An Exploration of the Impact of Religious Affiliation on an Irish Consumer When Considering an Online Purchase

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Abstract

Religious affiliation in Ireland has been dropping over the past two decades. The study of how religious affiliation influences consumer behaviour has not been studied in Ireland however has been shown in jurisdictions such as the United States and Middle East to have a significant influence in purchase decisions, choice and behaviour. Alongside religion, there has been a growing acceptance and use of e-commerce use amongst Irish consumers. Understanding how Religion can be used as a segmentation variable can be important to marketers in understanding the motivations of consumers with a religious affiliation.

The purpose of this study is to explore the impact religious affiliation has on online purchases from an Irish consumer perspective. It seeks to understand the motivations behind Irish consumers online purchases and whether or not religion influences those purchase decisions. A particular focus which was indicated in secondary research was given to ascertain if religious affiliation affected trust and brand loyalty.

Qualitative primary research was undertaken in the form of a focus group in combination with interviews amongst a sample of Irish religious consumers varying in age from 33-72 whom all have purchased online. A thematic approach was utilised and themes were identified which were relevant to the research objectives. The overall findings were presented and found that religion does not have a significant impact on consumer behaviour for Irish consumers however does indicate that certain behaviours are common amongst the group. Further research warranted was indicated at the end of the study.

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Chapter 1 – Introduction

Religion is regarded as a universal and influential social institution and has wide-ranging influence on consumer attitudes, values and behaviours (Alhouti et al., 2015). For example, religion can prohibit the sale of items (e.g. non-halal meat for Muslims) or place limits on when a product can be sold (e.g. pubs in Ireland were traditionally prohibited from selling alcohol on Good Friday). According to Minton and Kahle (2016), religion influences core value development and therefore can influence consumer decision-making processes and behaviours.

Irish attitudes towards religion have seen a massive sea change within the last twenty-five years. Church sex scandals and abuses of power have been cited as turning many Irish away from religion (Irish Times, 2017). In 2016, those indicating "No Religion" accounted for 9.8% of the population which was an increase of 3.9% over the previous five years, and making "No Religion" the second largest group in 2016 (CSO, 2016). By contrast, in the 1991 census, the total claiming "No Religion" was just 5.9% in Ireland. Although 78.3% of the population still state they are Catholic, this figure is falling.

The study of religion and its effects on consumer behaviour has largely been confined to the United States and the Middle East (Mokhlis, 2007; Alhouti et al., 2015; Azam et al., 2013; Nora and Minarti, 2017; Sood and Nasu, 1995; Choudhury, 2014) with no current study based on Irish consumers and specific focus on the Catholic religion. However, there are examples of both successful and controversial uses of religious symbols in advertising products or services. One notable example in an Irish context was by the car company Skoda to celebrate Pope Francis' visit to Ireland. The German car company designed a special edition for the Irish market adorned with stained glass windows.

Image source: Adweek, 2018

Skoda were also the official car supplier for the Pope's visit, with the Pope opting to be driven around Dublin in a modified version of the Skoda Rapid. This resulted in exposure for Skoda to 1.1 million television viewers, a 41% increase in enquiries and a 46% increase in website traffic to the brand (Marketing.ie, 2019).

In the US, companies such as Hobby Lobby, In-N-Out Burger and Starbucks retain a religious attachment (Grossman, 2005). The United Kingdom also has notable examples, with Irish outlets including Forever 21. This women's clothing store has "John 3:16" on the bottom of its customer shopping bags (Business Insider, 2012) which is a biblical reference: "*For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life*" (Bible Gateway Passage, 2016). Another notable example is the online dating site Eharmony.com. Eharmony started as an exclusively Christian dating website but has since grown to offer multi-faith dating while still maintain its deep Christian roots.

1.1 Justification for Research

The topic of religion and its use in marketing is of particular interest to the researcher, who has a professional background in the marketing of religious products and services in Ireland. Religion is one of the most powerful social forces and is said to exist since the first humans (Albright and Ashbrook, 2001). Religion provides people with a since of belonging (Widman et al., 2009), spirituality (Zinnbauer et al., 2015) and belief in a deity that surpasses life

(Bering, 2006). Religious beliefs have wide-ranging benefits to people such as increased happiness, giving to charity and belonging to community (Graham and Haidt, 2010) and therefore pervades many facets of human behaviour. Although religious beliefs, and specifically those of the Catholic religion, are falling in Ireland, they are growing in the rest of the world (Guardian, 2018) and so as a topic needs examining.

Key research reveals that religion is an important aspect of a consumer's value system, influences buyer behaviour and is a key influencer in relation to consumer purchase decisions (Delener, 1994). Bailey and Sood (1993) found that because of Catholics' desire to conform, their beliefs had considerable influence on their purchase behaviour. The study of Alhouti et al. (2015) focused on consumer reactions to a retailer's religious affiliation found that consumers who are intrinsically religious respond well to firms who hold the same religious values and are vocal about those values. Indeed, the mere presence of a religious symbol can have positive outcomes and has been proven to promote altruism, positively influence consumers (Guéguen et al., 2015) and promote trust towards a firm (Azam et al., 2013). An exploratory study by Esso and Dibb (2004) supported the finding that religion influenced shopping behaviour and that it should be considered an important construct in consumer behaviour; however, the findings were limited to a single, high-involvement item, namely a television set in Mauritius. The study indicated that other product categories and countries should be researched in order to provide further evidence.

There is a distinct lack of newer studies on the area of religion and consumer behaviour. Mokhlis (2009) posited that there were a number of factors that could explain this, including: the fact that researchers were unaware of a link between religion and consumption; the perception of religion as a sensitive subject of investigation; and, finally, the fact that religion is so pervasive that it could be simply overlooked as a variable. Mokhlis (2009) posited that levels of religiosity had a bearing in predicting shopping orientation while other studies indicate that the presence of religious symbols can engender a form of trust in a firm (Azam et al., 2013).

Consumers respond well to firms that hold the same religious values and are vocal about those values (Alhouti et al., 2015). While all these studies posit interesting and valid arguments concerning religion and its influence on purchase behaviour, these studies have been undertaken in environments where religion has not endured such a seismic shift in trust

and opinion than in Ireland. As the Catholic religion in Ireland is declining, this is a unique opportunity to study if consumer reactions among those with a Catholic religious affiliation.

During the last 10 years, coinciding with the decline of religion, Irish consumer behaviour has also been transformed. Consumers now use the internet to purchase a wide range of products, from airline tickets to clothes and food (Irish Times, 2018). As a result of this change, there is a move by companies to e-commerce and a growing focus on these sales channels to compete.

Irish e-commerce sales are forecast to reach €3.8 billion by 2024 (Irish Times, 2019). E-commerce in Ireland has come under significant focus, especially in terms of Irish retail, as many traditional retail outlets are closing due to an inability to compete with larger established brands such as Amazon or other companies with a significant online presence (Ratcliffe, 2018). Companies with limited resources need to find new ways of competing with these larger, usually foreign entities. Research shows that there will be 3.3 million online shoppers in Ireland by 2022 (Statista, 2018) and that the amount of consumers using online shopping daily ranges from 77%–92% depending on age.

DAILY ONLINE SHOPPER INTERNET USAGE IN IRELAND

16-24 25-34 35-44 45-54 55+

eshopworld

Source: Statista, Ireland: daily internet usage 2016, by age group

Image source: https://www.eshopworld.com/blog/ireland-ecommerce-insights-2018/
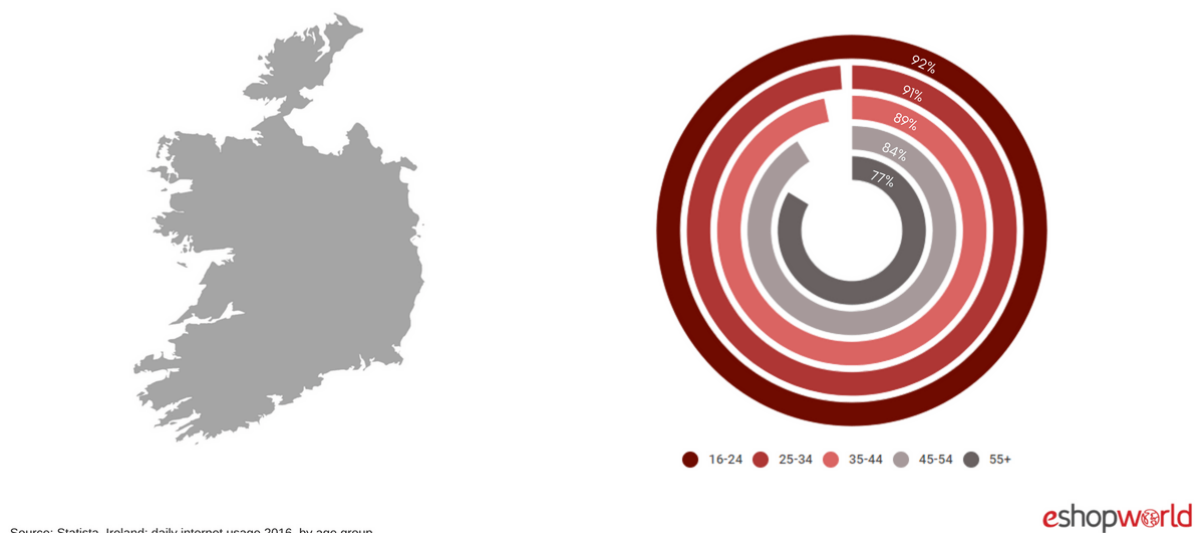
Due to the consumer behaviour change to increased online shopping, there are calls for further research into Irish consumers' use of these channels. Online commerce has made it easier for consumers to seek out value. Recent surveys by PWC into retail indicate that 57% of Irish consumers only use credible websites when shopping using their mobile phone

(PWC, 2018) which indicates that trust in the firm is a high component in Irish online consumer behaviour.

Trust has been studied in other jurisdictions and is considered a major proponent of online purchase behaviour (Bianchi et al., 2012; Van Slyke et al., 2004). As trust is central to religious affiliation (McKnight et al., 1998) it will be of interest to ascertain if outward marketing of religious symbols affects a consumer's trust in an online environment. A lack of trust has been identified as a barrier to consumers engaging in e-commerce (Wang et al., 2004) and building online trust is a challenge facing many online merchants in Ireland. With trust being a main component of online retailing and a person's level of religiosity influencing trust (Tan and Vogel, 2008; Sosis, 2005; Tan et al., 2016) then it is worth researching the effect religion has on trust and consumer behaviour in a modern "post-Catholic" Ireland.

1.2 Organisation of Thesis

The following review of existing literature will critically analyse current theory, leading to the research question and subsequent objectives. The methodology section will be discussed and use of focus groups and interviews will be justified in order to answer the main research question and objectives. The data from the findings will be analysed for insights and will be compared and contrasted against the literature to establish a conclusion(s). Recommendations for further research will be made at the end of the paper.

Chapter 2 – Literature Review

2.1 Religion

2.1.1 What Is Religion?

Anthropologist Clifford Geertz (1966 pp90) defined religion as follows:

> "*Religion is (1) a system of symbols which acts to (2) establish powerful, pervasive, and long lasting moods and motivation in [people] by (3) formulating conceptions of a general order of existence and (4) clothing these conceptions with such an aura of factuality that the moods and motivations seem uniquely realistic*."

Geertz's definition suggests that the symbols of religion can act as predictors of consumer behaviour in the form of a peripheral cue (Alhouti et al., 2015).

Religious affiliation is defined as the adherence to a set religious group (Essoo and Dibb, 2004). This is because its effect on an individual's life often predates birth, determines family size, level of education attained, the amount of wealth accumulated and the life decisions that have been taken (Essoo and Dibb, 2004). Hirschman's seminal studies (1981, 1982, 1983) find that religious denominational affiliations can be seen as "cognitive systems" which may influence a group's behaviour. Hirschman's studies found that having a religious affiliation had influences on information search and a number of consumption processes such as the choice of family pet, entertainment or transportation options. Others have interpreted religion as as providing a system of meaning and a frame of reference for interpreting life events (Spilka et al, 1985).

Bailey and Sood (1993) examined the shopping behaviour of US consumers from six religious groups—Buddhists, Hindus, Muslims, Jews, Catholics and Protestants—and found different approaches were taken by the religious groups, especially during information search. Religious beliefs in particular in the US have an influence on purchasing behaviour and studies suggest that religion can have a significant impact on the consumer's choice of products (Hirschman, 1983; Essoo and Dibb, 2004; Nora and Minarti, 2016) and also that consumers with religious beliefs are more receptive to advertising (Taylor et al., 2017; Alhouti et al., 2015).

Hirschman (1983) found that there were differences in the pattern of consumption amongst those who with religious group membership. However, Wilkes et al. (1986) concluded that

there were different levels of religious affiliation called "religiosity" and the level of adherence to a religion influenced several aspects of a consumer's lifestyle, including purchase intention and risk avoidance. Religiosity is defined as the degree to which an individual is committed to a particular religious group and was considered to be "*one of the most important cultural forces and a key to buyer behaviour*" (Essoo and Dibb, 2004, pp688).

In the US, the study by Wilkes et al (1986), which was followed up by a later study by McDaniel and Burnett (1990), posited that those with a high level of religiosity were more sociable and therefore retailers who promoted friendly staff would have an advantage in a highly religious community. These studies were undertaken at a time when religion was a powerful construct and before major revelations of abuse were made public.

2.1.2   Religion and Self

Religion is viewed as a cultural system (Dengah, 2017). Culture is defined as a pattern of shared beliefs (Deshpande et al., 1989) which in the case of religion interacts with divine forces and facilitates a shared meaning and behaviour system which has been passed down historically through the generations (Dengah, 2017). Religion and culture are so intrinsically linked that the original roots of the word "culture" come from the histories of "cult" which refers to religious worship (Faulkner et al., 2006). Kluckhohn (1949) concluded that culture refers to "*the total way of life of a people*" (p.17) and "*a way of thinking and believing*".

It has been shown that self-concept and culture are intrinsically linked (Baumgardner and Rappoport, 1996). Self-concept is a complex structure and is defined as the "*beliefs a person holds about their attributes, and how they evaluate these qualities*" (Solomon et al., 2010, p.144). Religion serves as a contributor to an individual's self-concept (Cutright et al., 2014). Religion fosters one's self-worth and helps one identify one's place in the world while also offering moral codes on how one should live (Ebstyne King, 2003; Oppong, 2013).

Individuals who are extrinsically religious signal their religious affiliation to others in the form of outward expressions of their faith (Cutright et al., 2014). A notable study into the behavioural attitudes of a religious consumer indicates that consumers are more likely to support a company that displays their outward expression of faith. This study also posited that advertising cues which contain religious symbols from the consumer's own religion have a more positive affect than ones that contain no religious symbols or those of a different religion (Minton, 2015).

2.1.3 Measuring Religiosity

Allport's seminal studies (1966; Allport and Ross, 1967) posited that there are two types of religious orientations—intrinsic and extrinsic—and these studies are regarded as the backbone of empirical research on the subject (Kirkpatrick et al., 1990). Allport and Ross (1967) stated that an extrinsic religious orientation refers to persons who are disposed to using religion for their own needs. Individuals who are so motivated, utilise religion to "*provide security and solace, sociability and distraction, status and self-justification. The embraced creed is lightly held or else selectively shaped to fit more primary needs*" (Allport and Ross, 1967, p.434).

Individuals with an intrinsic religious orientation are defined in this same study as those who "live" their religion. They regard religious beliefs above their other needs. These individuals embrace the creed, internalise it and follow it (Allport and Ross, 1967). The Allport measure of religious orientation—the religious orientation scale (ROS)—has been cited over 5,000 times (Google Scholar, 2019) which is considered the foremost measure of religiosity. It is, however, not without its critics. A research piece by Hunt and King (1971) concluded that extrinsic religious orientation was a useful concept but the intrinsic measure was too abstract to measure; whereas Kirkpatrick and Wood (1990) posited that the ROS should be abandoned in favour of adding a "*new pool of items*".

In his piece, "Religion as Prosocial: Agent or Double Agent", Batson (1976) hypothesised that religion had to be broken into two distinctive orientations: religion as a quest, and religion as an end. Religion as an end was illustrated as those subjects who considered religion as a means to an end, having embraced a creed and lived by it fully. Religion as a quest was defined as those who lived by their religion, using it as a source of comfort, solace and security. Using Allport's ROS, the results of this study could not be measured. Neyrinck et al. (2010) tested Batson's measurement against Allport's ROS system and concluded that Batson's quest orientation did not in fact measure religious orientation but rather symbolic disbelief. This study posited that Batson's theory did not relate to the motivations behind one's belief but was more about measuring disbelief.

For this paper, the author proposes to therefore measure religiosity using the ROS as using another unproven measure would be beyond the scope of this study. As religion is deemed to

be linked to a consumer's personality (Silva et al., 2011), the ROS is sufficient to measure religiosity.

2.2 An Insight into Religion and Trust

2.2.1 What Is Trust?

Trust as a concept has been substantially researched in the past. Trust is regarded as a major factor in consumer behaviour and would be seen as crucial in whether a consumer purchases from a vendor. One of the seminal research pieces on trust as a concept came from Mayer et al. (1995) where it was proposed that the idea of a "propensity" to trust has a significant impact on whether an individual is likely to trust. While trust cannot exist without an element of risk, most research indicates that an expectancy has to exist that a certain action will be fulfilled (Mayer, 1995; Bhattacharya et al., 1998; Váquez Casielles et al., 2005; Bauman and Bachmann, 2017).

For this research piece, the author will adopt the following definition of trust from one of the most cited research articles of Mayer et al. (1995, p.712): "*the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party.*"

From this, Mayer et al. (1995) proposed a trust model which reveals characteristics that need to be in place between a trustor and trustee in order for trust to develop.
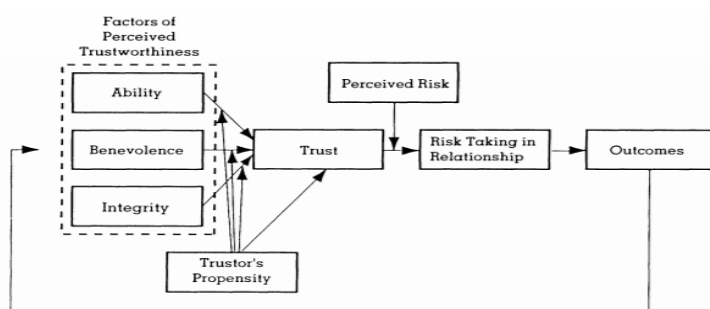

Image source: Mayer et al. (1995, p.715)

2.2.2 Trust and Religiosity

Studies have shown that a person's level of religiosity does influence trust (Tan and Vogel, 2008; Sosis, 2005; Chuah et al., 2016) and those of high religiosity will invest a higher level of trust in those with the same or higher level of religiosity, while those of lower religiosity

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will have a lower level of trust in those with religious affiliations (Tan and Vogel, 2008). Religion can act as a form of connectedness and be part of an individual's social identity. Indeed, religious identity can act as a marker for how a person interacts with other people and can affect general behaviour (Chuah et al., 2016).

Most studies show that there are three characteristics of trust: cognitive, affective and behavioural (Ashraf et al., 2015). Cognitive trust is based on the knowledge the trustor has of the trustee and his or her capabilities. According to Johnson and Grayson (2005), when knowledge is complete then trust is not required. Affective trust is the establishment of an emotional bond (Lewis and Weigert, 1985) and, finally, behavioural trust is a direct result of affective and cognitive trust, which is the behaviour that results from these forms of trust being made (Lewis and Weigert, 1985; Johnson and Grayson, 2005).

In terms of religion, religiosity is a base consumer trait that pre-exists a consumer's core values (Minton et al., 2013), and one of the most fundamental sources of a belief comes from religion (Minton, 2016). In a recent study by Minton (2018), a correlation was shown between religion and trust. Religiosity was measured as a three-dimensional construct of affective, behavioural and cognitive religiosity which indicates the fine line between the characteristics of trust and those of religion. In an earlier study, Minton (2015) found that consumers who had a high affective religiosity, as in a higher emotional bond with religion, had a higher overall attitude to purchase behaviour and relational trust compared with consumers who were low in affective religiosity.

Indeed, this study posited that most consumers when shown advertisements with religious cues were more trusting towards the advertisements than non-religious consumers. This was backed up by studies (Taylor et al., 2010) and a replication study (Taylor et al., 2017) which posited that this finding extended to millennials (the term "millennial" refers to individuals born in the US after 1980 (Pew Research Center, 2019) who would purport to have a low level of religious affiliation (Taylor et al., 2017). The regularly-cited research from the Latin American study of Brañas Garza et al. (2009) found that trust towards others positively correlates with those who practise religion and is especially evident amongst Catholics. Religion in itself positively affects "social capital" which in turn affects economic performance. However, other research conducted by Berggren et al. (2009) and, more recently, Dilmaghani (2017), discovered that religiosity is complex and can exert a negative influence on trust in some cases. These studies conclude that outliers exist wherein there is

distrust among consumers who do not share the same belief system and indeed there exists a level of suspicion amongst those who are non-religious towards their religious peers.

2.3 An Insight into Motives behind Online Shopping

Research shows that shopping convenience is regarded as the principal motivation underlying customer inclinations to adopt online purchasing (Jiang et al., 2013) while other research indicates that consumers purchase online: for their own hedonic needs (Rohm and Swaminathan, 2004); for a better choice of product (Menon and Kahn, 1995); to seek information (Bo-chiuan, 2008); and for quick possession of items (Shaw, 1994). Sorce et al. (2005) pointed to convenience and information as being the most significant motivations amongst both younger and older participants of their study. The following motivations will be discussed in line with the literature.

2.3.1 Convenience

Lots of research has pointed to convenience being a prominent motivator for users to shop online. Convenience has been appearing in marketing literature for decades, with the concept first appearing in Copeland's (1923) classification of goods. Over time, convenience has changed from describing goods to emphasising time (buying time or saving time), and now "*[o]verall shopping convenience is defined as time and effort savings in shopping*" (Rohm and Swaminathan, 2004, p.752). Despite much research (Burke, 1998; Jarvenpaa and Todd, 1997) positing convenience as a motivation, other research suggests that online retailers appealing to just convenience is misguided (Brown et al., 2003) and other factors such as personalisation and price should be considered.

Zeithaml (1988) posited that time and effort are only invested when the perception of value in terms of cost is worth it; however, other studies suggest that consumers will decide not to shop when the perceived costs of spending time and effort are too high (Hui and Bateson, 1991). Online shopping is considered convenient due to its very nature in that a consumer can shop any time he or she wishes to and orders can be placed 24 hours a day, 365 days a year. Wolfinbarger and Gilly (2001) posit that online shoppers regard the time-saving benefits of purchasing from a website outweigh any costs such as delayed possession or security risks.

2.3.2 Price

Studies show that one major aspect to drawing consumers online is price and the promise of greater savings (Chiang and Dholakia, 2003). Empirical evidence shows 30% of Irish

consumers regard price as the most important aspect of shopping online (Hamilton, 2018). Studies have shown that consumers' price perception is more important than actual price when evaluating products and shoppers depend on price as a quality signal (Zeithaml, 1988). Perceived price is one aspect, however. Park and Lennon (2009) cite perceived value as just as important. Perceived value is defined as "*the net gain associated with a product or service*" (Park and Lennon, 2009, p.151) and is often influenced by the brand or quality of the product.

Many internet users expect online stores to offer price promotions or lower prices compared with their offline counterparts (Bolton et al., 2010). Hirschman (1983) posited that Catholics are not only price conscious and attach more importance on bargains than other religions but are also more brand trusting (Esso and Dibb, 2004) and therefore may have greater perceived value towards established brands.

2.3.3 Online Trust

Trust is considered a major proponent of online purchase behaviour (Bianchi et al., 2012; Van Slyke et al., 2004). Some researchers have posited what variables need to exist in order to develop trust between the consumer and the firm. Recently, it has been argued that trust propensity is a key personal trait in establishing trust (Aggarwal et al., 2018). Trust propensity is defined as "*an expectancy held by an individual or a group that the word, promise, verbal or written statement of another individual or group can be relied upon*" (Rotter, 1971, p.4). Trust propensity refers to a person's inclination to display a faith in humanity (dependability in others) and adopt a general trusting attitude towards others. Wang and Emurian (2004) proposed that online trust shared many of the elements of offline trust apart from four important distinctions. Their study stated that the following four ingredients are consistently in place when assessing online trust:

1. Trustor and a trustee both need to be present and involved in the transaction where the trustor is the consumer and the trustee is the e-commerce website which represents the merchant.
2. Vulnerability: security for the consumer is crucial in consumer purchase intentions online (Salisbury et al., 2001).
3. Produced actions: the consumer will either purchase or window shop on a merchant's website. This produces two positive actions for merchants, namely a sale or potential

for one. Consumers must trust that they have more to gain from the purchase than lose.

4. Subjective matter: as in the offline world, consumer trust is entirely subjective and different to each individual.

Online shopping is still perceived as a risky pursuit as opposed to traditional shopping (Laroche, Yang, McDougall and Bergeron, 2005; Hsieh et al., 2014). Forsythe and Shi (2003) prescribed that risk is perceived in online shopping as there exists an element of expected loss when shopping online. This element of perceived risk adds to the vulnerability the consumer may have towards an e-commerce website. This can present as a significant challenge for an e-commerce website to overcome (Wang et al., 2005).

The role of product type and its perceived risk is another component of online trust.

2.3.4 Perceived Risk

Consumers in an online environment are exposed to elements of perceived risk. Perceived risk is defined as feelings of uncertainty or anxiety about behaviour online and the seriousness or importance to the consumer of any negative outcome that may arise as a result of said behaviour (Schierz and Wirtz, 2010). Kim and Lennon (2013) posited that the greater the perceived risk with online retailers, the less likely the consumer will purchase with the online retailer. Akhlaq and Ahmed (2015) found that perceived risk has a negative effect on consumer intentions to purchase online.

According to Hsieh et al. (2014), there are three prominent perceived risks which are discussed with regard to online shopping. These risks are financial, product-related and time-related.

1. Financial risk refers to the risk of: losing money if the purchased product has not been received; credit card information being misappropriated; or purchasing an incorrect product by accident.

2. Product risk is also an important component. Product risk lies not only in the intangible nature of online shopping (Bhatnagar et al. 2000) and assessment of the quality of product (Masoud, 2013) but also the product received may not perform as described on the website (Sinha et al., 2014).

3. The third risk is the possibility of loss of goods in transit or delivery. According to Masoud (2013), this risk can have a significant negative impact on online shopping attitudes.

Research by Morgan (1983) and later Johansson-Stenman et al. (2009) indicates that those with a religious affiliation are viewed as more trustworthy and fair than those without, especially if the trustee is of a similar religious affiliation. Studies also show that having empathy (Parasuraman et al., 1988) with a brand or person can be a particularly potent connection with forgiveness and is associated with reduced motivations toward relationship-destructive behaviours like avoidance (Davis, 2011). Interestingly, studies show religious socialisation in a religious community during childhood has a lasting impact on one's propensity to trust others (Vermeer and Scheepers, 2012). Trust propensity is seen as a key influencer in users' purchasing behaviour and decision-making process (Lu and Wang, 2010).

2.3.5 Purchase Intention

The intention to purchase is fundamentally linked with the consumer decision-making process because the intention is the indication that a consumer is ready to make a purchase (Ajzen, 2001). The consumer decision-making process consists of the fundamentals in consumer behaviour which are defined as the processes involved when a consumer searches, purchases, uses, evaluates or disposes of a product, service, idea or experience to satisfy his or her needs (Solomon et al., 2010, p.6).

In terms of e-commerce, online consumers do not always follow the traditional models of purchase intention (Nash, 2019). Consumers' search parameters and their level of search depends on their experience using the internet (Klein et al., 2003). An influential model developed by Shim et al. (2001) based on Klein's (1998) seminal interaction model proposed that there was a relationship between internet search and purchase intention. Consumers who searched for items using the internet generally went on to purchase these items using the same medium (Shim et al., 2001). Past behaviour of customers who purchased using the internet was a clear predictor of future behaviour (Shim et al., 2001).

All of these models are influenced by Ajzen's (1991) often-cited theory of planned behaviour which aimed to understand the complexity of human behaviour. The central factor to planned behaviour lies in the intention of an individual to perform a given behaviour. Azjen's theory posited that the stronger the intention, the stronger the likelihood that the intention will turn

into the given behaviour. Added to intention is the idea of perceived behavioural control which refers to the

> "*perception of the ease or difficulty of performing the behavior of interest. Whereas locus of control is a generalized expectancy that remains stable across situations and forms of action, perceived behavioral control can, and usually does, vary across situations and actions. Thus, a person may believe that, in general, her outcomes are determined by her own behavior (internal locus of control), yet at the same time she may also believe that her chances of becoming a commercial airplane pilot are very slim (low perceived behavioral control)*" (Ajzen, 1991, p.183).

Ashraf et al. (2017) examined the influence of religiosity on the intention of Islamic consumers to purchase luxury products. They posited a new framework where attitude, beliefs, perceived behavioural controls and subjective norms were independent variables. The intention to purchase luxury goods was a dependent variable and the moderator sitting between these variables was religiosity.
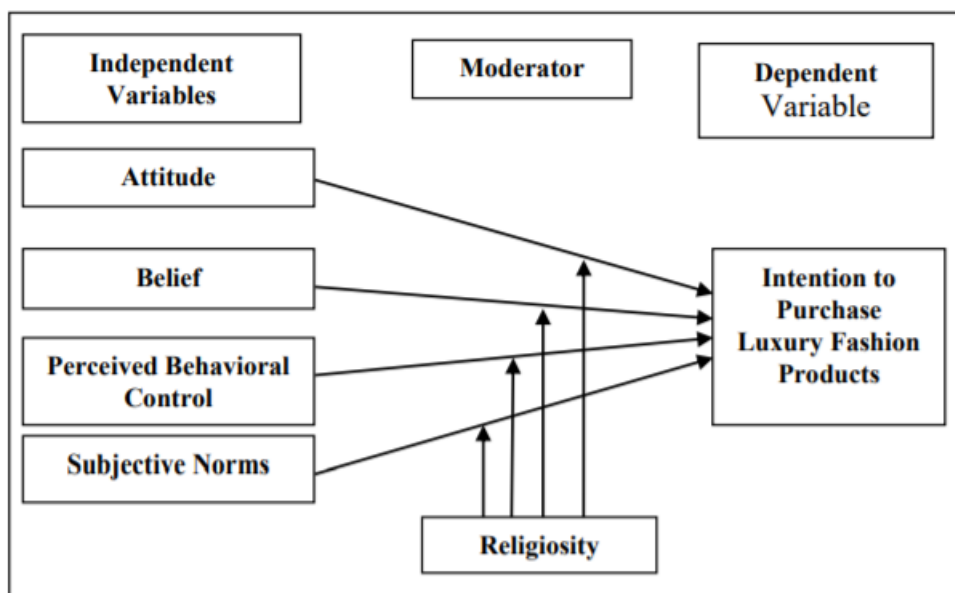
According to Kotler (2000, p.100), there are two influencers to intention to purchase when a consumer has decided on the product purchase.

One influencer is the attitude of others, i.e. the extent another person's attitude (either positively or negatively) affects the decision and whether or not the consumer is motivated to comply with the other person's attitude. This becomes more complex when there are more people who are close to the buyer holding differing opinions. The second influencer,

according to Kotler (2000, p.100), are unanticipated situational factors which may change the purchase decision. These are factors that occur suddenly such as a loss of employment or car breakdown forcing the purchaser to make a decision based on the adverse situation that has presented itself. Studies show that religion is a third influencer in this mix. Souiden and Rani (2015) indicate that religion had an indirect influence on the intention to purchase as it acts as a mediator.

2.4 The Use of Brand and Religion

2.4.1 Brand Loyalty

Brand loyalty refers to a behavioural and attitudinal loyalty towards a brand, product, service or firm (Aaker, 1991). Aaker (1991) hypothesised that brand loyalty is an essential ingredient in evaluating a brand's value, as profit can be attained from a customer's loyalty. For brand loyalty to exist, Solomon et al. (2010, p.350) states that "*a pattern of repeat purchase must be accompanied by an underlying positive attitude towards the brand, rather than buying the same brand out of habit*", and goes further in positing that brand loyalty can feed into a consumer's self-image by creating an emotional attachment.

Consumers with a high religious affiliation have been shown to have a high degree of brand loyalty (Djupe, 2000; Mokhlis, 2009). Bailey and Sood (1993) posit that those with devout Catholic beliefs tend to prefer well-known brands, possibly due to their desire to conform whilst others posit that Catholics are more loyal due to their level of church attendance (Djupe, 2000). Brand commitment, one of the ingredients of brand loyalty (Aaker, 1991), is also considered high amongst devout religious consumers (Rindfleisch et al., 2005). However, other studies indicate that, by consumers choosing brands, this leads to lower religious commitment and religious people are more likely to choose non-branded products (Cutright et al., 2014).

Brand loyalty online has been found to be of benefit to "stronger" brand names and consumers are likely to place more emphasis on brand name online than offline (Danaher et al., 2003). Consumers are concerned with online buying, from the perspective of reliability and lack of reputation (Jarvenpaa and Todd, 1997), from unknown brands. Merchants with limited brand names can have issues selling to highly involved consumers unlike those with established trusted names (Balabanis and Vassileiou, 1999). This has been established with many studies indicating brand name as a significant reducer of perceived risk (Tan et al.,

1999; Dai et al., 2018; Tian et al., 2018; Angerer et al., 2018) which would also be logical for a similar situation in the e-commerce market.

2.4.2 The Use of Religious Symbolism by Brands

The use of a religious symbol in branding is not a new prospect but it can be a controversial one. In Lithuania, a clothing company, Sekmadienis, was reprimanded for running an advertising campaign featuring images resembling Jesus and Mary. The images promoted the company's clothing line with the following captions: "Jesus, what trousers!"; "Dear Mary, what a dress!"; and "Jesus [and] Mary, what are you wearing!" (Mediawrites, 2018). In the UK, a GHD advertising campaign was banned for utilising religion in its tagline "GHD. A new religion for hair" (Guardian, 2008).

Other brands have not received the same level of criticism but still successfully use religious symbolism in their promotional activities. For example, Forever 21, a clothing company with Irish outlets, has a Bible verse—John 3:16—on the bottom of its plastic shopping bags. West Coast-based In-N-Out Burger features the same verse on the bottom inside rim of its cups (New York Times, 2011). The deodorant company, Lynx, in 2011 launched Lynx "falling angels" marketing campaign which featured angels falling from the sky helpless to the power of Lynx deodorant. The advertisement campaign was successful and achieved a 3.8 per cent market share in the whole deodorant category (Figaro Digital, 2012). The advert was banned in South Africa due to complaints from Christians (Laing, 2011).

Religion and brands can exist co-dependently as consumers can perceive their values as being distinct from one another. Schwartz and Huisman's (1995) research shows that a key pillar of major religions is finding a meaning to a person's existence. This would feed into Belk's idea of the extended self. Belk (1988, p.160) posited that "*we are what we have and that this may be the most basic and powerful fact of consumer behavior*."

Key research into brand and identity shows that consumers organise their identity and idea of "self" using a diverse range of traits, goals, relationships and past experiences and that some of these identities are highly connected to each other whilst others are not (Terry and Smith, 2007).

Religion can provide a sense of identity in a similar way brands can. Outward signs of expression of religion can include dress, wearing of symbolic dress, fasting on feast days and observing ritual or prayer.

2.5 Conclusions of Literature Review

The purpose of reviewing the literature is to demonstrate the existing research that has been presented from different academics worldwide. What the existing literature reveals is that there are a wide range of influencers affecting the consumer when purchasing products online.

Research so far has indicated that there is an established link between consumer behaviour and religion (Essoo and Dibb, 2004; Minton et al., 2013; Minton, 2015, 2016, 2018; Hirschman et al., 1981, 1982, 1983). Indeed, most academics believe religion and its effects on consumer behaviour has not been given the required warranted research due to previous academics not considering it as an important construct. The studies which have been done indicate that religion is an important construct; however, they fail to explore whether religion by itself forms the basis of trust or whether an existing brand name adds more weight to the purchase decision.

The literature review posits some interesting theories towards e-commerce. Trust and propensity to trust are important to consumers. Having a religious affiliation has an effect on a consumer's propensity to trust. These theories have been tested with specific emphasis on religions in regions such as the Middle East, Asia and the US where religious participation has been falling (4% drop in US) but not as rapidly as in Ireland (Pew Research, 2019). While the literature posits that two components of trust online are required—the credibility of the merchant and the benevolence of the merchant—there is a gap here as these are not tested against an unknown or new brand.

The overall aim of this study is to determine what impact religious affiliation has on an Irish consumer in an online environment against an unknown brand and whether this impact can influence online trust and purchase decision.

Chapter 3 – Research Question and Objectives

Reviewing the literature reveals a common theme which creates a need to identify meaningful insights into whether or not religious affiliation has a bearing on Irish consumer behaviour, specifically in an online environment. Therefore, the main research objective is:

What impact has religious affiliation on an Irish consumer when considering an online purchase?

To answer this question sufficiently, this study also aims to explore the following objectives based on the literature review:

(i) To examine what relationship religious affiliation has with a brand within an Irish consumer context

The literature review highlighted the utilisation of religious symbols in various studies which enhanced brands or advertisements or provided a level of perceived trust due to the subjective endorsement of the product/brand by that religion. This objective is to examine if the same can be applied in an Irish context and especially in the absence of brand equity.

(ii) To examine what motivates Irish religious consumers to purchase online

With the growth of e-commerce in Ireland and religion being considered a variable in consumer behaviour, this objective seeks to understand the complexity of what motivates an intrinsically/extrinsically religious person purchasing online and what motivates those users in pursuing their purchase.

(iii) Does one's religious affiliation mean one is more brand-loyal in Ireland?

Brand loyalty is considered a profitable item on large companies' balance sheets. The literature indicates that Catholics are more brand-loyal than others. This objective seeks to reveal if this is true within Ireland.

The following chapter explains the methods used framed around these objectives.

Chapter 4 – Methodology

4.1 Introduction

The American Marketing Association on its website defines marketing research as

> "*the function that links the consumer, customer, and the public to the marketer through information – information used to identify and define marketing opportunities and problems; generate, refine and evaluate marketing actions; monitor marketing performance; and improve understanding of marketing as a process. Marketing research specifies the information required to address these issues, designs the method for collecting information, manages and implements the data collection process, analyses the results, and communicates the findings and their implications*" (AMA, 2019).

Saunders et al. (2007) posit that there is a need to justify the theory behind the research and that research consists of more than simply reading books or articles, but has a number of distinct characteristics:

- data is collected systematically;
- data is interpreted systematically; and
- there is a clear purpose to the retrieval and dissemination of that data.

In order to achieve the aims of this research, this chapter describes the adoption of a relevant instrument to measure and explore the question as to how religion affects the views of the consumer using an e-commerce website.

4.2 Research Philosophy

Saunders et al. (2008) posit that research design should be considered as a general plan containing clear objectives being sourced from the research question. Accordingly, the research philosophy should represent the characteristics of an "onion" (see figure below) where data collection and analysis lies at the centre of the onion surrounded by layers which need to be revealed. The layers should be research philosophy and approach, strategies, choices and time horizons; and the sixth layer is data-collection techniques and analysis procedures.
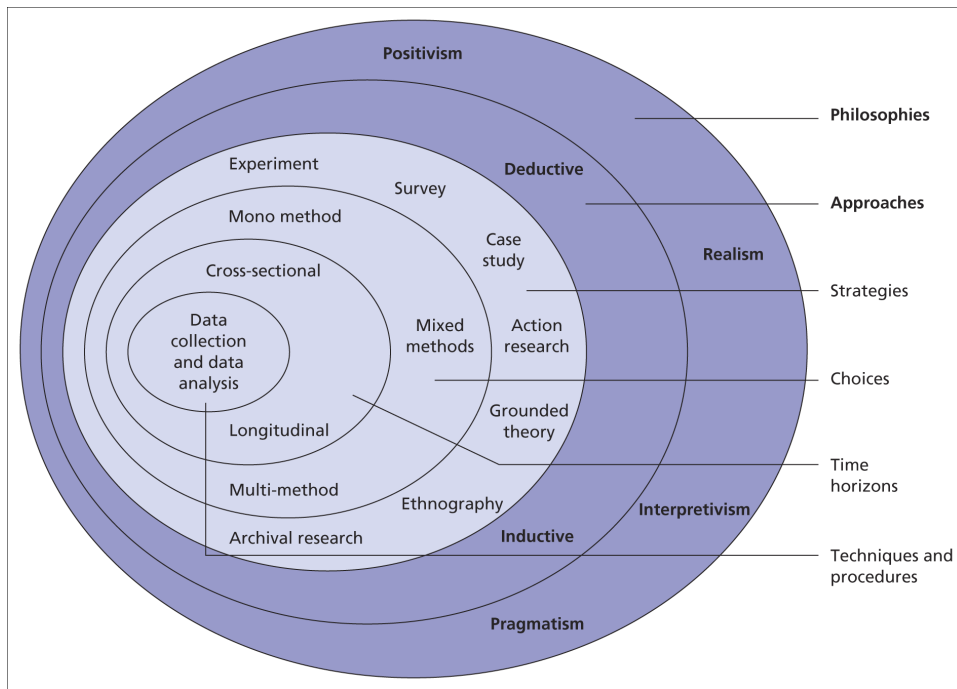
Source: Saunders et al. (2012, p.128)

The research philosophy is defined by Saunders et al. (2008) as developing of knowledge of a particular field and adopting important assumptions about the way the researcher views the world which can influence and underpin the research strategy. As Easterby-Smith et al, (2012) note, failure to consider the philosophical aspects can seriously affect satisfactory outcomes of any research activity. Developing a philosophical perspective requires that the researcher to make important assumptions about the nature of reality or what is known as ontology (Saunders et al., 2008).

A second aspect to research philosophy is epistemology which delves into "*the question of whether the social world can and should be studied according to the same principles, procedures and ethos as the natural sciences*" (Bryman, 2008, p.13).

Epistemology is what is considered acceptable knowledge into a field of study (Saunders et al., 2008) and covers what the researcher deems to be important in the study. Within epistemology, according to Saunders et al. (2006), there exists three positions which the researcher is likely to take:

- Positivism – adopting a philosophical viewpoint. The researcher prefers working with observable reality which will lead to credible data. (Saunders et al., 2008).

- Realism – adopting a scientific viewpoint. Realism is similar to positivism, however it adopts a more data-led approach.

- Interpretivism – adopting an approach to seek to understand differences between humans (actors) and their role in society.

Bryman and Bell (2008) argue that positivism and realism are data-led approaches to social science and do not measure important aspects of such. As this study focuses on an exploratory study of religion which is highly interpretive by design (Allport, 1950) and seeks to understand consumer behaviour around existing theory, the researcher opted for an interpretivist philosophical approach.

Ontology contains two ingredients: objectivism and subjectivism. Objectivism represents "*the position that social entities exist in reality external to social actors*" while subjectivism is the view "*that social phenomena are in a constant state of revision*" (Saunders et al., 2008). On the basis of this research, the researcher will adopt a subjective viewpoint as the study is seeking to understand personal attitudes and behaviours.

4.3 Research Approach

Two approaches to research are identified by the literature (Saunders et al., 2006; Bryman and Bell, 2008) which are inductive and deductive approaches. Creswell and Clark (2011) say that researchers who are deductive "*work from the 'top down', from a theory to hypotheses to data to add to or contradict the theory*" (p.41). In contrast, the inductive approach is where a researcher works from the "*bottom-up, using the participants' views to build broader themes and generate a theory interconnecting the themes*".

As this study is exploratory in nature, with the testing of people's "feelings" on the subject of religion, an inductive approach is deemed to be most appropriate. The advantages of an inductive approach are that this approach is not as rigid or strict as deductive approaches are, as it allows alternative explanations to what is going on. An inductive approach lends itself well to the study of a small group of people whereas deductive approaches are more suited to larger data sets.

The following table indicates the main differences between the two approaches.

Deduction emphasises	Induction emphasises
• scientific principles • moving from theory to data • the need to explain causal relationships between variables • the collection of quantitative data • the application of controls to ensure validity of data • the operationalisation of concepts to ensure clarity of definition • a highly structured approach • researcher independence of what is being researched • the necessity to select samples of sufficient size in order to generalise conclusions	• gaining an understanding of the meanings humans attach to events • a close understanding of the research context • the collection of qualitative data • a more flexible structure to permit changes of research emphasis as the research progresses • a realisation that the researcher is part of the research process • less concern with the need to generalise

Source: Saunders et al. (2008, p.127)

4.4 Quantitative versus Qualitative versus Mixed Methods

Bryman defines qualitative research as follows:

"*Qualitative research is a research strategy that usually emphasizes words rather than quantification in the collection and analysis of data. As a research strategy it is inductivist, constructionist and interpretivist, but qualitative researchers do not always subscribe to all three of these features*" (Bryman, 2008, p.266).

Quantitative measurements, however, are used to conclusively answer a specific hypothesis or research question using descriptive or experimental techniques (Saunders et al., 2008). Quantitative data has been defined as "*an interrelated set of constructs formed into propositions, or hypotheses that specify the relationship among variables*" (Creswall, 2014; P54). The following table indicates the differences between qualitative and quantitative methods.

Qualitative	Quantitative
"All research ultimately has a qualitative grounding" - Donald Campbell	"There's no such thing as qualitative data. Everything is either 1 or 0" - Fred Kerlinger
The aim is a complete, detailed description.	The aim is to classify features, count them, and construct statistical models in an attempt to explain what is observed.
Researcher may only know roughly in advance what he/she is looking for.	Researcher knows clearly in advance what he/she is looking for.
Recommended during earlier phases of research projects.	Recommended during latter phases of research projects.
The design emerges as the study unfolds.	All aspects of the study are carefully designed before data is collected.
Researcher is the data gathering instrument.	Researcher uses tools, such as questionnaires or equipment to collect numerical data.
Data is in the form of words, pictures or objects.	Data is in the form of numbers and statistics.
Subjective - individuals' interpretation of events is important ,e.g., uses participant observation, in-depth interviews etc.	Objective – seeks precise measurement & analysis of target concepts, e.g., uses surveys, questionnaires etc.
Qualitative data is more 'rich', time consuming, and less able to be generalized.	Quantitative data is more efficient, able to test hypotheses, but may miss contextual detail.
Researcher tends to become subjectively immersed in the subject matter.	Researcher tends to remain objectively separated from the subject matter.

Source: Kobabi (2010, p.240)

Qualitative research seeks to gain an understanding of how "*things work in particular contexts*" (Kopf et al., 2016). Researchers can employ much more options when adopting this type of research such as netnography, focus groups and in-depth interviews (Kopf et al., 2016).

4.4.1 Problems with Qualitative and Quantitative Approaches

Researchers have been critical of the relevant methods when utilised as a single approach. Kokabi (2010) believes the inherent problem with quantitative research is that it is accepted that the respondent replies honestly even though it cannot be proven. Another issue with quantitative research is that, as an approach, it is too rigid a tool in terms of answers to the questions posed. For example, if an answer to a question ranges between very satisfied to unsatisfied, each individual answering this question may have a different level of expectation and therefore have different levels of satisfaction (Kokabi, 2010).

In relation to qualitative research as a single instrument, there can be insufficient research data to build theory. As qualitative research is highly dependent on the relationship built by the researcher and interviewee, research results can lead to personal biases. Other research has pointed out further issues with qualitative research. Bryman and Bell (2011) posited that the collection and analysis of data can be highly variable.

4.5 Data Collection Method: Mixed-method Approach

As previously discussed, according to Kopf et al. (2016), qualitative research consists of netnography, focus groups and in-depth structured or semi-structured interviews. Observational studies and telephone or group interviews are also considered qualitative approaches (Saunders et al., 2011).

More recently, there are increasing moves towards combining quantitative and qualitative approaches in what is called a "mixed-method approach" (Byram, 2006). The mixed-method approach has been argued by studies as being highly appropriate due to the value it adds from a pragmatic point of view (Saunders et al., 2007). For this study, the researcher utilised a mixed-method approach. The majority of previous studies (Allport, 1967; Allport and Ross, 1967; Esoo and Dibb, 2004; Cutright et al., 2014) involving religiosity have adopted the religious orientation scale (ROS) measure of religiosity as a Likert scale to measure the operationalisation of the construct either as a means to reach self-centred ends or as an end in itself. This researcher used this measurement combined with a focus group and interviews. The ROS would also incorporate non-religious-themed questions in order to remove any potential bias from the focus group.

A focus group is "*a group of individuals selected and assembled by researchers to discuss and comment on, from personal experience, the topic that is the subject of the research*" (Powell et al., 1996, p.499). Participants in this type of research are therefore selected on the criteria that they would have something to say on the topic, are within the age-range, have similar socio-characteristics and would be comfortable talking to the interviewer and each other (Richardson and Rabiee, 2001).

Focus groups allow for a greater freedom and can generate a wealth of ideas that tend to flow from them (Saunders et al., 2015). Focus groups tend to be unstructured and free-flowing to allow a highly productive discussion. However, a good focus group will depend on the interviewer's knowledge and control of the group (Saunders et al., 2015).

Prior to the focus group, a questionnaire was given to all participants with a mixture of questions from the ROS and personal factual questions so as to establish the participants' attitude towards religion in an unbiased way.

The focus group was carried out with a set of questions based on previous studies and questions surrounding a sample website (see appendix). The questions were designed as open-ended to allow a free-flowing discussion take place. According to Bryman (2012), the advantages to having open-ended questions are as follows:

1. respondents can answer questions in their own terms in a relaxed manner;
2. respondents' level of knowledge of the subject and understanding of the issues can be tapped; and
3. they are useful at exploring issues of which the researcher may have limited knowledge.

One disadvantage to these questions is in the administration of the answers due to large tranches of data that require coding as a result of respondents talking for longer on the subject.

Following the focus group, two further semi-structured interviews were conducted. The questions followed a similar rationale as per the focus group; however, further questions were added to probe some additional topics which were raised.

4.6 Semi-structured Interviews

An interview is defined as "*discussions, usually one-on-one between an interviewer and an individual, meant to gather information on a specific set of topics. Interviews can be conducted in person or over the phone*" (Harrell and Bradley, 2009, p.6). According to Longhurst (2003), there are three forms of interviews: structured, unstructured and semi-structured. While structured follows a formulaic style, semi-structured and unstructured allow for an open response rather than "yes" or "no" answers.

Semi-structured interviews were decided by the researcher to bolster the results of the focus group. Interviews, as with focus groups allow for freedom and have the facility for a wealth of ideas that tend to flow from them (Saunders et al., 2015). The interviews were held in a neutral environment as recommended by Longhurst (2003) and recorded and transcribed using a Samsung recording app. Questions used in the interviews were similar to those from

the focus group however new questions were added as to probe specific topics which arose during the focus group conversation. The transcription software maximised the time for the researcher to focus on other aspects of the study.

4.7 Sample Size

For this study, it would have been impracticable due to time constraints to sample an entire population; therefore, a sample of a population needed to be considered (Saunders et al., 2008). According to Saunders et al. (2008), there are two sampling techniques:

1. probability or representative sampling;
2. non-probability or judgemental sampling.

For this study, non-probability sampling was used as probability sampling is rarely used in qualitative research due to the study needing access to a wide range of individuals relevant to the research and to gain different perspectives (Bryman et al., 2012). There are four techniques to non-probability sampling: convenience sampling, quota sampling, purposive sampling and snowball sampling (Saunders et al., 2008; Quinlan, 2011). The researcher chose purposive sampling for this study.

Purposive sampling is described as having a sample of the population used for research that have been deliberately chosen to reflect a specific characteristic (Bullard, 2019; Quinlan, 2011). Participants of the study were chosen based on their Catholic religious affiliation, age, use of e-commerce in the past and their contribution to the study. In terms of ethics, particular care was exercised in the choice of participants, especially with those over the age of 65.

Studies have shown that the number of participants required for a focus group discussion appears to be a very important defining characteristic of focus groups. Most definitions include reference to the actual number of participants in the group. Bedford and Burgess (2001, p.121) suggest that the group should be "*a one-off meeting of between four and eight individuals*" while Saunders et al. (2015, p.417) recommend a smaller number of participants for complex subjects. For this study, due to the nature of the subject matter, the researcher used four participants for the focus group. It was followed up by two in-depth semi-structured interviews with two participants.

One criticism pointed out by Hopkins (2007, p.532) is that the timing of a focus group is important as local, national and global events can have an influence over a study. Hopkins

(2007, p.532) also noted that the sensitivity of the topic under discussion is more successfully broached in a smaller group than a larger one. As religion is a sensitive subject, it was deemed that a smaller focus group was best for this study. Another noted criticism of a focus group or any interview technique is the degree of interview bias, where the interviewer may attempt to impose his or her own beliefs on the subject being discussed (Saunders et al., 2015). A pilot study by the researcher was undertaken with an intrinsically religious work colleague to assess questions utilised and bias was discovered to exist due to some questions which led the interviewee into certain responses. As per recommendations from Saunders et al. (2015), the questions were shortened and were followed up with probing questions to obtain clarification from the participant as opposed to leading them in a general direction.

The target population as discussed previously for this focus group were Irish adults of both genders between the ages of 30 and 75 years who have utilised e-commerce facilities in the past and have a religious affiliation with Catholicism. In previous studies on this subject (Hirschman, 1983; Essoo and Dibb, 2004; Mokhlis, 2009; Cutright et al., 2014; Alhouti et al., 2015), a quantitative method was utilised in the form of surveys; however, a focus group combined with semi-structured interviews allow for more interaction and observation to be utilised and were deemed beneficial to the study.

4.8 Ethics

Ethics in research refers to how a researcher can formulate and clarify a research topic, design and gain access, collect data, process and store data, analyse its results and write up said results in a moral and responsible way (Saunders et al., 2015). All data was collected and analysed by the researcher using a recording and dictation app on a Samsung mobile phone. The data was held in a private password-protected folder on an external hard-drive. The participants of the focus group were anonymised and signed NCI consent forms to advise them of the nature of the study and their right to pull out of the focus group at any time during the event and up to 14 days after the data being collected.

Participation in the focus group and in subsequent interviews was voluntary with no incentives being used, which reduced the risk of bias occurring (Saunders et al., 2015). Participants in the focus group were identified using a lettering system which was also indicated on their questionnaire to ensure privacy.

4.9 Analysis of Data

Data analysis is the recording and analysing of the data and dissemination of the data in a logical way in order to assist the researcher develop a theory from said data (Saunders et al., 2015). Unlike quantitative data which deals in "numbers" and statistically measurable data, qualitative data presents itself in "narrative" format which is based on meanings expressed through words (Saunders et al., 2015). Collection of qualitative data requires classification of such data, according to Saunders et al. (2015), into categories or themes.

Thematic analysis is defined as the process of identifying, analysing and finding patterns or themes within data (Braun et al., 2018). According to Braun et al. (2018), the main advantage to thematic analysis is its flexibility in its approach. Thematic analysis suits multi-method approaches and can be conducted in a number of different ways. It allows the researcher to identify relevant themes emerging from focus groups or group interviews. Consistency of the overall framework to analysis is what is important.

The focus group and subsequent in-depth interviews were audio-recorded and transcribed for analysis. Themes emerged from the data and were grouped into main themes and sub themes. According to Braun et al. (2018), it is essential the consistent application of those choices throughout the analysis. Braun et al. (2018) recommended a six-phased approach to thematic analysis which was followed by the researcher.

- ➢ Phase 1: familiarising oneself with the data. This involved immersing into the data by transcription and rereading all the data initially before breaking it into themes.
- ➢ Phase 2: generating initial codes. The researcher labelled the relevant data by codes which indicated some important aspect of what was said.
- ➢ Phase 3: searching for themes. The data was then broken down further into themes and sub-themes.
- ➢ Phase 4: Reviewing potential themes. Themes were then re-analysed by the researcher to determine whether or not the theme was valid.
- ➢ Phase 5: defining and naming of themes. The researcher adjusted all themes to ensure they had a clear focus, scope and purpose.
- ➢ Phase 6: producing the report. The researcher produced analysis and findings in the next section of the study.

The focus group consisted of the following:

> Intrinsically religious – Consumers who are Catholic but prefer to maintain their faith internally and not show outward displays of faith to others; are not regular attendees of church services; and prefer to maintain an aloofness towards their religion.

> Extrinsically religious – Consumers who would consider themselves extremely religious and would show outward displays of faith such as placing religious memorabilia on their possessions or person; are regular attendees of religious services; and show dedication towards their religion.

Participant	Sex	Age	Intrinsically/Extrinsically Religious
A	F	42	Intrinsic
B	F	57	Intrinsic
C	M	72	Extrinsic
D	M	42	Intrinsic

The semi-structured interviews consisted of:

Participant	Sex	Age	Intrinsically/Extrinsically Religious
E	M	33 years old	Intrinsic
F	F	36 years old	Intrinsic

4.10 Research Limitations

The research is based on a small sample size and therefore the data analysed cannot be generalised. Saunders et al. (2015) indicate that focus groups may lead to concerns about reliability due in part to a lack of standardisation and bias. Bias can also be as a result of the nature of the individuals being interviewed and therefore the answers cannot be guaranteed to be reliable or authentic. The researcher lacks control over the data produced as compared with quantitative studies or one-to-one interviewing (Gibbs, 1997). Gibbs (1997) stated that a focus group must allow participants to talk to each other, ask questions and express doubts and opinions, which can result in participants running off topic. The researcher was keen to ensure that everyone contributed to the discussion and that the topic was maintained at all times.

4.11 Conclusion

The aim of this chapter was to detail and explain the rationale of how the researcher would achieve the research objectives as outlined in Chapter 3 through utilisation of the framework of the "research onion" (Saunders et al., 2015). Given the exploratory nature of the study, a focus group with follow-up in-depth interviews were decided upon which is a qualitative strategy with an interpretive perspective and an inductive approach. The limitations to the focus groups and interviews were discussed and the reasons for the sample and size were detailed. Data analysis was presented as being a thematic approach to allow for effective drawing of conclusions. The following chapter will detail the findings based on the research objectives using the methodology and data recorded.

Chapter 5 – Analysis and Findings

This chapter presents the findings from the focus group and two semi-structured interviews. It will summarise the data gathered and break it down into recurring themes and separated under each research objective. The researcher has included raw data in the form of quotes to support the findings. The participants of the focus group and those who were interviewed are referred to by their given titles with religious leanings to protect their privacy.

5.1 To Examine What Relationship Religious Affiliation Has with a Brand within an Irish Consumer Context

The first objective was to briefly explore and understand if consumers could recall any brand or advertising campaign with religious iconography, imagery or context in the last five years.

In both the focus group and interviews, everyone referenced seeing a supporter (Frank Hogan) at GAA matches carrying a religious quote (see image below).

Image source: (Limerick Leader, 12 February 2017)

Another brand which was referenced was the Lynx fallen angels campaign as detailed in section 2.4.2. The researcher also referred to the ad campaign used by GHD (a new religion in haircare) and Forever 21 utilising a bible quote at the bottom of its bags as discussed in the introduction to this study. The researcher presented two websites with identical homepages with a slight change on one following on from the discussion of brands. One of the websites included a "cross" symbol in the left upper corner beside the logo as this area is regarded as the most viewed section of a website design (Quicksprout, 2014). The cross was used as a

"belief cue" based on previous studies (Minton, 2015, 2016, 2018; Alhouti et al., 2015) which indicated the cross as the universal Catholic outward symbol of faith. The following themes emerged from the overall discussion.

5.1.1 Theme 1: Scepticism

The first theme that emerged was that most of the participants in the focus group and the interviews would not have associated the branding such as Forever 21 or In-N-Out Burger with their religious beliefs. Due to the subtlety of the branding (e.g. Bible verse on the bottom of the Forever 21 bags), all participants were not aware of its presence. When probed further now that the participant was made aware of the branding, Speaker A (internally religious) stated: "*I don't see what the connection is, you know, to me. Yeah. It's like, you know, you're not going into forever 21 to buy a top to go to Mass. Yeah. Do you know what I mean? It's of no relevance to religion.*"

Another participant (Speaker C, externally religious) stated that he felt "*it's totally out of place*" while Speaker D (internally religious) would not recognise it as a religious quote, stating "*I think probably, somebody who is really, like, very religious and they read the Bible on a daily basis probably would be more likely to recognise that kind of quote, but I wouldn't*". Speaker E (internally religious) was confused about religious inclusion, stating "*I don't get the reason why you have the cross here you know? I don't get the idea of using a religious symbol to sell mobiles.*" Speaker A (internally religious) reiterated this point: "*I'd be curious and need to know why [the cross was there] before I buy.*" While Speaker B (internally religious) also added: "*It wouldn't make me trust it more because … if I thought anything, I would think what the hell does that mean? Why is it there?*"

5.1.2 Theme 2: Negative Reaction to Brand

Overall, the participants agreed that any brand using religion within its branding or advertising and not selling religious products or services would push them away from the brand. One participant (Speaker C, externally religious) stated:

> "*If you had a company and they were only selling religious goods, and so they had a religious symbol, as part of their whatever marketing, you go along with that and say, you know what they sell Bibles or they sell Holy pictures, and things to do with religion. And so you wouldn't be at all surprised to see that they have some sort of religious marketing or a quotation. Then you get somebody who's selling fashion, and*

you can suddenly see that there is a religious quotation or there is a religious symbol. I'd suddenly say, yeah, it doesn't seem to gel."

Another participant, Speaker D (internally religious), felt that having a religious symbol in branding or marketing indicated that the company could appear as "*religious fanatics and stuff like that, and in that case, I would say no I wouldn't buy it because I don't, I don't think I'm following their kind of ideology.*" While Speaker C (externally religious) stated: "*This is just using religion in the hope that somebody might buy it wherever. Yes, sometimes it seems over the top to me. It strikes me as just manipulative.*"

Other participants felt that although it would not strictly appeal to them, they were concerned of what others would think of them. During the interviews, when a participant was shown the Skoda car with religious iconography as discussed in the introduction, the participant (Speaker F, internally religious) stated that "*it's got nothing to do with the religion and I wouldn't want a car with a thing like that on the outside at my house.*"

5.2 To Examine What Motivates Irish Religious Consumers to Purchase Online

The following objective was to examine why Irish consumers with a religious background would purchase online and their reasons in doing so. A number of themes emerged from the discussion which are detailed below.

5.2.1 Theme 1: Convenience

Participants of both the focus group and interviews stated that convenience is the top reason for shopping online. One participant (Speaker A, internally religious) stated that "*it's easy I Guess. It's convenient*"; while another participant (Speaker C, externally religious) said: "*I find it's more convenient. It's more private. And there's a certain amount of pleasure to be got in searching through and finding out products.*" Speaker E (internally religious) stated: "*What's great is the ease of access to information online where you can find what type of product you want by Googling it and then see all that are available with the best price. It's easier than going from shop to shop trying to see the best deal.*"

5.2.2 Theme 2: Perceived Risk

Depending on the product, security was a necessity for online shopping. The participants all agreed that any website must look reputable or it would affect their decision to purchase.

Speaker A (internally religious) remarked that her experience of one website that had unprofessional imagery affected her purchase decision, as she stated: "*The look of a website. It's important. Like if a website looks really cheap and nasty, I don't think I'd buy especially if it was kind of amateur or just a bit cheap and nasty. I just wouldn't believe they were professional so I wouldn't buy from them.*"

When it came to ordering high-involvement products such as a mobile phone, security of the website was seen as increasingly important. Speaker B (internally religious) stated:

> "*I'm a bit nervous of phones just because I read lots of things about scams. I'm afraid that this phone's going to come it's just going to start talking to me in Japanese or just something. I normally get a phone from the provider.*"

Security around payment was also a concern; however, it depended on the nature of the purchase and the length of time at checkout. One participant remarked upon websites' security protocols to ensure customer data safety. Speaker C (externally religious) stated:

> "*Then you come to pay it. Sometimes it's very easy to pay, you can just pay by PayPal, and you just click on PayPal, and that's it, you're paid. And then there are some sites I say to myself, why are they doing this? They want to be verified by Visa, even though you have PayPal, and then they put you into this verified by Visa. And then you have to go digging out what's your password for verified by Visa, and you're into a hassle of trying to say, what the hell was that, the verified by Visa? If I was organised enough, I wrote it down and say 'no', don't buy off these again as it's too difficult to try and pay for it.*"

5.2.3 Theme 3: Price

The third theme that emerged from the discussion was that price was a factor when looking to purchase online. The ability to search various websites for the same product at varying prices was highlighted by all participants. Speaker A (internally religious) stated: "*I shop on Littlewoods quite a lot. I'd also shop say on River Island, but I'd be watching the two websites. Yeah. Which has the better deal. Yeah. And then, you know, I might purchase in River Island, and then I can go back and I can collect it in the shop.*" Speaker E (internally religious) stated, "*for me it's definitely the difference in the price compared with offline?*"

Speaker B (externally religious) was willing to "take a chance" on a product due to its exceptionally low price, and was even willing to lose money in the transaction. "*Yeah. I bought a radio online. I bought it on Wish. I had never heard of Wish and I went on Wish. And I was amazed at how cheap everything was. So I said, Okay, I'll buy a radio. And if it turns out to be not what it's supposed to be, it's not too expensive, I can suffer loss.*"

Other participants, however, would rather pay a higher price on products of high involvement such as a phone if they were purchasing directly from the brand online, as there was backup support. Speaker D (internally religious) stated:

> "*I was on this website in China and the price of the phone was for probably 40 euro plus VAT and stuff. And then they were not even kind of the same phones we have here in Ireland, and the quality was really bad and especially for taking photographs. And then there was no support. So to be honest with you it wasn't worth it to buy from there. I bought here in a Three instead.*"

Speaker F (internally religious) preferred searching for deals instead of purchasing them online and stated: "*For me in the past I would shop online for the best deal and then go into the shop and actually buy it in the shop. I wouldn't actually buy it online. I would do my research online.*"

5.3 To Examine the Impact of Religious Affiliation on Online Brand Loyalty in Ireland

Participants were questioned on how loyal they were towards brands online and the following themes emerged from the discussions.

5.3.1 Theme 1: Trust

Participants rated trust and reputation highly as a reason to stay with a brand online. Speaker A (internally religious) stated: "*I suppose reputation really would be another thing is seeing a brand like Littlewoods, for instance. Everybody knows that brand. And so it took them a long time to get that I'd say. I think that probably it is reputation. And it's seeing and hearing a brand over and over and over.*"

When it comes to product involvement, Speaker D (internally religious) purchases her phones from the same provider due to her previous purchase history:

"*I bought my Three phone from Three, and I did it online. That'd be okay. But not like I wouldn't buy a phone from Amazon or anywhere like that. It was from the brand itself. It's a big, big, big purchase, depending on what kind of phone you're getting. Yeah, it's a big purchase. And I just don't feel you'd have the hassle of, if something went wrong with the phone, having to go back to Amazon and then try to get someone whereas if it was Three, you can just go into a Three shop and they are much more helpful.*"

Trust was especially high when a brand reciprocated this trust. Speaker C (externally religious) referred to a brand he trusts and stated:

"*Because I trust eBay. And then eBay trusts me. And I have so many stars for whatever that is. And I'm a good buyer on eBay. And I've never sold on eBay. But that's really where I would look. And then yeah, I trust them. And the only time that I got something that wasn't worthwhile on eBay, they looked after me and whatever. So I don't go looking around too much. I really just look at eBay.*"

Another participant stated that trust emerged from knowing the brand's service and how it treated the participant in the past. Speaker D (internally religious) noted: "*, It's like Speaker C said, eBay, he knows eBay. and he has his record with eBay,and if you're like me with Littlewoods. I've always shopped there as it's convenient and all that, but I trust them. I know their service.*" Speaker A (internally religious) added: "*I will add that trusted reputation, and the way they've dealt with me in the past, and particularly if there was something wrong, and you complained and they made it right. They say oh, you can be trusted.*"

5.3.2 Theme 3: Conservatism

A final theme which emerged from this objective was the participants' conservatism when shopping online. This theme was evident when Speaker D (internally religious) stated: "*I went directly to the shop. Yeah, I didn't buy online from Three's website, because I wanted to be sure to touch the phone and feel it because you know you need to touch it. So you can know how it works and feels in your pocket. That's why in the case of my phones, for now, I buy directly in the store.*"

Speaker C (externally religious) prefers not to purchase smartphones online and stated: "*I have decided I'm not going with modern phones. I had one for a while a smartphone. And I didn't like it, what it was doing to my life or whatever. And it was difficult to get rid of it. And*

when I finally got rid of it, and went back to the Stone Age phone, they insisted that I get two phones, two upgraded smartphones." Other participants felt length of business was important and Speaker D (internally religious) added: "*The more they are in business, that means that you know that everybody's happy.*"

Other participants preferred the "human contact" of a retail outlet as opposed to the online environment. Speaker F (internally religious) mentions how, following researching what she requires online, "*[i]n the shops you sometimes get more information like as in online it's only the marketing whereas you go into the shop and a human would actually tell you 'Well, actually that phone is actually better' there are certain things that a person will tell you that you can't get on the internet.*"

5.4 Summary of Findings

The combination of the focus group and interviews provided valuable insights into Irish consumers' online purchase journeys and their reactions to brands utilising religious symbols for financial gain. As each participant added their perspective within the focus group and interviews, common themes emerged and were subsequently interpreted to satisfy the four research objectives as detailed in Chapter 3. The challenges of how religion can be used in branding or advertising were highlighted. Motivations of Irish consumers to purchase online were presented. The importance of branding, price and support was highlighted through brand loyalty, trust and reputation. The use of religion on its own to create trust in the absence of brand was challenged. The following chapter will compare and contrast the relationship of the findings with existing theory and literature.

Chapter 6 – Discussion

This chapter will build on the key findings from the focus group and interviews by comparing the findings to existing secondary research from Chapter 2. This chapter will be presented around each of the objectives: (1) to examine the relationship between religious affiliation and brand within an Irish consumer context; (2) to examine what motivates Irish religious consumers to purchase online; and (3) to examine whether religious affiliation means Irish consumers are more brand loyal and if the presence of a religious symbol alone increases trust in the absence of brand equity.

6.1 Objective 1: To Examine the Relationship between Religious Affiliation and Brand in an Irish Context

The overall objective as discussed in Chapter 3 was to examine the current perceptions of how brands utilise religion or religious belief cues to gain trust (Minton, 2018), to gain favourable reactions towards a brand (Cutright et al., 2014), or to lead to positive product evaluations online (Minton, 2015). The secondary research points to this being a positive influencer for consumers; however, the primary research from this study is showing the opposite. From the analysis of findings, the opinions of the participants show that the effect on brands ranges from being irrelevant to negative.

6.1.1 Scepticism

The findings here are that both intrinsically (Internally) and extrinsically (Externally) religious consumers are largely sceptical about the use of religion in branding or advertising products that are non-religious. "*For a company that is just basically out to make money and then you see them using religious symbols or quotations? It doesn't seem to sit right with me anyway*" (Speaker C, extrinsically religious). This is backed up by the research in that consumers with a high cognitive religiosity when armed with belief cue knowledge would demonstrate more scepticism over its use (Taylor et al., 2017; Minton 2015).

In the case of high-involvement products, both intrinsically and extrinsically religious participants were questioning the use of a cross and the reasons for its inclusion. "*I don't get the reason why you have the cross here you know? I don't get the idea of using a religious symbol to sell mobiles*" (Speaker E, internally religious). This correlates with the findings of Henley Jr et al. (2009) that the salience of the belief cue use is important for consumers to link with in their minds. Indeed, irrelevant cues can have profound negative effects: "*Ads*

containing information that is unexpected and irrelevant may also create detrimental effects in the development of a complete memory network for the ad" (Heckler and Childers, 1992, p.491).

This is relevant as many of the brands discussed were not seen by the respondents as vocal about their religious link for fear of negative effects, with 90% of the extrinsically or intrinsically religious participants not aware of the religious symbols in their branding prior to the study. Henley et al. (2009) recommend that the indiscriminate use of symbols in ads be avoided, and instead should be used only in relevant circumstances.

6.1.2 Negative Reaction

The second profound theme was negativity towards brands utilising religious symbols or using religion as a method to gain profit or increase trust. The negative reaction was significant and contradicted the studies in the US (Alhouti et al., 2015; Minton, 2015; Taylor et al., 2017) and studies in the Middle East (Esso & Dibb, 2014). The primary research indicated that the use of religion when selling incongruent products was regarded as underhanded. "*This is just using religion in the hope that somebody might buy it wherever. Yes, sometimes it seems over the top to me. It strikes me as just manipulative.*" This type of rhetoric matches with the study of Taylor et al. (2017) which indicated a "backlash effect" amongst millennial consumers with low levels of religiosity; however, the primary research in this study indicates that this "backlash" effect exists amongst all age groups and religiosity levels. This could be due to the perception of religion currently in Ireland.

The literature suggests that extrinsically religious consumers (consumers who would outwardly display their religious affiliation) are more prone to not reward firms with a strong affiliation to a congruent religion as it goes against their desire to outwardly signal association with any religion (Minton, 2015). An interesting observation during the focus group and interviews was the outward desire of both extrinsic and intrinsic Catholics to not appear to be associated strongly with their religion. Two respondents within the study stated that "*you can be religious, but you don't have to claim it to everyone you know, like, it's not like aw look, it's cool. I'm religious.*" In line with the literature (Minton, 2015), consumers who internalised their religious beliefs were likely to feel patronised by companies using their religious beliefs to attract customers, with one respondent stating: "*I would begin to think this is some sort of fundamentalist organisation*" (Speaker C, externally religious).

6.2 Objective 2: To Examine What Motivates an Irish Religious Consumer to Purchase Online

The second objective was to examine why an Irish religious consumer purchases online. In terms of the primary research items discussed and the literature covered, the following themes emerged.

6.2.1 Theme 1: Convenience

The literature cites convenience as a prominent contributory factor to customers purchasing online (Rohm and Swaminathan 2004; Zeithaml, 1988) and the primary research in this study indicated that for Irish consumers, this is also the case. One participant said: "*Once you know, you don't have to wait a long time, and then couple of days it arrives. And then now there are lots of companies that do like free refund and shipping back*" (Speaker D, internally religious). The literature also posited that users shop online not just for the convenience but for their own hedonic needs (Rohm and Swaminathan, 2004) and a better choice of product (Menon and Kahn, 1995), which was also borne out by the primary research, with one participant stating that "*there's a certain amount of pleasure to be got in searching through and finding out products*" (Speaker C, externally religious); while another added "*I love when the parcel comes and it's like I got a gift or something*" (Speaker B, internally religious). The convenient aspect of taking one's time was a factor, with one respondent stating: "*You can take your time with it as well, and go through all the details on it. Whereas if you're in the shop, you're going to have the shop assistant going this, this and it has this and has that whereas I like to just kind of sit and have a look at something and have a proper look at it. Before I say right. Okay. Yeah, definitely. We'll go with that*" (Speaker A, internally religious). The theme of convenience indicates to brands who are targeting religious users should focus their website to being convenient and offer quick shipping times. This is especially the case for high-involvement products.

6.2.2 Theme 2: Perceived Risk

Trust is considered a major component of online purchase behaviour (Bianchi et al., 2012; Van Slyke et al., 2004). The primary data showed that security and trust in the website being "reputable" were important amongst the participants. Sohaib and Kang (2014) posited that during their research on Muslims' use of online shopping, "*the picture of the products must be clearly displayed on the screen, give product details, the price, the mode of delivery and the mode of payment must be clearly stated*" (Sohaib and Kang, 2014, p.8). These were also

important criteria for Catholic customers as was indicated by one participant in the study: "*Every time you click on something, you could never see the pictures properly. And you're like, okay that looks a bit dodgy. That would put me off. I just click off straight away and wouldn't be bothered*" (Speaker A, internally religious).

Delener (1994, p.35) suggests that "*religious individuals tend to perceive higher risks in their purchase decisions. This attitude perhaps relates to the tendency of highly religious individuals to be less secure and self-confident than less religious individuals.*" However, the primary research here presents mixed views on this. Other participants preferred to purchase with the "*tried and trusted*", as the perceived risks were lower. Johansson-Stenman et al. (2009) indicated that those with a religious affiliation have a higher trust propensity. This was not evident in the respondents, as 95% would not purchase from a website that was not an established brand.

6.2.3 Theme 3: Price

The third theme to emerge from the primary research was price. The literature posited that consumers purchase online for the promise of greater savings or promotions (Chiang and Dholakia, 2003) and the primary research agreed with this, with all participants stating price as a contributory factor in their shopping online. Of interest in the primary research is the perceived value which participants placed on high-involvement products. Participants in the study all agreed they would prefer to pay more for a high-involvement product such as a mobile phone by purchasing it from the brand as opposed to from Amazon. The perception of Amazon was that mobile phones were cheap and considered "scams", or as one participant stated: "*I'd be hesitant about that. Okay, why would I think scams, I think because I always hear about scams on the radio, I'd be a bit hesitant l suppose*" (Speaker A, internally religious). Another added:

> "*I bought a phone in the past directly from China. And there were lots of problems. One was a logistical problem because when it came from China to like Europe, I had to pay the duty tax and whatever. So in the end, it was like the price of the phone plus probably 40 euro for VAT and stuff. It wasn't even the same kind of phones you have here in Ireland, and the quality was really bad and especially for taking photographs. So to be honest, it wasn't worth the hassle and I bought my next phone directly from Three*" (Speaker D, internally religious).

This would closely relate to the literature on the subject of perceived value (Park and Lennon, 2009) where the participant assesses the value of the product on the strength of the brand, and in the primary research, Samsung, River Island and Three Mobile had the highest perceived value amongst the respondents. Esso and Dibb (2004) posited that Catholics attach more importance to bargains. This was indicated in the focus group where one participant was willing to "*take a chance*" on a website because the radio he was purchasing was at an extremely competitive price. The "*too good to be true*" price in itself created a perceived value for the participant and therefore he was willing to lose a nominal amount of money to attain a product which could be faulty or not work for its intended purpose

6.3 Objective 3: To Examine the Impact of Religious Affiliation on Online Brand Loyalty in Ireland

The overall objective as discussed in Chapter 3 was to examine the level of online brand loyalty amongst Catholics in Ireland. The primary research on the subject has shown that Irish consumers tend to follow what secondary research has posited on the subject. The following themes emerged and are discussed alongside current research on the subject.

6.3.1 Brand Trust

Literature suggested that those with a high religious affiliation have been shown to have a high degree of brand loyalty (Djupe, 2000; Mokhlis, 2009). The primary research indicates that this is primarily true. Respondents within the focus group favoured brands which they have used in the past and had a good experience with, thus gaining their trust. One respondent stated that she preferred to stick with Littlewoods because she has always purchased with this brand online and knows the product is excellent; and having had the facility to return items in the past and speak with a customer service representative created a bond with the brand. Another participant stated that eBay was his preferred online brand as it reciprocated trust in the form of rewarding the customer for his shopping behaviour. The literature refers to evidence that when religious people are offered a choice between branded or non-branded products, they are less likely to choose brands, due in part to these consumers' perception of brands as incongruent with their religion (Cutright et al., 2014). The primary research in this study contradicts this, with both extrinsically and intrinsically religious participants preferring brands from which they have purchased in the past over new or unknown brands.

Brand loyalty online has been found to be of benefit to "stronger" brand names and consumers are likely to place more emphasis on brand name online than offline (Danaher et

al., 2003). Participants indicated they purchased from the same brands most often. One respondent stated that she preferred shopping with Amazon due to the quick shipping times, reviews, and the question and answer section. The reason for not shopping in other branded stores such as eBay was due to the participant knowing the service and reputation of the brand.

6.3.2 Theme 2: Conservatism

Catholic consumers are regarded as being more traditional in their shopping behaviour (Esso and Dibb, 2004) and the primary research indicates this is largely true, with most of the participants claiming to be conservative in their online shopping. When purchasing a high-involvement product such as a mobile phone, the rest of the participants prefer to research online and then purchase in store. These respondents preferred to "touch" and "feel" the phone before committing to the purchase. Another respondent added: "*I still would buy most of my clothes in a retail shop because I like to try on the clothes and talk to real people as opposed to online*" (Speaker E, internally religious).

Religious people place a high importance on traditional values and a low importance on hedonism according to Saroglou et al. (2004); however, within this study there were indications amongst some of the participants that contradicted this research. Some respondents cited the hedonic emotions of browsing online and despite religious-based values being based around conformity and self-control (Mathras et al., 2016), two religious participants displayed impulsive tendencies—one purchasing a product without due research into the company or product, and another purchasing based on "Black Friday" deals.

Chapter 7 – Conclusion and Recommendations

7.1 Conclusion

The overall aim of this study was to explore whether religious affiliation has an impact on an Irish consumer when considering an online purchase. Three research objectives were developed from the literature and identified using a qualitative approach. Through conducting a focus group and two semi-structured interviews combined with the religious orientation scale, the research sought to understand the impact of religion on Irish consumers online and what effect it had on their purchase decisions. The primary data was thematically analysed and the researcher has gained a greater understanding of the relationship between religious affiliation and Irish consumer behaviour online. The limitations of the study were acknowledged as having a small sample size; however, it was useful to build on the existing theory but not deviate on research quality.

The extensive literature review emphasised the importance of religion as a valuable moderator of consumer behaviour. Several key authors that contributed to the literature included Mokhlis (2009), Cutright et al. (2014), Alhouti et al. (2015), Essoo and Dibb (2004), Bailey and Sood (1993) and Minton et al. (2013). Perceived risk and trust were viewed as challenges to an e-commerce environment. The literature review began by critically examining the research which indicated religiosity having a direct impact on consumer behaviour in the form of moderating choice, value and purchase intention.

Themes were identified within the focus group and interviews and the data interpreted and compared and contrasted with the literature. The first objective was to assess the use of an unknown brand utilising religious symbols in order to increase trust or purchase decision. The results were overwhelmingly negative, highlighting the need for firms to only utilise such symbolism when selling religious products to an Irish audience.

The second objective was to understand what motivates an Irish religious consumer to purchase online. Three themes emerged from this objective which found that Irish consumers value convenience and price, and utilise well-known brands when purchasing online. Religious affiliation has an effect on reducing perceived risk so it would be wise for brands to invest in their brand name and reduce perceived risks by increasing security features and reputation for this group.

The third objective was to examine the level of brand loyalty of Catholic consumers regarding online brands. Themes which emerged from this objective revolved around having trust in the brand and the conservatism amongst Catholic consumers. Overall, this study has identified some aspects of religious affiliation as contributing to consumer behaviour; however, when advertising to this group, care needs to be taken so as not to appeal directly to their religion due to the potential backlash.

Overall, the main question was: what impact does religious affiliation have on an Irish consumer when shopping online? This study has found that it would not be wise for a firm to advertise or promote religion to gain trust or reach this segment. Catholic customers in Ireland are facing a "crisis" of faith and the participants in this study indicated their wish not to advertise their faith. Religious affiliation does lead to more inherent trust in a brand due to the teachings of their faith. Interestingly, in modern Ireland, extrinsically religious individuals or those who traditionally use religion as a means of social and business purposes, are also hesitant to be associated with Catholicism which is contrary to the case in previous studies on the subject. The study concludes that religious affiliation does not have a significant impact on purchase intention but it is worthy as a segmentation variable, with a focus on traditional values, trust and ensuring firms increase brand recognition amongst this group.

7.2 Recommendations for Further Research

There is a distinct lack of research into religion and marketing in Ireland which lends itself to lots of future potential for research. The current study has highlighted further research opportunities to explore. The findings do indicate that religion as an influencer of buyer behaviour still has its merits for further study. Due to the continuing decline of Catholicism in Ireland, the current study could benefit from a quantitative research perspective with a larger sample. With a growing level of other religions now in Ireland, there are opportunities to apply the learnings of this study to compare and contrast other religions in modern Ireland.

Managers high in extrinsic religiosity would be considered less ethical with more of a utilitarian approach (Singhapakdi et al., 2013), so it would be worthwhile to investigate ethics, religion and its effects on consumer behaviour. Further to this, as the youngest participant of this study was 33, a duplicate study could be applied to a younger Irish audience.

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Appendix

Focus Group questions

Objective 1

1. Can you recall any brands using religion in their branding or marketing?
2. How do you feel about brands using religion for marketing purposes?
3. How do you feel about brands/companies that use religion in their advertising/branding?
4. What did you think on learning that these brands have used/do use religious symbols/passages in their advertising?
5. What did you think about when you realised the differences between the two websites and the symbolism used?
6. Have you ever purchased from a company that had based on their religious affiliation?

Objective 2

1. On average, how much time per week do you spend on each of the following Web activities?
2. What are the most important benefits to shopping online and why?
3. What products do you purchase online?
4. What factors when shopping online on a website makes you trust a website?
5. What factors could increase your use of online shopping?
6. Which factors do you perceive as the most important obstacles regarding Internet shopping and why?

Objective 3

1. What brands do you purchase from most?
2. Why do you purchase from these brands above others?
3. To what extent does your chosen brand reflect who you are?
4. To what extent do you feel a personal connection to your brand?
5. Can you tell me a time when you wanted to share your brand with friends?
6. What would make you move to a different brand online?

Website

Ros Test

Raw Data Sample

Speaker C 18:15

Okay. There's usually more choice. There is the anonymity, like, if you're going to a shop, that maybe I'm talking about myself here, Maybe this is sort of a male thing. And if you're encountering a shop assistant, and they're very enthusiastic about it, you're not really sure I'm done yet. There's a group that does this stuff, the other, you might be inclined to agree and say right Okay, right. I'll take it, Even though No I wasn't 100% sure of it. Whereas that doesn't exist online, You're totally detached from the goods and you're making up, I think you're making a more personal decision as to whether you're going to buy it or not. And then you have too much more choice. And then you can decide on the price this that or the other. So I find it's more convenient. It's more private. And it's, there's a certain amount of pleasure to be got in searching through and finding it out. And, yeah, yeah,

Speaker A 19:10

you can take your time with it as well, and go through all the details on it. Whereas if you're in the shop, you're going to have the shop assistant going this, this and it has this and has that whereas I like to just kind of sit and have a look at something and have a proper look at it. Before I say right. Okay. Yeah, definitely. We'll go with that.

Speaker B 19:26

I love when the parcel comes and its like I got a gift or something. and then it doesn't fit and its real depressing.

Speaker D 19:50

I do I do regularly shop shopping online. I think that for some pros, it's is, even though you can find cheaper online, they're still the old traditional way to go there. Because you know, as well for clothes or stuff like that. Some Clothes you have to try. Yeah, and otherwise, on. Even for me, sometimes I like t shirts, and depending on the brand, They're so to loose or to stretch. So every time is like, if you don't know the brand, if you don't know the size. So every time it's a mess, you have to send it back. Yeah, refunded by another one. Choose another Size. Well, for items and brands, you you know, so it's a really simple you, you you go to one website to change the price, you will do another website to check out price, maybe there's different kinds of colors and variants. So It's really, truly easy. And nowadays, even for the shipping, Once you you know, you have to you have to like wait long time, nights really kind of, you know, easy couple of days it arrives, boom. And then now there's lots of companies do like free refund and shipping back. So it's very good it's becoming like as you go to a shopping you pay. Yeah,