

Evidence-Based Outcomes on Special Buying Occasions to Capitalize Religious and Social Sentiments

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Abstract

This case study is a summarising review of religion-related concepts and buying or purchasing decisions. Review findings from the marketing perspective show that religiosity influences decisions to buy. The constructs such as religious sentiments, social sentiments, and special buying occasions may result in a specific type of purchasing action. They may exhibit behaviours such as satisfaction, materialism, ethics, and risk aversion. A conceptual framework illustrates the vivid dimensions of religion and can explain the effect on purchasing behaviour and related actions. Specifically, we propose to enhance the understanding of the influence of the concepts (such as religious sentiments, social sentiments, and special buying occasions) on the purchasing decision or the buying behaviour. We present a suitable explanation for these ideas put forward. We will later use these explanations to establish a conceptual framework. Based on the same, research findings are provided with the help of collective inputs from religion, psychology, and marketing. Using each of these concepts, we have attempted to establish suitable propositions. This case study complements earlier work and provides some indicative examples to expand and broaden this framework about the association of buying decisions and religion-related concepts.

Keywords: Religious and Social Sentiments, Buying Behaviour during Festivals, Consumer Buying on Special Occasions, Festivals, and Impulse Buying

Case Study Propositions

India has been known for its cultural diversity and intricate social frameworks that weave people with different religions and feelings together. Indian people are known for celebrating numerous festivals, according to their religious practices. It comes as no surprise that these festivals are used as special occasions by people to buy a wide range of things. In the context of this research paper, the authors would like to elaborate on two things: festival and specific event. It may be because these two aspects are associated with religion. Also, they are responsible

for the decision about planned buying or any impulsive buying. Consider the Hindu calendar of events in the context of purchasing on specific days or special buying occasions. We may start from the Hindu calendar's 'Chaitra' month (Kalnirnay, 2021) (Table 1). The table shows specific days throughout the year that calls for purchasing something. There may be different reasons behind this-need, celebration, domestic functions, or festivals.

In this context, when you look at the newspaper print editions on any of the earlier-mentioned days, they are loaded with supplements that feature numerous advertisements. It is creating a push factor for their readers and encouraging them to purchase something these days.

This case study proposes the following questions:

- What makes people purchase when there is a festival? Is it religion, their sentiments, or their perception of the

day as a special buying occasion?

- Why is there more inclination to purchase during the festival?
- Does there exist any relationship between religion and purchasing decision-making?
- Does this relation change depending on the concepts involved (e.g., religious sentiments, social sentiments, and special buying occasions)?
- Do any specific input parameters or constructs drive these concepts and thereby influence the purchasing decision?
- Is there anything that can diminish or reinforce the impact of these constructs?

The present research paper attempts to discuss answers to the earlier-mentioned questions:

Table 1 Specific Days or Festivals According to Hindu Calendar that are Considered Important for Purchasing

English Calendar Month	Marathi Calendar Month	Specific Day/Festival
April	Falgun/Chaitra	GudiPadwa Ram Navami
May	Chaitra/Vaishakh	Akshay Tritiya
July	Jyeshtha/Ashadh	Ashadhi Ekadashi
August	Ashadh/Shravan	Independence Day Raksha Bandhan
September	Shravan/Bhadrapad	Ganesh Chaturthi (starting day of Ganesh festival) Anant Chaturdashi (last day of Ganesh festival)
October	Bhadrapad/Ashwin	Vijayadashami (or Dasara)
November	Ashwin/Kartik	Diwali (3 days) Kartiki Ekadashi
January	Margashirsha/Pausha	Makar Sankranti
March	Magh/Falgun	Diwali (3 days) Kartiki Ekadashi

Source: Kalnirnay, 2021

Introduction

Amongst several aspects that may have to influence buying, religion is the one that is receiving increased interest in the literature. It is visible that the world has several religions. The world population belongs to any specific religious group (WEF, 2019). According to the World Economic Forum (WEF), 32 percent are Christians, 22 percent are Muslims, 14 percent are Hindus, 7 percent Buddhist, 12

percent folk or traditional religions, 12 percent Atheist or agnostic, and 0.2 percent Jews. These religions are a significant source of knowledge, ethics, wisdom, and morals for people (Palmer and Finlay) (Rice, 2006).

Religion is a critical factor that profoundly influences the consumer's buying decisions (Forghaniet al., 2019). Religion may act as a link between the consumers and their way of living (the lifestyle). This link determines the

buying pattern and related decision-making process. Studies evaluating the effect or impact of religion on purchasing decisions and consumer behaviour cite two elements. They are religious association (religion itself) and religiosity (Agarwal et al., 2019).

This paper proposes to enhance our understanding of the influence of the concepts (such as religious sentiments, social sentiments, and special buying occasions) on the purchasing decision or the buying behaviour.

This paper makes three contributions to the literature. First, this study concludes that diverse and unrelated results of past studies are not leading to any fixed conclusions. This is mainly because of the restricted understanding and consideration of the parameter 'religion' and the concepts related to cultural diversity. Also, it is not easy to measure the concept of religion, and its theoretical support for buying decisions and purchasing-related aspects is not enough. Second, this review contributes by proposing that the above-listed concepts (though religion-based) can act as a background factor influencing the behaviour (of the individual). Finally, this paper defends that due to the complex nature of the relationship between the concepts

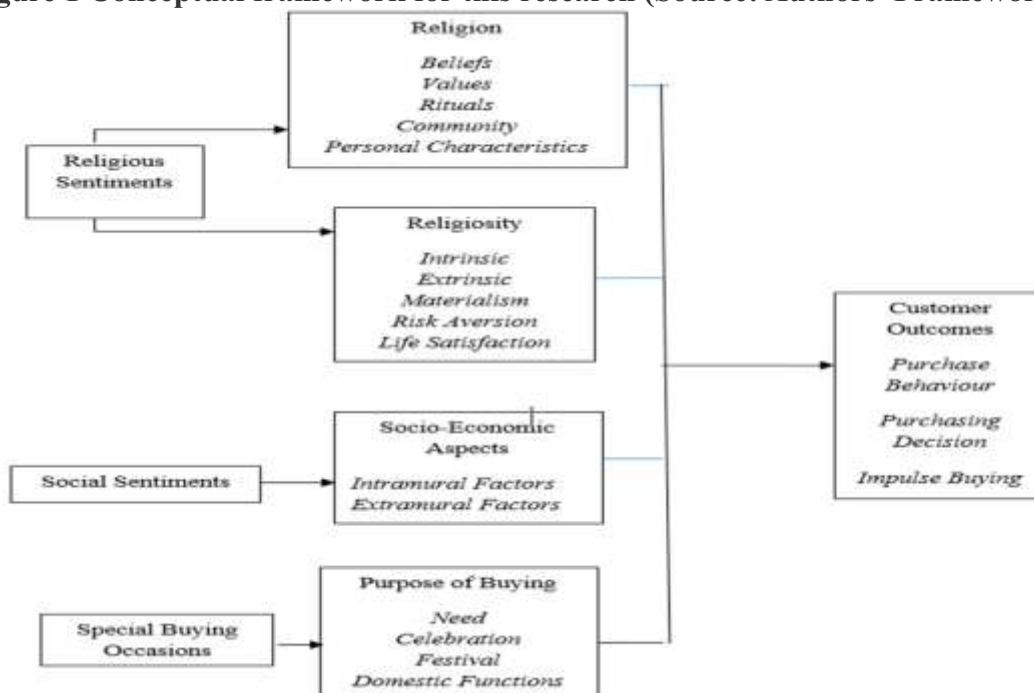
used/examined and buying behaviour, it needs a suitable intervention. A better understanding of these concepts (amidst a controlling role of religion) can provide a more accurate and comprehensive understanding of the psychological aspects that result in purchasing decisions.

Methodology

The present paper is prepared and positioned as a conceptual paper. The concept-based review does not give data. It offers insights into the form of integration of literature (Rana et al., 2020). The concepts used in this paper are religious sentiments, social sentiments, and special buying occasions.

We summarised the literature into three concepts of our interest and accordingly developed suitable propositions to explain why these concepts may influence the purchasing decision. We have developed a framework to build our conclusions (the constructs). It examines various aspects such as religion, religiosity, socioeconomic factors, and the purpose of buying as the possible religious dimensions. These dimensions may influence the purchasing decision. The said research work relates each of these propositions to the 'purchasing decision' as customer outcome (Figure 1).

Figure 1 Conceptual framework for this research (Source: Authors' Framework).



In the following sections of the paper, the three concept categories, which are of our interest, are discussed and research propositions regarding each of them are developed. Some of the dimensions of religion-related to these concepts are elaborated in the context of their effects on purchasing decisions. Specifically, we utilised individual aspects such as religion, religiosity, socioeconomics, and the purpose of buying. In Table 2, we define these parameters and related propositions and provide supporting literature.

Understanding of the Concepts

Religious Sentiments

The salient components of 'Religious Sentiments' are religion and religiosity.

Religion

Religion is one of the governing aspects that has an impact on buying behaviour. Further, it also develops consumer behaviour towards purchasing products. In particular, this is valid for the 'consumption of food products' (Muslichahet *et al.*, 2019).

Table 2 Proposed Ways of Research / Research Propositions

Concept of Interest	Aspect and Sub-Factors	Proposition	Some of the Supporting Literature
Religious Sentiments	Religion (Beliefs, Values, Rituals, Community, and Personal Characteristics)	The extent of the involvement of an individual with the religion and its sub-factors will influence the buying decisions (taken by the individual).	(Muslichahet <i>et al.</i> , 2019; Imtiyazet <i>et al.</i> , 2021; Agarwala <i>et al.</i> , 2019; Mathrasat <i>et al.</i> , 2016; Ghvanidzeet <i>et al.</i> , 2016; O'Connor <i>et al.</i> , 2017; Arliet <i>et al.</i> , 2016, WEF, 2019; Dalal and Husain, 2021)
	Religiosity (Intrinsic, Extrinsic, Materialism, Risk Aversion, and Life Satisfaction)	The purchasing decisions made by consumers can be influenced by consumer religiosity.	(Agarwala <i>et al.</i> , 2019; Mokhlis, 2009; Karoui and Khemakhem, 2019; WEF, 2019; Dekhil <i>et al.</i> , 2017; Muslichahet <i>et al.</i> , 2019)
Social Sentiments	Socio-Economic Aspects (Intramural Factors, and Extramural Factors)	SocioEconomic aspects (of the individual) establish people's attitudes and consequent purchasing behaviours.	(Popovic <i>et al.</i> , 2019; Wahyudi <i>et al.</i> , 2019)
Special Buying Occasions	Purpose of Buying (Need, Celebration, Festival, and Domestic Functions)	The festivals are associated with religion and they impact the purchasing process of the consumer.	(Kalnirnay, 2021; Chan <i>et al.</i> , 2017; Muhammad <i>et al.</i> , 2017; Daas Y., 2018; Touzani and Hirschman, 2008; Ab Talib <i>et al.</i> , 2017; Alderman <i>et al.</i> , 2017; NPCI, 2020)
Customer Outcomes	Purchasing Decisions	Specific events have an association with history, religious values result in huge gatherings and therefore are responsible for some kind of economic activity.	(Muslichah <i>et al.</i> , 2019)

Source:

It is observed that past research studies have inclinations towards exploring the control of religion in the buying process. Religion is associated with the culture and is therefore understood as one of the most universal and influential aspects of society. Here, it may be noted that people's way of thinking, beliefs, and values, attitudes, and related responses are governed by religion within different contexts, at an individual as well as societal stages (Mokhlis, 2009).

There are multiple religions in the world, and the majority of the world's population is religious to some extent (WEF, 2019). Religion directly influences consumer behaviour through its decrees and taboos. In this context, consider a simple thing like 'no consumption of food' or 'not eating on any specific day'. It is typically known as 'fasting'. This term itself conveys the influence of religion. This aspect is applicable for Hindus and Muslims as they follow this ritual. As per their religious practices, they fast during specific days of the week or a month.

Religion impacts fashion trends as it determines the clothing style for women as well as men. Hence, directly or indirectly, religion influences society. This happens by transmitting values and thereby encouraging consumers to adopt certain principles and perceptions (that may be responsible for the purchase behaviour). Religion has different sub-factors such as beliefs, values, rituals, community, and personal characteristics. Depending on the extent of the involvement or association of the individual with these sub-factors, there is an impact on buying decisions (taken by the individual).

Beliefs

Religious conviction is one of the vital aspects that determine the way of purchasing. It has an impact on the shopping and product-specific consumption behaviour of the consumers. Religious beliefs, rituals, and values influence consumer psychology and behaviour towards buying decisions. In the case of processed foods, it drives the purchasing purpose (the intention) and consumption of convenience food (Bakar et al., 2013), (Suki, 2015), (Mathraset al., 2016).

Values

The religious value may be related to the awareness about spirituality and concern about the same. In the context of processed foods, this has significance because it supports buying of specific goods. It is purchasing behaviour (i.e., food-related behaviour) of consumers. Here, intake of some food products is allowed, and some are not permitted. Spirituality has an affirmative connection with the health or well-being of consumers. Religious value (in terms of spirituality) may encourage the end-user to purchase and consume healthy food and stop consuming any unhealthy food products (Tan et al., 2014).

Rituals

It is evident from research studies that religious consumers do have less inclination towards buying new products. In that sense, they display a 'low materialistic' approach. It is but natural that the consumers, who participate in the religious ritual of prayer, inclined towards higher well-being, resulting in minimum or no purchase or low consumption (Agarwala et al., 2019). However, it is a matter of debate that religious consumers are not opposed to materialism and opt for luxury brands over utilitarian possessions. It may be possible that they may give less emphasis on the materialistic nature and value of the goods. Therefore, it may not be a correct way to present observation that all religious people demonstrate low materialistic tendencies (Arliet al., 2016).

Community

Religious community involvement means active participation in one's religious community. Consumers who are actively involved with their religious community may demonstrate higher interdependence, which leads to risk-aversion (low level of experimentation, less willingness to explore new products and technologies, resulting in stronger brand loyalty). Buyers with a more practical view towards religion and stronger individualities have a certain tendency toward religion-based products than those with more non-practicality or no such uniqueness or distinctiveness (Agarwala et al., 2019).

Personal Characteristics

Personal characteristics also affect purchasing decisions. If an individual is a risk-taking personality, he or she is more likely to explore new products. Hence, the person has more involvement in buying products. The extent of taking or accepting (perceived) risks towards product purchasing is affected by such personality characteristics. This is valid for financial products, and religiosity may govern the same (Dalal and Husain, 2021). The findings of several research studies (with regards to Islamic financial products and services) believe that Muslim consumers are influenced by religion (Ali et al., 2017). Interestingly, a wide range of personality features has been taken into account and widely reviewed across the globe (Saroglou and Munoz-Garcia, 2008). We posit that religion and religiosity help in shaping up diverse personal characteristics.

Hence, we propose that:

P1: The extent of the involvement of an individual with the religion and its sub-factors will influence the buying decisions (taken by the individual).

Religiosity

As stated earlier, religion is a known phenomenon across the world that holds a fundamental place in defining social behaviours (of the consumers) (Agarwala et al., 2019). It is acknowledged as one of the most important cultural factors as it has significant contributions in shaping the values, attitudes, and behaviours of an individual as well as society (Mokhlis, 2009). Past research on religion and consumption has established that religious associations are significant predictors of consumption patterns.

According to some researchers, the aspect of 'religiosity' may be multidimensional. Thus, the concept of religiosity allows a richer understanding of the relationship between religion and consumer behaviour. Religious linkage (or affiliation) is a standalone paradigm (Dekhilet et al., 2017). The association between religion and consumer behaviour is well-known (Muslichahet et al., 2019). Religiosity and buying decisions have become a general practice to be reckoned with as it offers a significant number of

advantages to the organisations along with huge scope for future research (Agarwala et al., 2019).

Religiosity may be defined as the degree level of individual commitment, involvement, and practices internally and externally to any religion's fundamental principles. It may be observed that in most cases, religious people are dedicated to their system of beliefs and adhere to the principles defined in their faith (Mokhlis, 2009), (Zulkifli and Rosli, 2013). Religiosity may be elaborated as the wisdom about religion and its understandings by an individual. An individual with strong religious beliefs will be more likely to behave like a member of the religious community. According to (Mokhlis, 2009), religiosity is a complicated perception. This may encompass values, outlook, thinking, thoughts and feelings, and understanding. Thus, religion has become one of the important aspects affecting the decision-making of consumers.

As stated above, research studies have indicated that religiosity influences buying behaviour. Various kinds of religiosity (intrinsic or extrinsic) exist and may result in a mentality of low consumption (materialism), less possibility to explore new products (risk aversion), and economic purchasing behaviour (life satisfaction).

Intrinsic and Extrinsic Religiosity

Bonewell (2008) goes a step forward in defining religiosity in two variants—extrinsic religiosity and intrinsic religiosity. As described, (Bonewell, 2008) in their review, extrinsic religiosity might be characterised as the demonstration of alluding to the utilisation of religion or the utilisation of strict confidence to give solace or to improve one's status, whereas intrinsic religiosity may be defined as an aspect that integrates religion or religious faith in one's own life and imbibes it into a religious value.

Similar views were echoed in their review by (Orellano et al., 2020). According to him, intrinsic religiosity is all about following religious instructions and conducts by an individual. Another feature, extrinsic religiosity is about individuals practicing religion to have wider acceptance in their communities, in particular.

Low Consumption (Materialism)

Some of the previous studies showed that religious consumers are less materialistic. This may be argued by some of the other research studies (Arli and Tjiptono, 2018). In this manner, it is conflicting to reason that those individuals showing more prominent strict propensities will rate low in materialistic conduct. It may be noted that religious consumers show less attraction towards possession of the things (materialistic behaviour) as they are more concerned about health-related aspects (Agarwala et al., 2019). This certainly has control over the way of shopping as well as the extent of the importance of material goods from an individual's perspective.

Here are some examples that may suggest that customers with a higher level of religious beliefs have lesser materialistic values. Easter is a Christian celebration that denotes the passing of Jesus Christ. During Lent, which is the period before Easter, Christians do not observe any kind of celebrations. Hence, people will have limited consumption of goods including food. There is an opposite behaviour observed during Christmas—a lot of spending. This is what happens to Muslim consumers during the month of Ramadan. This religious occasion involves self-denial from all materialistic things. During the long stretch of Ramadan, Muslims do not eat much, and it has an impact on the performance of consumer-related businesses such as food, retail, and so on. It also changes their shopping behaviour in that many people shop in the evenings. Therefore, it may be concluded that religious practices may have control over the consumption of things or food items (by the people) (Touzani and Hirschman, 2008).

Less possibility to explore new products (Risk Aversion)

Customers might take risks at different levels depending on their perception and buying tendency. In general, risk-sensitive buyers may not decide to explore new products. They tend to stick to (their) known brands and avoid any variation in (their) buying behaviour (Matzler et al., 2008), (Choi, 2010).

An assessment of the literature shows that if the consumer is

more religious, they are more likely to stay away from the risk. Religious code of conduct calls for a decent and systematic utilisation approach that does not recommend sudden or reckless purchases. These people may be more receptive to risk awareness concerning their experiments during buying or under similar circumstances (Yousaf and Malik, 2013).

Economic Purchasing Behaviour (Life Satisfaction)

Religion-related importance advocates the case that confidence in “a heavenly other” and closeness to God can prompt well-being through a feeling of ontological trust and individual worth that improves life fulfilment (Vang et al., 2019). Given some exploration results, fulfilment with life is in a healthy relationship with positive mental attributes like joy and confidence. An individual's inclination towards buying (without any plan) may be associated with (their) extent of getting satisfaction in life (Muhammad et al., 2017). Likewise, it tends to be proposed that there is a positive effect of religiosity on taking the risk or its avoidance.

Hence, we propose that:

P2: The purchasing decisions made by consumers can be influenced by consumer religiosity.

Social Sentiments

Socio-Economic Aspects

A wide range of literature thinks that theoretical models do not consider the effect of aspects related to the individual. This may include willingness to have usefulness and ease, personal qualities, and so on). Socio-economic aspects are important in the context of purchasing patterns of the consumers. These may comprise demographics, consumer attitudes, affordability, cross-cultural differences, knowledge about the environmental effects of packaging, visual designs, and functionality, which are reviewed by the consumers before they make any buying decision. It may be noted that some of these are supported by existing research studies, whereas some other factors (indicative only) need to be explored later (Popovic et al., 2019) (Table 3).

Table 3 Study explanations and future research possibilities for the study of indicators of consumers' decision making to buy things: A socio-economic perspective (Popovic et al., 2019)

Existing Study Explanations	Factors that may be studied shortly
Intramural Factors	
Positive attitude towards the product	Values and emotions
Lack of knowledge about the negative aspects of the product	Personal needs and responsibilities
Perception of the visual design (of product packaging)	Extent of Motivation
Perception of the visual design (of product packaging)	Environmental Awareness
Perception about (the product packaging's) convenience and usage	Purchasing priorities and related behaviours
Existing Study Explanations	Factors that may be studied shortly
Extramural Factors	
Cultural variations in consumer purchasing behaviours (societal behaviours)	Stakeholder responsibilities
The higher price of products (in general)	Institutional aspect
	Other cultural enlightenment

Source: (Popovic et al., 2019)

It may be noted that some of the aspects listed in the above table are connected to religion and religiosity. The above table broadens the scope of the reader as compared to the standard explanations provided by Ajzen, which is most commonly called TPB (theory of planned behaviour).

Thus, it is proposed that:

P3: Socio-economic aspects (of the individual) establish people's attitudes and consequent purchasing behaviours.

Special Buying Occasions

As shown in Figure 1, the authors have cited various causes behind purchasing. These may be considered as 'Purpose of Buying'. These purposes are categorised into need, celebration, domestic functions, and festivals. The last one is more important to elaborate on here.

Festivals

Festivals drive sales of diverse products and services, and no sector or service is an exception to this fact. In India, there is no fixed duration of festival seasons. This is mainly because India boasts cultural diversity and various religions have different festivals throughout the year. Another interesting aspect of the Indian culture is different religions celebrate the festival by different names. For example,

consider the advent of 'Chaitra' month (their first month of the Hindu calendar). The first-day 'Pratipada' is known as 'GudiPadwa' and is considered as the most auspicious day for doing new things such as purchasing new things, starting a new business, and so on. The day is always welcomed by retailers and shoppers as people buy different goods (such as a vehicle, gold, consumer appliance, and so on) because it is perceived as a symbol of prosperity. It is no wonder that it is the festival of all religions across India. It has different names (such as Ugadi, Chaitra Pratipada, Bihu, Vishu, Baisakhi, and so on).

Festivals and Impulse Buying

As stated earlier, festivals in Indian culture are considered a 'good time to buy new things. Given this, it may be possible that people will make plans to purchase new things. Those with no plans may exhibit impulsive buying behaviour. It may be noted that "impulse buying intention" is a type of inclination or liking (of something). It may be considered as the level of the extent to which the individual is engaged in unplanned and sudden purchases. In today's technology-driven business environment the intensity of impulse purchases is influenced by cognitive issues, such as website value perceptions and the expectations of online stores

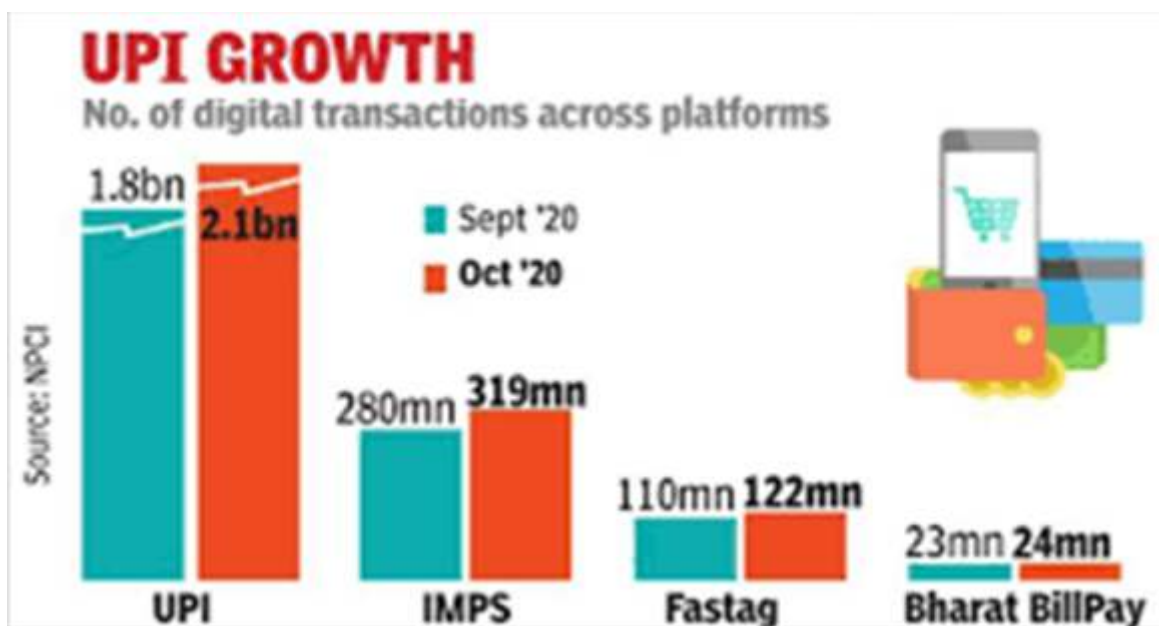
(Chan et al., 2017). Impulsive buying is a potential 'revenue generating' segment for retailers and businesses. This intention to make immediate purchases and have instant gratification may get an effect from the religious orientation and various beliefs of an individual. It needs inclusion of the aspect of religious beliefs with behavioural outcomes (Muhammad et al., 2017)

Now consider another example in this context of the festival. In India, the period (October–November) is considered as the biggest consumer spending month due to the festival of Diwali. With the increased acceptance of digital payment by the consumers, due to the spread of the Covid-19 pandemic, there is growth in online payment activities. With the travelling and transport restrictions,

'work from home' has become the 'new normal'. This has resulted in the growth of online activities. It has become a 'new normal' to make payments using digital modes and minimising the use of cash. In this context, consider the digital payment scenario in India.

According to data available from NPCI (National Payment Corporation of India), there is growth across all platforms in digital payments. It is seen that in October, the payments through Unified Payments Interface (UPI) have reached 2 billion. The UPI platform saw nearly 2.1 billion transactions in October along with others. Digital transactions made through other instruments (such as IMPS, Fastag, Bharat BillPay) have been rising too (NPCI, 2020). (Figure 2)

Figure 2 Growth in digital transactions across platforms in India
(Source: National Payments Corporation of India 2020).



The market for digital payments is very heterogeneous, with customers of varying profiles and needs. Therefore, they have to use different ways for product promotion and distribution. In this context, social media is playing a vital role in spreading the word. The steady interests for non-contact types of payments are due to the pandemic and are supported with the continuous festive seasons (in India) that see growth in consumer spending.

Thus, it is proposed that:

P4: The festivals are associated with religion and they impact the purchasing process of the consumer.

Purchase Behaviour/Purchasing Decision

Purchasing decisions or buying is not that simple a thing as it looks. The analysis of purchasing decisions will reveal consumer preferences, behaviour, attitude, and perception

towards particular products. Several empirical studies have recently been conducted to understand the purchasing intention or purchasing decision of diverse products (Muslichahet al., 2019).

The result of buying behaviour is in the form of the purchase of goods and is considered beneficial for both the individual as well as the organisation. It may be said that the purchasing decision is the selection of different activities considered as options. Thus, it can be said that buying products or goods is an action selected by consumers to choose an item from various options that are available and are as per their needs.

With the above discussion, we propose that:

P5: Specific events have an association with history, religious values result in huge gatherings and are therefore responsible for some kind of economic activity.

Discussion

An individual's beliefs and practices related to religion and the extent of religiosity play a fundamental role in influencing his or her way of thinking, ethics, and buying habits. All of these may have an influence or decide what to use/consume or not. Specifically, we have used the concepts (such as religious sentiments, social sentiments, and special buying occasions) and their impact on purchasing. In this context, we have used examples of each concept to explain the association relationships between the concept and the buying decision.

Case Study Implications

Implications of management

This research demonstrates how companies may explore the possibilities provided by the religion and attitudes of customers. The organisations can have an immense advantage by understanding the way of 'religion-based consumption' through awareness and knowledge of these concepts: religious sentiments, social sentiments, and special buying occasions in the context of purchasing decisions or buying behaviour.

Implications of academic and research

The suggested model of religion-based consumerism, at the academic and research level, combines religious values and

beliefs, religiosity, socioeconomic factors, and unique purchasing opportunities. These altogether will finally drive buying behaviour and may result in the actual buying of goods. These ideas may be understood better and used to explain various marketing tactics that elicit religious emotions. The suggestive framework presented in this article thus contributes significantly to the advancement of knowledge in the religious field.

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