



The Mediating Role of Actual Self-Congruity on the Relationship between Religion and Store Loyalty: A Case of Mauritius

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ABSTRACT

Objective – This study develops a mediation model to test the link between religious affiliation, religiosity and store loyalty through the inclusion of Actual Self-Congruity (ASC) as a mediating variable. The theoretical frameworks underpinning this study are drawn from literature related to religion, self-congruity theory, and more specifically Sheth's (1983) Shopping Preference Theory.

Methodology/Technique – The data was collected through telephone interviews among a random sample of 409 Mauritian grocery shoppers. The sample was divided as follows: Hindus (n= 202), Muslims (n=71) and Catholics (n= 136), in line with the religious proportion of the population.

Findings – The mediation model was tested using regression analysis. The findings indicate that religiosity is positively related to store loyalty. Moreover, ASC fully mediates the link between religiosity and customers' store loyalty.

Research Limitations/Implications – This research is confined to Mauritian grocery shoppers. The generalisation of the results could be extended to include high and low involvement products. Future research may also consider dual congruity approaches (functional and self –congruity) so as to reflect a more balanced view of congruity in explaining store loyalty. A larger number of religious groups could also be considered.

Novelty – The inclusion of consumer religiosity and ASC as antecedents of store loyalty as proposed in the mediation model is one of the distinctive features of this research. To date, this area is under-researched. The results provide new and valuable insights into how ASC is instrumental in developing store loyalty in the grocery sector in a devoutly religious population.

Type of Paper: Empirical.

Keywords: Actual Self-Congruity; Religion; Religiosity; Customer Loyalty.

JEL Classification: M14, M31, M39

1. Introduction

With the proliferation of innovative delivery channels, the grocery business is evolving into a fiercely competitive, dynamic, complex and globalized environment.

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Therefore, retailers need effective strategies to ensure the sustainability of their business, to remain profitable and competitive. Symbolic store image, which plays a central role in retailing (Sirgy & Samli, 1985), has been largely forgotten by businesses. Therefore, ASC is proposed as an effective strategy for retaining loyal customers as it elicits positive emotional and behavioral responses from consumers. Thus the main objective of this study is to test a mediation model that proffers a relationship between religion, religiosity and store loyalty through the inclusion of Actual Self-Congruity (ASC) as a mediating variable to provide a more focused and targeted approach to developing store loyalty. Empirical studies have identified ASC and consumer religiosity as the key antecedents of store loyalty. Examining consumer religious behavior is important as 80% of individuals globally follow some type of religion (Pew Forum, 2012). Further, it is reported that 76% of adults in the U.S. are Christians (U.S. Census, 2012) and over 70% of U.S. citizens claim that their faith impacts their behavior (Pew Forum, 2008). Although marketing literature has investigated the effect of religiosity on various aspects of behavioral intentions, nevertheless, integrative research on the relationship between religion and retail patronage and shopping behavior remains scarce. The present study adds to this literature by firstly examining the under-researched area of consumer behavior and religion and, secondly, by determining whether religious constructs might be used as reliable predictors of store loyalty intentions. Drawing on Sheth's (1983) Shopping Preference Theory, religion, and self-congruity theories, this paper aims to explain this important and intriguing relationship between religious affiliation, religiosity, ASC and consumer store loyalty in the grocery industry which has not been widely researched to date. Thus, the objective of this paper is two-fold. Firstly, the literature on store loyalty is extended to examine the causal relationship between religion, religiosity and store loyalty intentions. Secondly, ASC is established as a mediator between religiosity and store loyalty. The research questions are as follows: (1) Are religious affiliations and religiosity strong predictors of consumer store loyalty intentions? and, (2) does ASC act as a mediator between (i) religion, (ii) religiosity and (iii) consumer store loyalty intentions?

2. Literature Review

2.1. Religion and Store Loyalty

This paper adopts Sheth's (1983) Shopping Preference Theory, as this theory explains how different attributes may restrict or attract consumers to retail stores. Religion is a central factor of core values impacting on attitudes and behavior (Hirschman, Ruvio & Touzani, 2011). This is consistent with Ajzen & Fishbein's (1980) theory of reasoned action. For example, Sheth (1983) uses religion as a personal determinant and an important consumer value that may influence shopping motives. Religion consists mainly of religious affiliation and religiosity (religious commitment). Religious affiliation is a categorical variable (e.g. Hindus, Muslims and Catholics), while religiosity is a continuous variable defined as "the degree to which a person adheres to his or her religious values, beliefs and practices and uses them in daily living" (Worthington et al., 2003, p. 85). Religiosity can be classified as a cognitive (intra-personal) dimension (e.g. spiritual commitment) and a behavioral (inter-personal) dimension (e.g. church attendance).

Marketing literature describes how consumer behavior outcomes vary according to a consumer's religious affiliation, the intensity of consumers' religiosity and the dual influence of religious affiliation and the level of religiosity on consumer behavior. In general, religious affiliation is not a good predictor of store loyalty intentions. However, religiosity gives a more insightful discernment of the link between religiosity and consumer behavioral intentions. An individual's intensity of religion may impact on their patronage to a store (Choi, Paulraj & Shin, 2013). Highly religious individuals conform to their religious values and avoid change, uncertainty or pleasure seeking environments (Allport & Ross, 1967) and thus are less likely to use different stores. Companies that are oblivious to the effect of religiosity on consumer behavioral intentions may be disadvantaged. For instance, one study demonstrates that where the seller fails to meet the ethical judgments/standards of highly religious buyers by making religiously questionable business decisions, store loyalty will suffer and customers will demonstrate their dissatisfaction by boycotting and/or spreading

negative word of mouth (Swimberghe, Sharma & Flurry, 2011). In addition, violating religious beliefs of existing customers may create incongruity between highly religious individuals and the store, and adversely impact on a customer's loyalty and opinions of the store, particularly in marketplaces that have a highly religious population (Swimberghe, Sharma & Flurry, 2009). Existing studies show that religious affiliation and religiosity affect consumer behavior. Therefore, it can be suggested that a link exists between these constructs.

2.2. Religion and Actual -Self Congruity (ASC)

Consumers respond favorably to business that use criteria that are congruent to a consumers' image. (Jiang, Hoegg, Dahal & Chattopadhyay, 2010). This study uses the theory of self-congruity to examine the match/mismatch between customer's perceived self-image and store image. Store image includes both utilitarian and non-functional (symbolic) store criteria. This study only considers symbolic store criteria because of the emotional attachment it generates with the consumer which predicts their commitment (loyalty, intention to use, and willingness to pay a premium price) to an object (Bowlby, 1979). Symbolic store image refers to stereotypes linked to personality images (e.g. upscale, modern, friendly) that buyers use as criteria to evaluate a particular store (Sirgy & Samli, 1985). Self-image can be built with different reference points about one's self, therefore, self-concept consists of four different components of self (actual, social, ideal, and ideal social). Actual self-image describes the consumer's thoughts and perceptions of themselves (Mehta, 1999). Matching each self-concept with symbolic store image gives rise to four corresponding dimensions of self-congruity (actual self, social self, ideal self, and ideal social) (Sirgy, 1982). However, this study focuses on ASC only, as it is the construct most empirically researched.

ASC is defined as "the match/mismatch between store image and actual self-image" (He & Mukherjee, 2007, p. 446). According to existing literature, congruity between the image the store conveys and consumer's perceived self-concept influences consumer behavior in a different context. Relating ASC to religion and religious values shapes the self-concept of intrinsically religious individuals (Putrevu & Swimberghe, 2012). Sheth (1983) states that religion may also affect consumer preferences of different store attributes. Religion guides an individual's attitude and behavior through all facets of life, as well as self-identity and self-control (Vitell et al., 2009). As consumers align their behaviors with their self-concepts, this motivates them to patronize stores that convey symbolic meanings to them, and to develop personal bonds with those stores as they are often a reflection of the consumers' extended-selves (Belk, 1988). Therefore, consumers are likely to shop at stores that they identify with.

Likewise, Swimberghe et al. (2009) identifies that devout consumers are more likely to patronize stores that match closely with their religious beliefs and values. Since religion is imbued with highly religious consumer's identity and self-concept, customers are more likely to be loyal to stores that promote their religious values (Swimberghe et al., 2009). Similarly, retailers that make their religious identity known are more likely to attract intrinsically devout consumers who are affiliated with similar religions, due to self-image enrichment and religious identification (Alhouti, Musgrove, Butler & D'Souza, 2015). It is clear that a consumer's religiosity can be used to determine the fit of ASC as proposed in the mediation model.

2.3 Actual Self-Congruity (ASC) and Store Loyalty

Individuals hold beliefs about their own identities, values, lifestyles etc. known as "self-theories". Once their self-theories are deeply entrenched, they are likely to protect them. This means that self-concept has an influence on human attitudes and behaviors (Epstein, 1980). This is referred to as self-consistency motivation which explains the desire for individuals to behave in line with their actual self, and to engage in activities that reinforce their self-concept. This provides the basis for explaining human attitudes and behavior, such as loyalty towards persons or organizations (Schlenker, 1975). Thus, customers are motivated by their self-consistency motives to patronize stores that have a symbolic image similar to their actual self-concept so as

to maintain their self-concept. In turn, this induces positive attitudes towards a given store (Sirgy, 1982). According to Sirgy (1986), high self-congruity develops when self-concept and store image are congruent. High self-congruity generates positive consumer attitudes and behaviors by satisfying self-consistency motivation. For instance, when customers evaluate store's attributes positively, this increases their intention to repurchase products from that store and the likelihood that they will patronize the store more often (Sirgy & Samli, 1985). The existing literature in this area demonstrates how consumer identities influence their attitudes and behavioral intentions, such as purchasing intentions and loyalty. Based on the foregoing literature, the following hypothesis is formulated:

H1: Actual Self Congruity (ASC) mediates the effect of religious affiliation (H1a) and religious commitment (H1b) on consumer store loyalty.

3. Research Methodology

3.1 Data Collection and Sample Characteristics

The data was obtained from 409 grocery shoppers in Mauritius by administering a 5-point Likert scale questionnaire through phone interviews using a stratified random sampling method. The sample consisted of religion (49.4% Hindus, 17.4% Muslims and 33.2% Catholics), gender (49.1 % male and 50.9% female), age group (18+ years); employment, the highest level of education reached, monthly household revenue and district.

3.2 Measures

Religiosity was measured using the Religious Commitment Inventory RCI-10 scale, developed by Worthington et al., (2003). However, two more items were added to the scale. This scale is designed to measure religiosity both cognitively and behaviorally. To measure religious affiliation, participants were asked: "What religion do you follow?" The religious category comprised of Hindus, Muslims, and Christians only. Store loyalty was measured using the scale developed by Sirohi, Mc Laughlin and Wittink (1998). ASC was measured using a 6-item index drawn from the scale of Sirgy et al., (1997) which was adapted to match the research context. The reliability of the constructs was analyzed using Cronbach's alphas which revealed the following statistics: .879, .770 and .604 for religious commitment, ASC, and store loyalty respectively.

4. Results

Table 1 shows the outcome of (H1a) and (H1b).

Table1. The Mediating Effect of ASC using Store Loyalty as a Predictor (H1a & H1b)

Step	Independent Variables	Dependent Variable	β	t-value	P
1	(Constant)	Store Loyalty		24.090	.000 ***
	Religion1a		-.099	-1.895	.059
	Religion2b		.021	.389	.697
	Religious Commitment		.104	2.061	.040 *
2	(Constant)	ASC		40.783	.000 ***
	Religion1a		-.083	-1.589	.113
	Religion2b		-.022	-.420	.675
3	Religious Commitment	Store Loyalty	.221	4.380	.000 ***
	(Constant)			7.224	.000 ***
	ASC		.396	8.652	.000 ***

4	(Constant)	Store Loyalty		7.257	.000 ***
	Religion1a		-.092	-1.882	.061
	Religion2b		.029	.588	.557
	Religious Commitment		.040	.837	.403
	ASC		.354	7.526	.000 ***

^aDummy variable: 0 = Hindu and Muslim, 1 = Catholic

^bDummy variable: 0 = Hindu and Catholic, 1 = Muslim

* $p < .05$, ** $p < .01$, *** $p < .001$

In this study, only (H1b) was supported. In Step 1, religiosity (religious commitment) and store loyalty were positively linked ($\beta = .104$, $t = 2.061$, $p < .05$). Step 2 shows that religiosity and ASC are positively associated ($\beta = .221$, $t = 4.380$, $p < .001$). In Step 3, ASC and store loyalty were also positively linked ($\beta = .396$, $t = 8.652$, $p < .001$). In Step 4, following the addition of ASC, the previously significant result (Step 1) became non-significant ($\beta = .040$, $t = .837$, $p = .403$). Furthermore, the significance of the path was reduced from $\beta = .104$ to $\beta = 0.040$. This suggests that ASC is a mediating variable and there is full mediation as the path is no longer significant ($p = .403$). Finally, the inclusion of ASC in Step 4 explained 13.8% of the variance in the dependent variable (i.e. store loyalty).

5. Discussion

(H1a) and (H1b) were tested using regression analysis. The findings support H1b only i.e. ASC is a full mediator between religiosity and store loyalty. Furthermore, there are positive relationships between religiosity and store loyalty and between religiosity and ASC. However, H1a was not supported. These findings are consistent with earlier research which states that a relationship exists between a consumer's religiosity and store loyalty (Swimberghe et al., 2009). Existing literature reports that there are mixed results with respect to religious affiliations and consumer behavior. Sirgy (1986) states that high levels of self-congruity generates positive payoffs (e.g. customer loyalty and positive word-of-mouth) as shoppers evaluate the store more favorably.

6. Conclusion

The mediation model was empirically tested, demonstrating that ASC fully mediates the link between religiosity and store loyalty. This paper contributes to the existing literature by drawing attention firstly to the value of ASC as an alternative approach to developing store loyalty, where the market is highly religious. Secondly, religiosity is a stable and reliable predictor of store loyalty intentions. This study is confined to grocery shoppers in Mauritius only. Future research may consider the inclusion of dual congruity approaches (functional and self-congruity) and high and low involvement products. A larger number of religious groups and the incorporation of religion-centrism could also be examined in further research.

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