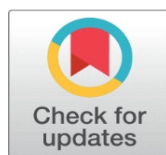


INFLUENCE OF RELIGIOUS IDENTITY ON CONSUMER BEHAVIOUR: INSIGHTS FROM HINDU SUB-SECTS IN AHMEDABAD (GUJARAT)

Paresha J. Nayee ¹, Dr. Harishchandra Singh Rathod ²

¹ Research Scholar, Gujarat Technological University, Ahmedabad, India

² Director, Shri Jaiambhai Patel Institute of Business Management & Computer Applications, Gandhinagar, India



Corresponding Author

Paresha J. Nayee,
paresha4881n@gmail.com

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ABSTRACT

Analyzing consumer behaviour requires careful understanding of religious and cultural consequences. For marketers, targeting to succeed in different market, identifying and adopting these factors are very important. In India, Each state have its own well-defined culture, lifestyle and language. Specifically, Gujarat stands out as progressive state, performing an important role in India's economic improvement and cultural identification.

This study examines the impact of religion on selected sub-sect of Hindu consumer's buying behaviour in Ahmedabad, Gujarat. Data was collected from 203 respondents across Ahmedabad, Gujarat by using a non-probability convenience sampling method. Four sub-sect of Hindu religion like BAPS (Bochasanwasi Akshar Purushottam Swaminarayan Sanstha), Swaminarayan Mandir Vasna Sanstha (SMVS), ISKCON (International Society for Krishna Consciousness) and Brahmakumaris was taken to analyze the impact.

Cluster analysis and ANOVA test was performed to check the impact of religion on all four clusters

Keywords: Religion, Buying Behaviour, Culture, Sub-Sect of Hindu

1. INTRODUCTION

Consumer behaviour is formed by psychological, social and cultural influences. Among these, Religion - defined as the individual's belief that learned from childhood and effect on individual's life. Religious affiliation with particular sub sect of religion plays an important role in forming consumer decision making. Particularly in culturally rich regions like Gujarat, where religion and tradition are closely associated. In this context, what people buy is frequently affected by individual's religious beliefs and cultural background knowledge.

Consumer behaviour refers to how individuals and groups make decisions to buy, use, and dispose of goods and services based on psychological, social, and cultural influences (Kotler & Keller, 2011; Solomon et al., 2018).

It encompasses decision-making processes that influence purchasing patterns (Schiffman & Kanuk, 2019). Peter and Olson (2010) describe it as an interaction of cognition, behaviour, and environment. Additionally, cultural and social factors significantly shape consumer decisions (Torelli & Rodas, 2017).

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2. LITERATURE REVIEW

Consumer behaviour research has increasingly recognized the role of religion, religiosity, and cultural factors in shaping consumer choices, ethical views, and retail perceptions. Religious affiliation, intrinsic and extrinsic religiosity, and cultural values significantly impact both purchasing decisions and store attribute evaluations (Bailey & Sood, 1993; Osman, 1993).

Religious affiliation influences lifestyle choices, ethical consumption, and brand loyalty (Mokhlis, 2009; Syed Shah Alam et al., 2011). Studies in Malaysia, India, and Saudi Arabia demonstrate that religious consumers prioritize store attributes like ethical sourcing and cleanliness (Al-Hyari et al., 2012; Mohd Fauzi et al., 2012). Research in Western contexts also supports that religiosity moderates store evaluations (Davis & Jai, 2014).

Gender Differences in Buying Behaviour and Retail Patronage: Kuruvilla, Joshi, and Shah (2009) found that women engage in shopping as a leisure activity, valuing experiential aspects, while men focus on efficiency. Davis (2016) found that highly religious women exhibit greater sensitivity to ethical store attributes, reinforcing their loyalty.

Cultural Factors (CLF) and Gender Moderation: Women, often more embedded in family roles, show stronger adherence to cultural norms (Khare, 2012). This suggests that cultural factors have a stronger impact on their buying behaviour. When evaluating store attributes, women in collectivist societies prioritize ethical and community-driven store values (Chen, 2007).

Extrinsic Religiosity (EXR) and Gender Moderation: Women, being more socially responsive, may exhibit a stronger EXR-BBH relationship (Kuruvilla et al., 2009). Davis and Jai (2014) found that women are more likely to value ethical store attributes when they align with extrinsically driven religious motivations.

Essoo & Dibb (2004) demonstrated that shopping behaviours vary among Hindus, Muslims, and Catholics. Mokhlis & Sparks (2007) used cluster analysis to group consumers based on shopping styles. Intrinsic religiosity correlates with ethical, value-driven shopping, while extrinsic religiosity aligns with impulsive buying.

Studies in India (Khare, 2012) identified clusters that prioritize traditional retail formats. Research in predominantly Muslim markets (Syed Shah Alam et al., 2011) found that halal-certified stores attract highly religious consumers. In Western contexts, Davis & Jai (2014) segmented Christian consumers based on ethical consumption and trend-based shopping.

Structural equation modeling (SEM) studies (Yousaf & Malik, 2013) confirmed the interplay of intrinsic/extrinsic religiosity with shopping orientation. Digital consumer clusters: Online shopping studies (Agag, 2016) identified trust-driven vs. social media-driven religious shoppers. Fashion retail segmentation (Goel & Misra, 2020) categorized consumers into 'Traditional,' 'Apathetic,' and 'Demanding' shopper profiles.

While there has been significant progress in exploring how religion, different forms of religiosity (intrinsic and extrinsic), gender, and cultural influences affect consumer decision-making and retail preferences, several important gaps still exist. Much of the current research tends to highlight general relationships—for example, the role of religious affiliation in ethical purchasing or how shopping patterns differ by gender—typically examining these factors individually rather than in combination (Bailey & Sood, 1993; Mokhlis, 2009; Kuruvilla et al., 2009).

There remains a shortage of comprehensive studies that investigate the combined effects of religiosity, cultural background, and gender on how consumers assess retail attributes and make patronage choices, especially within diverse and multi-religious settings. Although research in specific countries (such as India, Malaysia, and Saudi Arabia) and in Western societies has uncovered certain distinctions related to religiosity and gender, comparative research that looks across different religious groups—especially in relation to cultural values and varying retail formats—is limited (Essoo & Dibb, 2004; Khare, 2012). Additionally, most studies focus either on traditional or digital retail settings in isolation, with few examining how religiosity and gender might together influence consumer behaviour in omnichannel or blended retail contexts (Agag, 2016; Goel & Misra, 2020).

Furthermore, the ways in which intrinsic and extrinsic religiosity—shaped by gender roles and collectivist cultural orientations—impact views on store ethics, trust, and loyalty remain insufficiently explored, particularly as retail channels become more technologically integrated. Although previous segmentation research has grouped consumers based on shopping styles or levels of religiosity (Mokhlis & Sparks, 2007), few have empirically analyzed how these factors jointly affect store choice and customer experience within distinct cultural and religious frameworks.

3. RESEARCH METHODOLOGY

The Research Methodology outlines the study's objectives, hypothesis, overall approach, data collection and Analysis Techniques. This study used a Descriptive research Design. A Quantitative approach was adopted and data was collected through a structured Questionnaire.

The main objective of the study was to determine if there was significant difference in the buying behaviour of consumer groups differentiated by their religious affiliation.

Secondary data includes past research papers and articles from various reliable sources. Primary data was collected through a structured questionnaire. A non-probability convenience sampling method was used to collect data.

Sample size 203 were collected from sub sect of Hindu religion like BAPS, SMVS, ISKCON and Brahmakumaris. To examine the impact of variables, cluster analysis and ANOVA test was utilized.

Independent Variable: Intrinsic & Extrinsic Religiosity

Dependent Variable: Buying Behaviour (BBH)

4. DATA ANALYSIS

Respondents Profile

Table 1 Respondents Profile (N=203)

Table no. 1 Respondents Profile (N = 203)			
Demographics	Category	Frequency	Percentage (%)
Age	18-27 years	26	17.9
	28-37 years	25	17.8
	38-47 years	47	20.9
	48-57 years	59	22.6
	58 years and above	46	20.8
Gender	Male	100	49.26
	Female	103	50.74
Qualification	Undergraduate	28	18.2
	HSC	37	19.5
	Graduate	82	25.9
	Post Graduate	38	19.6
	Professional Degree	18	16.8
Occupation	Salaried	66	32.5
	Business	33	16.3
	Professional	13	6.4
	Housewife	45	22.2
	Student	25	12.3
	Retired	21	10.3
Annual Family Income	0-300,000 Rs.	28	13.8
	300,001-600,000 Rs.	52	25.6
	600,001-10,00,000 Rs.	56	27.6
	More than 10,00,001Rs.	67	33
Purchase Amount Spent Per Shopping Trip	< 500 Rs.	20	9.9
	501 - 1000 Rs.	25	12.3
	1001 - 2000 Rs.	50	24.6
	2001 - 5000 Rs.	57	28.1
	> 5000 Rs.	51	25.1
Religious Affiliation	BAPS	64	31.5
	SMVS	52	25.6
	ISKCON	46	22.7
	Brahmakumari	41	20.2

Table 1 presents the demographic profile of the respondents (N = 203). Overall, the sample displays a balanced distribution across various demographic characteristics. The age of participants was relatively evenly spread, with 17.9% between 18 and 27 years, 17.8% between 28 and 37 years, 20.9% between 38 and 47 years, 22.6% between 48 and 57 years, and 20.8% aged 58 years or older. In terms of gender, almost equal respondents were female (50.74%) and male (49.26%).

Regarding educational attainment, the respondents reported a range of qualifications. A plurality had completed higher secondary education (HSC; 19.5%), followed by postgraduates (19.6%), graduates (25.9%), undergraduates (18.2%), and those holding professional degrees (16.8%). Occupational status varied as well: 22.2% identified as housewives, 32.5% were salaried employees, 16.3% were involved in business, 6.4% worked in professional roles, 12.3% were students, and 10.3% were retired.

The distribution of annual family income revealed that 33% of the respondents earned more than Rs.10,00,000. While 27.6% of the respondents earned between Rs. 600,001 and Rs. 10,00,000 which is somewhat similar to 25.6% respondents earned between Rs.300,000 to Rs. 600,000. With respect to the purchase amount spent per shopping trip, majority of respondents typically spent more than Rs.1000.

Religious affiliation among respondents was diverse. The largest group identified with BAPS (31.5%), followed by SMVS (25.6%). Other affiliations included BrahmakumariS (20.2%) and ISKCON (22.7%).

Table 2 Scale Reliability Analysis

Table no. 2 Scale Reliability		
Name of Scale	N of Items	Cronbach's Alpha
Intrinsic Religiosity (ITR)	10	0.957
Extrinsic Religiosity (EXR)	10	0.966
Cultural Factors (CLF)	10	0.965
Buying Behaviour (BBH)	10	0.956
Store Attributes (STA)	10	0.959

Reliability analysis was conducted to assess the internal consistency of the constructs using Cronbach's alpha (α). According to Nunnally (1978), a Cronbach's alpha value of 0.70 or higher is generally considered acceptable, while values above 0.90 indicate excellent reliability. The results presented in Table no. 2, show that all scales exhibit high internal consistency, with Cronbach's alpha values ranging from 0.950 to 0.966.

Intrinsic Religiosity (ITR) demonstrated a high reliability score ($\alpha=0.957$), indicating strong internal consistency. Similarly, Extrinsic Religiosity (EXR) ($\alpha=0.966$) and Cultural Factors (CLF) ($\alpha=0.965$) exhibited excellent reliability. The Buying Behaviour (BBH) ($\alpha=0.956$) and Store Attributes (STA) ($\alpha=0.959$) scales also showed high internal consistency. Overall, the results confirm that the measurement scales are highly reliable, ensuring consistency in the responses (DeVellis, 2016). Given these findings, the scales are deemed suitable for further statistical analyses.

5. CLUSTER ANALYSIS

In order to identify distinct religiosity profiles among 203 participants. Four clusters were requested ($k = 4$) and evaluated by examining initial and final cluster centers, distances between cluster centers, and ANOVA tables (Hair, Black, Babin, & Anderson, 2018). Although the analysis reached the maximum number of iterations without achieving strict convergence, the final solution produced interpretable, well-separated clusters that varied systematically on both intrinsic and extrinsic measures, supporting the decision to retain this 4-cluster model (Aldenderfer & Blashfield, 1984; Everitt, Landau, Leese, & Stahl, 2011).

Number of Cases in Clusters

Table no. 3 Number of Cases in each Cluster	
Clusters No.	No. Cases in each cluster
Cluster 1	64
Cluster 2	52
Cluster 3	46
Cluster 4	41
Total	203

The largest proportion of participants ($n = 64$) belonged to Cluster 1, followed by Cluster 2 ($n = 52$). The remaining clusters were Cluster 3 ($n = 46$) and Cluster 4 ($n = 41$) (see table no. 3). This distribution suggests that while Clusters 1 and 2 represent the most common religiosity profiles in the sample, consequently, each cluster is sufficiently large to allow meaningful comparisons of intrinsic and extrinsic religiosity patterns across the four groups (Hair, Black, Babin, & Anderson, 2018).

Clusters Based on Religiosity and Buying Behaviour

H0: There is no significant difference in buying behaviour among cluster based on religious affiliation

Table no. 4 Descriptive Clusters Based on Religiosity and Buying Behaviour

Cluster No.	Buying Behaviour			
	Cluster	N	Mean	Std. Deviation
1	Cluster 1	64	3.1065	1.22586
2	Cluster 2	52	5.3132	0.90944
3	Cluster 3	46	4.2184	1.07166
4	Cluster 4	41	5.107	1.1118

One way ANOVA Test

Table no. 5 ANOVA Test					
Buying Behaviour					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	58.28	3	19.427	46.8	0
Within Groups	82.59	199	0.415		
Total	140.87	202			

For the BBH score, the descriptive analysis showed that the Cluster 1 ($n = 64$) had a mean of 3.11 ($SD = 1.23$), the Cluster 2 ($n = 52$) had a mean of 5.31 ($SD = 0.91$), the Cluster 3 ($n = 46$) had a mean of 4.22 ($SD = 1.07$), and the Cluster 4 ($n = 41$) had a mean of 5.11 ($SD = 1.11$).

Finding from above calculation: The ANOVA yielded a significant effect, $F(3, 202) = 46.8$, $p < .001$, null hypothesis is rejected. There is statistically significant difference among all cluster. Indicating robust differences among the clusters on BBH scores. significant F values across all measures confirm that the cluster solution differentiates participants reliably on various dimensions of religiosity. (Everitt, Landau, Leese, & Stahl, 2011).

6. CONCLUSION

This study offers valuable insights into how religiosity, specifically among different sub-sects of the Hindu religion in Ahmedabad, Gujarat, shapes consumer buying behaviour. The analysis confirms that religious affiliation and varying degrees of intrinsic and extrinsic religiosity significantly influence consumer purchasing patterns. The balanced demographic distribution of respondents and the high reliability of measurement scales strengthen the validity of these findings.

Cluster analysis successfully identified four distinct consumer groups based on religiosity profiles, demonstrating significant differences in buying behaviour among these groups. The rejection of the null hypothesis through ANOVA testing indicates that religious affiliation is a meaningful factor in predicting variations in buying behaviour. These outcomes align with previous research highlighting the role of religion and culture in ethical consumption, brand loyalty, and retail patronage.

Furthermore, the study underscores the complexity of consumer decision-making processes in culturally rich and religiously diverse contexts, where intrinsic beliefs and social motivations interweave to shape retail preferences. The identification of these clusters highlights the necessity for marketers and retailers to adapt their strategies to the unique

values and expectations of specific religious consumer segments in Gujarat. Future research should expand beyond Ahmedabad's Hindu sub-sects, encompassing other regions and religious groups like Muslims, Christians, and Jains to achieve more comprehensive insights. Examining additional variables such as age, income, and psychological traits can further refine understanding of consumer behaviour. Longitudinal studies are needed to observe the impact of modernization and digitalization over time. Investigating religiosity in digital and omnichannel retail, testing marketing strategies for distinct religious segments, and analyzing gender's moderating effect will enhance targeting. Incorporating qualitative methods, such as interviews, can uncover deeper motivations and cultural influences.

CONFLICT OF INTERESTS

None.

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