspective, namely personal or individual factors (e.g. lack of self-control), products' factors (e.g. low and high price), as well as situational factors (e.g. store environment). However, there is scarce conceptual and theoretical knowledge in marketing studies discussing religious influence on impulse buying behavior. Therefore, the purpose of this conceptual paper is to review the relationship between religiosity factor and impulse buying behavior, which will be resulted to new perspective on impulse buying behavior and religious study. It is essential to explore the relationship between religiosity and impulse buying behavior as less attention had been paid to this matter. Therefore, future results of this study definitely will be interesting and contribute towards body of knowledge.*

*Keywords: Impulse Buying Behavior, Religiosity, Buying Behavior*

2017 GBSE Journal

## Introduction

Cultural differences is concerned as one of the important dimensions that influences buying behavior of consumer. The elements of religion as part of cultural dimension have been widely investigated and discussed in diverse realms such as psychology, marketing, and management. Previous researchers have identified the definition, characteristic, terms, as well as function of these elements in various context. In realm of marketing literature, discussion on religiosity has been previously noticed as a taboo. However, this situation was changed when people more likely tend to be open-minded and discuss religiosity upon their routine of life. Generally, previous studies on diverse disciplines revealed that the element of religiosity has a positive effect towards the study subject. For instance, in psychology and health study areas, prior researchers found that spirituality and religiosity have significant positive effect on psychological outcomes in teenager

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and emerging adult (Yonker, Schnabelrauch, & DeHaan, 2012). Religiosity influences the way children and adolescent practice healthy lifestyle with positive and negative effect, like regular church attendees tend to practice healthy lifestyle through avoiding smoking. However, this study also reveals the negative effect of religion when stating that social problems are higher among church attendees (Martin, Kirkcaldy, & Siefen, 2003). However, another study (Mueller, Bensyl, Vesely, Oman, & Aspy, 2010) indicates a slightly contradictory statement as youth attending church, involving in religious activities and less likely engaged with religious service tend to never having had sexual intercourse. In addition, in the management field, previous researchers found that the elements of religiosity have a positive and negative linkage with human development and work place' issues. Some authors (Barhem, Younies, & Muhamad, 2009) suggested that the level of *Eiman* is not related to work stress but being a faithful Muslim influences career development and (Skarmas & Shabbir, 2011) stated that religiosity has a positive influence and effect on further giving behavior. In terms of differences among religion in work orientation, previous studies found that Muslim religiosity degree was positively correlated to economic orientation. Highlighting that work is not considered as a medium to obtain material pleasure other than sustaining living and self-actualization is contrary with Jews religiosity degree which is negatively correlated to economic orientation (Sharabi, 2012). This demonstrates that the function of religiosity in human socialization is applicable and has consequences to various effects. Specifically, in field of marketing literature, particularly in consumer behavior area, this religious elements were acknowledged and recognized as part of the fundamental factors influencing consumer buying behavior. There are numerous previous studies that have been conducted pertaining to religiosity on consumer behavior with positive and negative correlation, although rare studies discuss religiosity on impulse buying behavior. As suggested by some authors (Muhamad & Mizerski, 2010), future marketing studies should explore the role of religion in consumer and buyer behavior as small exploration of this religious variable in marketing study. Therefore, through six main dimensions on this discussion, namely introduction, literature review, impulse buying behavior, impulse buying behavior in Islamic perspective, research methodology as well as conclusion of discussion, this study will discuss and review the previous studies on the outcome of religiosity in buying behavior context and whether religiosity correlates with impulse buying behavior. This paper also will discuss the impulse buying behavior from Islamic perspective.

## Literature Review

### Religiosity and Buying Behavior

There are contradictory series of thought pertaining to what exactly religiosity is and how to measure it due to the differences in type of religion in this world. Nonetheless, scholars believe that the principal elements of religiosity are engaged with faith in a spiritual being and composed of religious ritual practice (Muhamad & Mizerski, 2010). Initially, in conventional literature, the term of religion is derived from Latin word, namely “religio”, which is interpreted as a connection between humankind and some greater than human power (Hill et al. 2000). Specifically, religion is referred in some studies as a united system of faith, practice, and ritual relative to sacred things, whereas religiosity is know as the level of faith and adherence by individual upon their specific religious values and ideas that are held and practicing (Delener, 1990). On the other hand, in Islamic doctrine, the main pillars of Islamic foundation relay on three main foundations, namely *Aqidah* (faith), *Syariah* (law), and *Akhlak* (ethics) ( Ahmad et al.

2008) which is required to fulfill by the Muslim. In addition, there are five types of religious factors, which frequently examine buying behavior, namely religious affiliation, religious commitment, religious motivation or orientation, religious knowledge, as well as awareness of the social consequences of following a religion. For further explanations, religious affiliation stands for religious measurement that measures religion affiliation to Islam, Hinduism, or Christianity. It is also reflected as differences of school of thought within religion such as *syiah* and *sunni* in Islam religion and orthodox and protestant in Christianity religion (Muhamad & Mizerski, 2010). Religious commitment refers to the degree of the religious follower adherence upon their religion. In marketing literature, religious commitment is widely addressed as “religiosity”(Delener, 1990). While, religious orientation is a measurement to measure believer’s motivation in adherence and following their religion. In religious orientation measurement, believer’s motivation level is identified either intrinsic or extrinsic. Religious knowledge refers to level of religious knowledge one possessed and awareness of social consequences.

In terms of the relationship between religiosity and buying behavior, some previous researchers indicated that the element of religiosity has positive and negative correlation to buying behavior and buying decision making. For instance, studies on purchase decision (Ilyas, Hussain, & Usman, 2011), taboo advertisement (Run, Butt, Fam, & Jong, 2010; Sabri, 2012), product involvement (Yousaf & Malik, 2013), halal cosmetics and halal labeling(Jamal & Sharifuddin, 2015a), shopping orientation (impulse buying) (Mokhlis, 2009), and consumer satisfaction (Eid & El-Gohary, 2015) found that religiosity has a positive effect in marketing areas. However, some studies found religiosity did not have any significant relationship with buying behavior (Amin, Rahman, Jr, & Hwa, 2011) and indicated that religious factor is not able to be a predictor in consumer’s intention to use Islamic personal financing and investment decision making (Jamaludin, 2013). This inconsistency result demonstrated that the role or the impact of religiosity is still unpredictable, which indicates that, religious factors will have a positive and negative correlation with others study factors. Therefore, extending this to other buying behavior studies such as impulse buying behavior seems to be crucial. It would add a deeper understanding on how Muslim consumers struggle to balance their necessity and desire religion’s prohibition of extravagance and wasteful. On the other hand, besides the context of buying behavior, religious and religiosity studies also were widely conducted in various context such as workplace (Day & Hudson, 2011; Khasawneh, 2011; Sharabi, 2012), health (Martin et al., 2003), sexual intercourse (Mueller et al., 2010), social conflict management (Croucher, 2011), social responsibility (Ahmed & Hammarstedt, 2011), and family planning (Landau, 2003). However, less intention was paid to the role of religiosity on impulse buying behavior, in which future study intend to fill the gap.

Year	Author	Scope Of Study
2009	(Taks & Shreim, 2009)	Sport Apparel
2004 2010 2012	(Fam, Waller, & Erdogan, 2004) (Run et al., 2010) (Sabri, 2012)	Taboo Advertisement
2008 2009	(Mokhlis, 2008) (Mokhlis, 2009)	Store Attribute Shopping Orientation

2010 2011 2012 2013 2015	(Mansour, Ben Abdelhamid, Masood, & Niazi, 2010) (Awan & Bukhari, 2011) (Alam, Janor, Zanariah, Wel, & Ahsan, 2012) (Sayani & Miniaoui, 2013) (Souiden & Rani, 2015)	Choose of Banking Institution and Product
2013	(Yousaf & Malik, 2013)	Product Involvement
2011	(Ilyas et al., 2011)	Purchase Decision
2012 2015	(Mukhtar & Butt, 2012) (Jamal & Sharifuddin, 2015b) (Rahman, Asrarhaghighi, & Rahman, 2015)	Halal Cosmetics and Halal Labeling
2015	(Eid & El-Gohary, 2015)	Consumer Satisfaction
2009 2012	(Swimberghe, Sharma, & Flurry, 2009) (Al-Hyari, Alnsour, Al-Weshah, & Haffar, 2012)	Consumer Loyalty
2010 2015	(Rehman & Shabbir, 2010) (Mansori, Sambasivan, & Md-Sidin, 2013)	New and Foreign Product Adoption
2011	(Teimourpour & Hanzabee, 2011)	Luxury Value
2014	(Ismail, Amin, Shayeri, & Hashim, 2014)	Credit Card Usage

**Table 1.0: Previous Studies of Religiosity in Buying Behavior Context**

### Impulse Buying Behavior

The study on impulse buying behavior was done over 50 years ago. The Du Pont Consumer Buying Habits Study and study sponsored by the Point of Purchase Advertising Institute were the first study conducted circa 1948-1965. Subsequently, extensive studies by other researchers were done in order to comprehensively explore and investigate impulse buying behavior. Numerous studies were also conducted to examine the influence and regularity of customer impulse buying in various areas such as sale patterns (Clover, 1950), food and cosmetics (West, 1951) as well as consumer type and buying pattern (Applebaum, 1951). Previous scholars had different school of thought regarding the definition of impulse buying behavior and how to address the buying behavior as an impulse purchasing. Initially, some researchers (Abratt & Goodey, 1990; Applebaum, 1951; Clover, 1950; Kollat & Willett, 1969; West, 1951) unanimously defined impulse buying behavior as an unplanned purchasing by making an urgent purchase without any prior plan before entering stores which is consistence with recent studies stating that impulse buying behavior parallels with unplanned buying by having a similar characteristic, namely lack of careful deliberation and smart shopping decision making (Brici et al., 2013; Kalla & Arora, 2011). However, this synonymous term is accurately unable to reflect the actual definition of impulse buying (Stern, 1962). While, some authors (Rook & Fisher, 1995)

suggested that impulse buying behavior as false work or lacks behavior of control through making immature, irrational, wasteful and risky decision and thus some consumer attempt to control their desire to practice impulse buying behavior. In terms of factors that trigger and stimulate impulse buying, previous studies found impulse buying in many antecedents including individual and situational factors such as consumer impulsiveness and optimum stimulation level (Sharma, Sivakumaran, & Marshall, 2010), social influence (Amos, Holmes, & Keneson, 2013), demographic factor (Brici et al., 2013) as well as promotion through channel and store display (Hulten & Vanyushyn, 2014). Previous studies tend to focus impulse buying behavior on general shopping context or retail format study which involve in the consumption of goods particularly pertaining to buying products such as clothes (Dawson and Kim 2009; Park et al. 2012; Hulten and Vanyushyn 2014), snack food (Duarte, Raposo, & Ferraz, 2013), cosmetics (Wu & Lee, 2015), and online shopping (Ozen & Engizek, 2014). In terms of the role of religiosity towards impulse buying behavior, (Mokhlis, 2009) found that highly religious consumer tend to avoid to be an impulsive buyer. However, there are less of previous studies discussing on this matter. Extensive studies are therefore crucial to verify the reliability and ability of the correlation between religiosity and impulse buying behavior.

Author	Definition of Impulse Buying
(Clover, 1950) (West, 1951), (Applebaum, 1951), (Abratt & Goodey, 1990)	Unplanned Purchasing-Making an urge purchase without prior plan before entering the store.
(Stern, 1962)	Unplanned purchasing with four types of patterns of impulse buying namely planned pure, reminder, as well as suggestion.
(Weinberg & Gottwald, 1982)	As an unplanned buying that determinants by affective, reactive, and cognitive of consumer behavior, however, not all unplanned purchases are impulsively decided.
(Rook & Hoch, 1985) (Rook, 1987) (Rook & Fisher, 1995)	Impulse buying as a spontaneous and fast buying experience regardless of the consequences which is a more emotional action than rational, then perceived as bad when consumers disable to control themselves. Not all unplanned buying is an impulse buying.
(Piron, 1991)	Unplanned buying different with impulse buying in terms of “on the spot” factors which is unplanned buying not decided instantly at the first stage. Also, impulse buying can be classified into an experience and no experience of emotion and cognitive reaction.
(Beatty & Elizabeth Ferrell, 1998)	Spontaneous purchase either to buy specific product or task without pre shopping intention. Also, purchase reminder items are not included in this impulse behavior.
(Youn & Faber, 2000)	Impulse buying related to action with lack of control, emotion disorder, as well as absorption.
(Silvera, Lavack, & Kropp, 2008)	Impulse buying is related to hedonic motive.

**Table 1.1: The Definition of Impulse Buying Behavior**

## Impulse Buying in Islamic Perspective

In the Islamic teaching and value, mankind is frequently enjoined to be moderate and average in practicing any world's activity including consumption. In addition, Islam also forbids the element of miserliness such as hesitant action or avoiding spending money on family or others because of being afraid to get poor and also extravagance such as excessive expenses on unnecessary and superfluous stuffs. Allah S.W.T has warned in Quran pertaining to wealth and consumption management without engaging with extravagance and spendthrift behavior. Allah S.W.T says which brings a meaning: *“and give to the relatives his due, and to the needy, and to the wayfarer but spend not wastefully in the manner of spendthrift”. Verily, the profligate are brothers of the devils, and the devil is ever ungrateful to his Lord” (Surah Al –Isra: 26-27)*. Islamic legislation (*Maqasid Syariah*) in consumption stipulated that mankind should spend their wealth and money based on their need and ability. There are three levels of needs in Islamic perspective which imply the level of human need and desire, namely Daruriyah (basics need or basic necessities of life), Hajiayah (human needs that comprise all things and activities that are not key to the preservation of faith (religion), life, intellect, offspring, and property (wealth), but are necessary to alleviate life's hardships and difficulties), and Tahsiniyah or Kamaliat (human needs that refer to things and activities that satisfy and embellish people's lives). Thus, in consumption and spending of wealth, Islam encourages being moderate via fulfilling the basic needs and alleviating life hardship and difficulties. Being excessive in lifestyle and behavior surely will result in bad manner such as being arrogant, selfish, greedy, as well as massive in debt. Therefore, any excessive consumption is impermissible in Islamic teaching. However, *reminder impulse buying behaviors* seems to be an ordinary behavior and is still accepted in Islam doctrine. It refers to purchasing essential and required goods such as food and beverage, and groceries without prior planning and is permissible as long as sense of extravagance and wastefulness is observed.

## Methodology

For research methodology, both quantitative and qualitative methods are reliable to apply on this topic of study. However, previous studies in various filed more likely conducted quantitative method in measure the religiosity factors on their studies.

## Conclusion

The role and impact of religiosity on impulse buying behavior definitely has a positive and negative correlation. According to previous studies, basically devoted consumers tend to avoid any unbeneficial activities that is prohibited in their religious belief (Mokhlis, 2009; Mueller et al., 2010; Yousaf & Malik, 2013). However, there are some of the consumers is not always believe impulse buying as negative and unbeneficial behavior. They have a notion that impulse buying like a naughty behavior by buying something for non economic or need reason only for fun, fantasy, and entertainment but still in innocent manner (Hausman, 2000; Rook, 1987). Therefore, it is essential to explore whether the element of religiosity inherently influences consumers in their impulse buying behavior and are the impulsive buyer come from less devout followers. Also, what Islam and other religion perceive and believe pertaining to impulse buying behavior. It is crucial to educate consumers to be moderate in their consumption and expenses activities. Therefore future study ought to pay more intention to these issues.

## Acknowledgement

This article publishes as a part of PhD requirement under the University of Malaya.

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