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Religiosity Commitment and Decision-Making Styles Among Generation Y Muslim Consumers in Malaysia

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Abstract

This article examines the influence of religiosity commitment on the decision-making styles of Generation Y Muslim consumers in Malaysia. Both the Religious Commitment Inventory (RCI-10) and the Consumer Styles Inventory (CSI) were tested. A non-probability sampling was employed to select 500 targeted respondents, and 486 completed structured questionnaires were returned. Factor analysis was conducted to determine the religiosity commitment and decision making styles dimensions. A two dependent sample t-test was employed to examine the influence of devout and casual religiosity commitment on shopping styles. The research results indicate that religiosity commitment consists of two dimensions (interpersonal and intrapersonal commitment). Additionally, Muslim Generation Y consumers have eight decision making styles : Fashion Consciousness, Confused by Over choice, Quality Consciousness, Brand Consciousness, Brand Loyalty, Recreational Shopping Consciousness, Value-impulsiveness and Time Restricted. The results also suggest that the devout and casual groups are significantly different in the Quality Consciousness and Brand Consciousness decision making styles. Those high in religious commitment tend to be more quality and brand conscious. Of the eight prevailing decision-making styles, only six are consistent with Sproles and Kendall. Two other styles – Value-impulsiveness and Time Restricted – emerged as new decision making styles of Muslim youths in Malaysia.

Keywords: Religiosity Commitment, Shopping Behaviour, Muslim Generation Y, RCI-10, CSI

Introduction

Religion is universally acknowledged as one of the most important social institutions that exerts a significant influence on people's attitudes, values and behaviour. As such, the relationship between religious variables and human attitudes and behaviours have been widely explored from

sociological and psychological perspectives (Delener, 1990), although not fully acknowledged in the field of consumer behaviour. Until recently, researchers mostly focused on other subcultural factors such as ethnicity, nationality and values as predictors of consumer behaviour (Mokhlis, 2009) while scarce attention had been given to the relationship between religion and consumer purchase decision. The reason why religion per se was not adequately investigated by the consumer behaviour research community was explained by Hirshman (1983) who postulated that: (1) consumer researchers are unaware of the possible links between religion and consumption; (2) there is a perceived prejudice against religion within the research community as it was in the past considered as a taboo subject that is too sensitive for investigation; and (3) religion is everywhere in people's lives so much so that it may have been overlooked by researchers. Nonetheless, religion's influence on consumer behaviour cannot be underestimated (Delener, 1990), as the emphasis placed by individuals on their material consumption is influenced if not dictated by their religion and religious orientation (Essoo and Dibb, 2004). For instance, rules on nutrition are found in nearly all religions and in some, followers are prohibited from consuming certain types of food.

In recent years, religion has gained widespead acceptance in the marketing literature as a key element of culture that influences an individual's behaviour as well as purchasing decisions. As religion provides the structured set of beliefs and values that functions as a code of conduct or guide to behaviour (Delener, 1990b), it has a significant impact on an individual's personal identity and value system, both of which have consumption implications. To put it simply, religion affects why and how a consumer decides on a purchase. And due to its personal nature, religion's impact on consumer behaviour depends to a large extent on an individual's level of religious commitment or the importance placed on religion in his or her life (Lotfizadeh, 2013).

Empirical studies on the effect of religious affiliation on consumer behaviour started the 1980s. The pioneering work of Hirschman (1981, 1982, 1983) investigated the relationship between a consumer's religious affiliation and a number of consumption related behaviours. Similar studies also suggest that religion greatly influences behaviour which in turn affects purchasing decisions (Bailey & Sood, 1993; Delener, 1990; Sheth, 1983). Sheth's (1983) Shopping Preference Theory, which provides a useful framework for understanding the influence of religion on shopping behaviour, further proposes that religion and religiosity shape an individual's shopping behaviour and motives. Unfortunately, most of these earlier researches were conducted in Western countries, and involved Catholic, Protestant and Jewish consumers.

More recent investigations carried out after the 1990s, have investigated the effect of religious affiliation and religious commitment on the shopping behaviour of not only Catholic, Jewish and Protestant shoppers but also of Muslim, Hindu and Buddhist consumers (Wilkes et al., 1986; McDaniel & Burnett, 1990; Sood & Nasu, 1995; Essoo & Dibb, 2004; Mokhlis, 2009). A few of these studies involving Muslims and non-Muslims were conducted in developing countries. The findings suggest that religiosity do affect consumer shopping behaviour; yet, the number of decision making styles differ from one country to another. Thus, further investigations on Muslim respondents are needed to validate the link between religious orientation and consumers' decision-making styles. Up to date, no research has been carried out to investigate the influence of religiosity commitment on the shopping behaviour of Generation Y Muslim consumers (Malays and non-Malays) in Malaysia. The study reported in this article aims to enrich the current limited body of literature by exploring:

i) the dimensions of decision making styles of Muslim youths; and
ii) the influence of religiosity commitment on the decision making styles of Muslim youths.

Past Literature

Researchers in the area of consumer behaviour have, since the 1950s, been indentifying the factors underlying the decision styles of buyers. The studies demonstrate that demographics, including gender, education level, religiosity and nationality, do influence consumer behaviour. A comprehensive examination of extant literature on religion suggest that it is an important cultural factor that affects people's attitudes, values and behaviours at both the individual and societal levels (Mokhlis, 2009; Ali, Seyedreza & Faraz, 2011), making it is a possible determinant of shopping orientations in consumer behaviour models (Mokhlis, 2009).

Definitions of Religion

Although different definitions of religion are used in the marketing literature, the term is often explained with reference to the individual's relationship with the spiritual being. Among others, religion has been defined as "A belief in God accompanied by a commitment to follow principles believed to be set forth by God" (McDaniel & Burnett, 1990, p. 110). The definition given by Arnould, Price and Zikhan (2004) states that religion is "a cultural subsystem that refers to a unified system of beliefs and practices relative to a sacred ultimate reality or deity" (p. 517-518). Similarly, Sheth and Mittal (2004) view religion as "a system of beliefs about the supernatural and spiritual world, about God, and about how humans, as God's creatures, are supposed to behave on this earth" (p. 65). Additionally, Kum-Lung and Teck-Chai (2010) offers the following definition of religion: "A system of beliefs and practices by which a group of people interprets and responds to what they feel is supernatural and sacred" (p. 226). Other extended definitions of religion recognize it not only as a sacred value but also as an important social force. Hill et al. (1998) further explain religion as "(a) the feelings, thoughts, experiences, and behaviors that arise from a search for the sacred ... and/or (b) a search or quest for a non-sacred goal (such as identity, belongingness, meaning, health, or wellness) in a context that has [as] its primary goal the facilitation of (a), and (c) the means and methods (e.g., rituals or prescribed behaviors) of the search that receive validation and support from within an identifiable group of people" (p. 21).

Based on the foregoing discussion, it can be concluded that knowledge of the influence of religion is the key to an understanding of people's behaviour since many religious beliefs includes rules for every aspect of daily life. As Lotfizadeh (2013) says, individuals would react quite differently to the same situations according to their religions. More importantly, the stability of religion underlying consumer behaviour implies its potential as the basis for market targeting and strategies (Delener, 1990a). This is because, unlike religion, basic consumer demographics such as age, discretionary income, education attainment and employment status may change over time and from one generation to the next, thus hampering marketers in segmenting the market to its full potential (McDaniel & Burnett, 1990).

Religiosity

Religiosity is an intricate concept often regarded as a personal phenomenon, encompassing a belief in God and a commitment to follow principles believed to be set forth by God (McDaniel & Burnett, 1990; Sood & Nasu, 1995; Essoo & Dibb, 2004). The term covers considerable grounds

such as behaviours, attitudes, beliefs, feelings and experiences, and has also been defined as a multidimensional concept measuring attitudinal and behavioural indicators of belief (Mela et al., 2008). Its impact on human behaviour and attitudes has been stressed by Weaver and Agle (2002) who theorized that the moral teachings of a religion circumscribe certain actions and attitudes and thus act to establish a role of ethical behaviour that is expected of adherents to that religion. These role expectations, "when internalized through repeated social interaction, contribute to a person's self-identity as an adherent of a specific religion" (p. 80). That is, a person's self-identity tends to be established through repeated social interactions with others of the same religion. From the Islamic perspective, religiosity is the commitment to the fundamentals of the Islamic religion empirically and theoretically through the fulfilment of Allah's rights, the protection of the rights of others, following Allah's orders, avoiding bad acts, and performing worship (Al-Goaib, 2003).

Multi-item measurements of religiosity have been used to investigate the religiosity construct (Wilkes et al., 1986; McDaniel & Burnett, 1990; Sood & Nasu, 1995; Essoo & Dibb, 2004; Mokhlis, 2009, 2010). While numerous past studies have tended to focus upon indices of the intrinsic (religion as an end), extrinsic (religion as a mean) and quest (religion as a search) dimensions of religiosity (Mokhlis, 2009, p. 77), a few other researchers have delved into its two main dimensions: religiosity affiliation and religiosity commitment (Mokhlis, 2009; Patel, 2003; McDaniel & Burnett, 1990). A study conducted in Amman city by Khraim (2010) lends further support to the suggestion that religiosity is multidimensional. It was found that three dimensions (seeking religious education, Islamic current issue, and sensitive products) yield the best combination of dimensions to measure Islamic religiosity although the present study does not use the same items employed by Khraim.

Religious Affiliation
Religious affiliation is viewed as sharing a common cognitive system of beliefs, values, expectations and behaviour. Like race and nationality, its effect on individual life often predates birth, determines family size, level of education attained, the amount of wealth accumulated and the type of life decision taken (Hirschman, 1983). Religious affiliation concerns the specific types of religious community into which an individual is integrated (Ellison, Gay & Glass, 1989). A person in this world is typically affiliated to a religion such as Christianity, Judaism, Islam, Hinduism, Buddhism and so forth.

A series of studies on religious affiliation and its effects on consumer behaviour was carried out by Hirschman in the early 1980s. In 1985, Hirschman indicated that religious affiliation appears to affect people's media usage and preferences. Other researchers have suggested that religious affiliation not only affects consumer decision making of durable goods purchases but also on their choice and evaluation of service providers. Nix and Gibson (1989) found that religious affiliation is important in influencing hospital selection and contributes to overall patient satisfaction. These findings were supported by Andaleeb (1993) who indicated that hospitals of a particular religious affiliation were more likely to be recalled, preferred and selected by people of the same religious affiliation. In numerous empirical studies, the influence of religious affiliation was observed on the shopping behaviour for expensive stereo sound system (Bailey & Sood, 1993) and attitudes towards advertising (Fam, Waller & Erdogan, 2004).

Religious Commitment

Religious commitment refers to how much an individual is involved in his or her religion (Koenig et al., 2001). Johnson, Jang, Larson and Li (2001, p. 25) explain religiosity commitment as "the extent to which an individual is committed to the religion he or she professes and its teachings, such as the individual attitudes and behaviours that reflect this commitment". More precisely, a religiously committed person is supposed to "adhere to his or her religious values, beliefs, and practicies and use them in daily living" (Worthington et al., 2003, p. 85).

Religious commitment is the other dimension of religiosity. Worthington et al. (2003) categorised religious commitment into two dimensions: motivational/intrinsic and behavioural/extrinsic commitment to a religious value system. The motivational commitment is known as intrapersonal religiosity while the behavioural commitment is called interpersonal religiosity. The former focuses on the individual's belief or personal religious experience while the latter concerns the level of activity in organized religious activities. A few researchers have borrowed and tested the Religious Commitment Inventory (RCI-10) developed by Worthington et al. (2003) to measure the religiosity commitment of respondents. The findings suggest that religiosity commitment affects consumers' shopping behaviours. Furthermore, McDaniel and Burnett (1990) have recommended that future research in the area of religion and consumer behaviour focus on religious commitment. Thus, this research is an attempt to gain a better understanding of the extent to which their religious commitment influence the purchasing decisions made by the Muslim Generation Y consumers in Malaysia.

Religious Commitment and Shopping Behaviour

Past researches conducted on the effect of religiosity on shopping behaviour have included consumers of different religious affiliations such as Protestants, Jews, Catholics, Muslims, Hindus and Buddhists. Yet, very few researches have focused on the influence of religiosity commitment on decision making styles within a religious group except for the one carried out by Wilkes et al. (1986) which surveyed 602 Protestant consumers. In the same vein, the current study is intended to investigate the decision making styles of Muslim youth consumers with high/devout and low/casual degree of religiosity commitment. Thus, it is hoped that the findings derived from this study would help to fill the gap in this particular area of knowledge.

Studies comparing the behaviour of shoppers of different faiths have highlighted several important differences. Hirschman (1981) pointed that Jews were more innovative compared to non-Jews with regards to store and brand loyalty. Delener (1990a) found that Jews were more willing than Catholics to try new movies, new books and magazines. The influence of religiosity on external search information and media usage among the Catholics and Jews was also examined by Delener (1989) in an earlier study. The findings indicated that the Jewish subjects searched for information more than Catholics did and the difference was greater for the low degree of religiosity consumers. Differences were also found in the media usage between the two religious groups which regards to religiosity affiliation and commitment. It is evident from these studies that religiosity commitment affects consumer innovativeness in different manner.

Numerous studies have confirmed that consumers having different level of religiosity differ notably in their shopping behaviour. The findings of Delener's (1990a) research suggest that non-religious Jews were more brand innovative than religious Jews. In this respect, these findings are fairly consistent with those described by Hirschman (1981). However, for the

Catholics consumers, Delener found that religious Catholics were more brand innovative than non-religious Catholics. In addition, religiosity influences several aspects of consumer lifestyle, which eventually may affect choices and/or choice behaviour. Based on their large-scale study, Wilkes et al. (1986) concluded that Protestants with a higher degree of religious commitment tend to be satisfied with their lives, have a more traditional sex-role orientation and are more likely to be opinion leaders. In another cross-cultural research using Japanese and American consumers by Sood and Nasu (1995), although no differences were found in the consumer shopping behaviour between devout and casually religious Japanese individuals, the researchers however found that devout Protestants in the USA were more economical than their casually religious counterpart – buying products on sale, shopping in the stores with lower prices, being open to buying foreign-made goods, believing that there was little relation between price and quality, tending to not believe advertising claims while preferring subtle and informative advertisements.

McDaniel and Burnett (1990) who investigated the influence of religiosity on the importance of various retail department store attributes indicated that religious commitment significantly predict the importance individuals place on certain retail evaluative criteria. Consumers with a high degree of cognitive religious commitment viewed sales personnel friendliness, shopping efficiency, and product quality as being of greater importance in the selection a retail store than did those low in the cognitive religious commitment. The researchers also found that religious commitment was positively and significantly associated with sales personnel friendliness and credit availability.

Furthermore, when Delener (1990b) investigated the effects of religiosity on perceived risks and uncertainty in durable good purchase decision, he found that Catholics were more likely to be sensitive to any potentially negative consequences of their purchase decisions. In addition, the researcher suggested that consumers with high degree of religiosity are more sensitive as compared to those of low degree of religiosity. The findings imply that the self-confidence of the religiously devout group of consumers was low and they always feel less secure in their decision.

Researches carried out in the non-Western setting have also yielded similarly interesting results. Essoo and Dibb (2004), who selected Hindu, Muslim and Catholic consumers residing in Mauritius as their respondents, reported that devout Hindus were found to differ from their casually religious counterparts in four shopper types: the demanding, practical, thought and innovative shoppers. For the Muslim consumers, the researcher found no difference in consumer shopping behaviour between the devout and casually religious Muslims, except for the trendy shopper type. For the Catholic consumers, devout Catholics were found to differ from their casually religious counterpart in four types of shoppers: the demanding, practical, trendy and innovative. Another study conducted in a non-Western culture also revealed that religious commitment underlies consumer behaviour. Mokhlis (2009), who surveyed young, educated and middle income Muslims, Hindus, Buddhists and Christians in Kuala Lumper, Malaysia, found that significant differences exist in the shopping orientation among consumers of different levels of religiosity, and religious commitment was significant too in predicting certain aspects of shopping orientation. Three shopping orientation factors, namely price conscious, quality conscious and impulsive shopping were found to be consistently related to religiosity. Furthermore, the findings suggest that the high degree religious individuals are most likely to be concerned with price, look for quality in products when they shop, and are less likely to make impulse buying. In a later

study, Mokhlis (2010) employed 40 shopping style statements adopted from the CSI to examine the decision making styles of undergraduate students (Malay = 260; Buddhist = 104; Hindu = 113; and Christian and other religions = 20) in Terengganu, Malaysia. The researcher found that eleven decision-making styles emerged. Out of the eleven dimensions, eight were found to be similar to the original CSI and the other three dimensions were labelled as: Value Conscious, Shopping Avoidance and Satisfying. These results reveal that similarities and differences in consumer shopping styles exist among the three religious microcultures (Muslim, Buddhist, Hindu). In particular, the Muslims were found to be Brand-Conscious, Value Conscious, Fashion Conscious, Quality-Conscious, Impulsive, Brand Loyal, Recreational and Confused-by-Overchoice Consumers.

Generation Y and their shopping behaviour
Generation Y, also known as the Millennials or echo-boomers, refers to the demographic cohort following Generation X. Although there are no single definition nor precise dates used to define Generation Y, a few researchers (Bakewell & Mitchell, 2003; Broadbridge et al., 2007; Morton, 2002) use birth years ranging from 1977 to 1994 to classify this group of consumers. Others consider those born between 1980 and 1994 to be members of Generation Y (Archana & Heejin, 2008). Kapoor and Solomon (2011) define Generation Y as youths who were born between 1980 and 1999, while William (2008) and Tay (2011) agree that the members of Generation Y were born between 1980 and 2000. In the Malaysian context, Generation Y refers to individuals born from 1980 onwards and who entered the workforce after 1 July 2000 (PricewaterhouseCoopers, 2009). The multi-racial Generation Y segment make up 10.8 million (38.2%) of the country's population (Department of Statistics, 2010) comprising mainly of students and working youths. It is worth noting that the percentage of the Muslim population in this birth cohort is bigger compared to those of other faiths. Unfortunately, not much is known about the behaviour of this important consumer group since there is a dearth of research undertaken to build up a detailed profile of their shopping habits and requirements.

Due to its sheer magnitude, the Generation Y population represents the most lucrative market segment. A majority of them are savvy consumers because they are often early adopters of new technologies and are extensive users of the Internet. Hence, businesses seeking to capture this market segment acknowledge that they are faced with a complex situation that requires multiple marketing approaches. In many consumer behaviour studies involving youths and the young-adult population, respondents were selected among college/university students, and one aspect of their shopping behaviour that interests many researchers in the field is their decision-making styles. A research examining cross-cultural differences in consumer decision making styles in Singapore by Leo et al. (2005) included Singaporean and Australian samples with the mean age of 21 to 36 years. In the United Kingdom, Bakewell and Mitchell (2006) conducted a research on the decision making styles of female and male undergraduates aged between 18 and 22 years. In Malaysia, Mokhlis (2010) included public university undergraduates from three religious backgrounds (Muslims, Hindus and Buddhists) aged between 18 and 35 as respondents for his investigation into the influence of religiosity affiliation and commitment on consumer shopping styles. In essence, the researcher found that the consumer shopping styles are different, yet alike among the three religious microcultures. Equally important is the support given to the

proposition that religious affiliation may influence the cognitive structure of decision-making styles exhibited by young-adult consumers.

Consumer Decision-Making Styles

According to Sproles and Kendall (1986, p. 276), consumer decision-making styles (CDMS) refer to "the pattern, mental and cognitive orientation towards buying and shopping that shape the consumers' choice to buy something or reject them". Durvasula et al. (1993), on the other hand, define decision-making styles as a mental orientation describing how a consumer makes choices. Investigations on CDMS can be categorized into the following approaches: the psychographic/lifestyle approach (Wells, 1974); the consumer typology approach (Kenson, 1999; Ownbey & Horridge, 1997; Shim & Kotsiopulos, 1993); and the consumer characteristics approach (Sproles & Sproles, 1990; Walsh et al., 2001). Presently, the best and most comprehensive model that measures consumers' characteristic traits are the Consumer Styles Inventory (CSI) developed by Sproles. The CSI, which was developed to measure shopping attitudes and behaviours for personal goods, describes consumers as having eight traits:

i) Perfectionistic, high-quality consciousness – referring to those consumers who search carefully and systematically for the best quality products;

ii) Brand consciousness – focusing on consumers who buy the more expensive, well-known brands;

iii) Novelty-fashion consciousness – referring to consumers who like new and innovative products;

iv) Recreational, hedonistic consciousness – focusing on consumers who find shopping as a pleasant   activity and shop just for the fun of it;

v) Price conscious and "value-for-money" consciousness – those with high consciousness of sales prices and lower prices in general;

vi) Impulsiveness – those who tend to buy at the spur of the moment and appear unconcerned about how much they spend;

vii) Confused by overchoice – those consumers who experience an information overload because there are too many brands and stores from which to choose;

viii) Habitual, brand-loyal – those consumers who have favorite brands and stores, and keep on choosing these repetitively.

The CSI has been tested by researchers across different countries: South Korea (Hafstrom, Chae & Chung, 1992; Wickliffe, 2004), New Zealand (Durvasula, Lysonski & Andrews, 1993; Lysonski, Durvasula & Zotos, 1996), Greece (Lysonski et al., 1996), the USA (Lysonski et al., 1996; Wickliffe, 2004), China (Fan & Xiao, 1998; Hiu, Siu, Wang & Chang, 2001), India (Lysonski et al., 1996; Canabal, 2002, Patel, 2003; Mishra, 2010), Germany (Walsh, Mitchell & Thurau, 2001), UK (Mitchell & Bates, 1998; Bakewell & Mitchell, 2003, 2006), South Africa (Radder, Li & Pietersen, 2006), Turkey (Gonen & Ozmete, 2006; Kavas & Yesilada, 2007; Yasin, 2009), Brazil (Dos Santos & Fernandes, 2006), Iran (Hanzaee & Aghasibeig, 2008; Seyyed Ali et al., 2011; Moshabaki & Shahabi, 2014) and in Malaysia (Wan Omar et al., 2009; Mokhlis, 2009; Mokhlis, 2010; Shah Alam, 2011; Madahi et al., 2012). The results of these researches indicate that the CSI intrument is reliable and valid. However, no consistent findings on the number of decision making styles have emerged. Some researchers found eight styles to support the original eight styles tested in the

USA (Hafstrom, et al., 1992; Canabal, 2002; Mokhlis, 2009; Anic, Suleska & Rajh, 2010). Others found five styles (Fan & Xiao, 1998), while some identified seven styles (Lyonski et al., 1996; Hiu, Siu, Wang & Chang, 2001; Seyyed Ali et al., 2011). Two researchers isolated ten styles (Mitchell & Bates, 1998; Mishra, 2010), and one study reported eleven styles (Mokhlis, 2010). Thus, there is a general consensus among the researchers that decision-making styles can vary across cultures, from market to market or from segment to segment.

A few other researchers have used the CSI to determine consumer decision-making styles across different ethnic groups within a national boundary (Radder et al., 2006 – South Africa; Mokhlis, 2009 and Omar et al., 2009 – Malaysia; Moshabaki & Shahabi, 2014 – Iran). The results suggest that there are similarities and differences in decision-making styles between ethnic groups in the same national culture. Nonetheless, few studies have employed the CSI to examine the consumer decision-making styles among members of the same religious affiliation and nationality. This study would be the first to examine this issue among Muslims in Malaysia.

Methodology
Research Constructs and Measurement
The present study examines the influence of religiosity commitment on Muslim consumers' decision making styles. The relationship between the predictor and criterion variables is depicted in Figure 1.
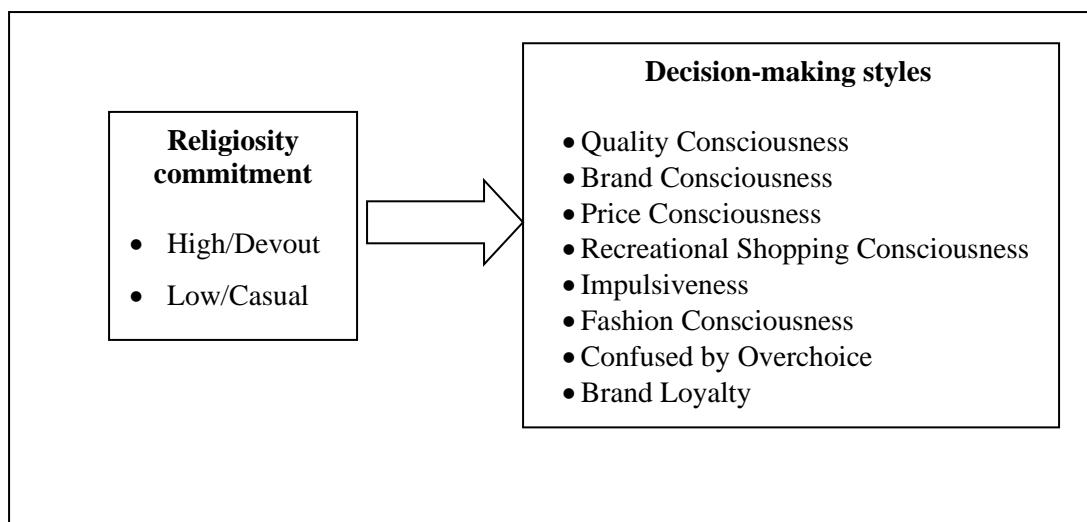
Figure 1: Proposed Framework

Although there is currently no valid instrument to assess religiosity commitment for Muslim consumers, this study used the Religious Commitment Inventory-10 (RCI-10) developed by Worthington et al. (2003). The RCI-10 was designed to capture the interpersonal and intrapersonal commitment levels of the individual. It is a measure of the extent to which an individual adheres to his or her religious beliefs, values, and practices and whether he or she utilizes them in everyday living. Of the ten items, six statements were used to measure the cognitive/intrinsic/motivational dimension (Intrapersonal Religious Commitment), and the other four statements were used to measure the behavioural/extrinsic dimension (Interpersonal

Religious Commitment). A 5-point Likert scale statements ranging from "Strongly Disagree" (1) to "Strongly Agree" (5) was employed to measure the religious commitment dimensions.

To measure shopping behaviour styles, the Consumer Styles Inventory (CSI) developed by Sproles and Kendall (1986) was employed with some modification adopted from Leo et al. (2005), and few items were developed by the researchers to suit the Muslim respondents. All together 43 items were used to measure the eight different styles of consumer decision making known as Quality/Perfectionism Consciousness (8 items), Brand Consciousness (7 items), Price/Value Consciousness (3 items), Fashion/Novelty Consciousness (5 items), Recreation/Enjoyment Consciousness (8 items), Impulsesiveness/Carelessness (4 items), Confused by Overchoice (4 items) and Brand Loyalty/Habitual (4 items). A 5-point Likert scale statements ranging from "Strongly Disagree" (1) to "Strongly Agree" (5) was employed to measure the decision making styles.

Seven questions were developed to gather demographic information. These include gender, ethnicity, age, education level, marital status, income level and residence. Both nominal and ordinal scales were used to measure these variables.

Research Hypotheses
Based on the research framework, the following hypotheses were tested:
H1: Religiosity commitment influences the Muslim consumers' decision-making styles.
H2: Devout and casual Muslim consumers are significantly different in certain aspects of decision-making styles.

Sampling Design
The target sample was Muslim Generation Y (not necessarily a Malay) aged between 18 and 34 years old, comprising mainly students, young entrepreneurs, and private and public employees. Gen-Ys below the age of 18 years were excluded as research respondents due to their inappropriateness for the questionnaire methodology. Following the suggestion by Roscoe (1975), a sample size of 500 youth was targeted. This decision is consistent with the rule of thumb method suggested by Hair et al. (2006, p. 136) which states that the minimum sample size should be ten times the number of variables measured. Non-probability convenience sampling technique was employed to select the respondents, but to capture both the devout and casual Muslim youths, questionnaires were distributed to those who had attended religious and non-religious schools, and those enrolled in religion-based programs and other programs at various universities.

Data Collection and Data Analysis
A structured survey questionnaire was prepared consisting of two sections (Section A and Section B). Section A included 10 items to measure religiosity commitment and 43 items to measure decision- making styles. Section B comprised seven questions on demographic variables. Two sets of questionnaire (English and Malay versions) were distributed to the respondents from July to October 2014. The response rate was considered high at 98 percent.

Both descriptive and inferential statistics were used to analyze the completed data. Exploratory Factor Analysis with orthogonal varimax rotation was used to define the dimensions of religiosity commitment and the decision- making styles (Hair, Anderson, Tatham, & Black,

1998). KMO value and Barlett's test of sphericity were used to examine the strength of relationship among factors. The reliability test using Cronbach's alpha was applied for each of the emerged factor to determine which items within the scale most reliably represented each construct. The hypotheses were tested using t-test.

Research Results
Respondent Demographics
As shown in Table 1, out of the 486 Muslim youths, the percentage of male and female respondents were 40.5 and 59.5 per cent respectively. The majority of the respondents were Malay (96.3%), while the rest were Chinese, Indian and indigenous Muslims. More than 50 percent (53.9%) of the respondents fell in the age range of 21-25 years old. About 60 percent of the respondents were students and the remaining were young entrepreneurs or employees in the public and private sectors. In terms of education level, 69.1 per cent possessed a first degree with some having post-graduate qualifications. When monthly incomes were compared, 311 (64%) of them earned RM1000 or less. Only 91 (18.7%) of them earned more than RM3000 and can be considered as middle income earners. Respondents resided both in urban (65.4%) and rural (34.6%) areas.

Table 1. Respondent profiles (n-486)

Background Variable	Frequency	%	Background Variable	Frequency	%
Gender			*Ethnicity*		
Male	197	40.5	Malay	468	96.3
Female	289	59.5	Chinese	10	2.1
			Indian	6	1.2
			Others	2	0.4
Age			*Education level*		
20 yrs and below	81	16.7	Primary school	1	0.2
21-25	262	53.9	Secondary school	11	2.3
26-30	109	22.4	SPM/MCE/STPM	50	10.3
More than 30 yrs	34	7	Diploma	88	18.1
			Degree	294	60.5
			Postgraduate	42	8.6
Status			*Income*		
Students	290	59.7	RM0-RM1000	311	64.0
Private	122	25.1	RM1001-RM2000	53	10.9
employees	59	12.1	RM2001-RM3000	31	6.40
Public employees	4	0.8	RM3001-RM4000	49	10.1
Entrepreneur	11	2.30	More than RM 4000	42	8.60
Others					
Residence					
Urban	318	65.4			
Rural	168	34.6			

Factor Analysis of Religiosity Commitment and Decision Making Styles
Exploratory factor analysis (EFA) identified the Eigenvalue, KMO and Barlett's Test score. The varimax rotation method was performed and the number of factors was determined based on the eigenvalue criterion ($\lambda > 1$). Barlett's Test of Sphercity was statistically significant (9749.08, p = 0.00) and the Kaiser-Meyer-Olkin (KMO) value was 0.839. Factor loadings for all religiosity commitment and decision making styles items are shown in Table 2.

Table 2**.** Factor analysis results (n = 486)

Factor/ Alpha score	Eigenvalues	Factor loading	% of variance explained
Factor 1 *(Religiosity Commitment: α =0.848)* RC1 I enjoy working in the activities of my religious organization. RC2 I enjoy spending time with others of my religious affiliation. RC6 I spend time trying to enrich my understanding of my faith. RC7 Religion is especially important to me because it answers many questions about the meaning of life. RC8 It is important for me to spend periods of time in private religious thought and reflection. RC9 My religious beliefs lie behind my whole approach to life. RC10 Religious beliefs influence all my dealings in life.	7.702	0.571 0.601 0.534 0.717 0.803 0.769 0.732	14.531
Factor 2 *(Fashion Consciousness: α =0.852)* FC34 I keep my wardrobe up-to-date with the changing fashions. FC35 I usually have at least one outfit of the newest style. FC36 Fashionable, attractive styling is very important to me. FC37 For variety I shop in different stores and buy different brands. FC38 It's fun to buy something new and exciting.	5.445	0.763 0.830 0.800 0.691 0.479	10.275
Factor 3 *(Confused by Overchoice:α =0.814)*	3.355		6.330

COC39 There are so many brands to choose from that I often feel confused.		0.725	
COC40 All the information I get on different goods/services confuses me.		0.791	
COC41 The more I learn about goods/services, the harder it seems to choose the best.		0.800	
COC42 Sometimes it's hard to choose which stores to shop.		0.746	

Table 2 continues

Factor 4 *(Quality Consciousness:α =0.823)*	2.360		4.453
QC19 In general, I usually try to buy items of the best overall quality.		0.752	
QC20 I make a special effort to choose the very best quality goods/services.		0.775	
QC21 I have very high standards and expectations for the goods/services I buy.		0.765	
QC22 Getting very good quality of goods/services is very important to me.		0.794	
Factor 5 *(Brand Consciousness:α =0.779)*	2.019		3.809
BC27 The most advertised brands are usually good choices.		0.730	
BC28 I prefer buying the best selling brands.		0.730	
BC29 The higher the price of the goods/services, the better the quality.		0.677	
BC30 Good quality department stores and speciality stores offer the best.		0.559	
BC31 I usually buy well-known brands.		0.531	
BC32 The well-known national brands of goods/ services are best for me.		0.504	
Factor 6 *(Brand Loyalty:α =0.726)*	1.859		3.508
BL50 I have favorite brands that I buy every time.		0.674	
BL51 When I find a brand I like, I buy it again and again.		0.816	
BL52 I go to the same stores each time I shop.		0.687	
Factor 7	1.718		3.241

(Recreational Shopping Consciousness/Enjoyment:α =0.666) EJ 11 Shopping is not a pleasant activity. EJ12 Shopping is very enjoyable to me. EJ13 I shop just for fun. EJ14 Shopping in different stores is a waste of time. FC38 It's fun to buy something new and exciting.		0.680 0.741 0.480 0.553 0.415	
Factor 8 *(Value-Impulsiveness:α =0.522)* PC44 I usually buy the lower priced products. PC45 I buy as much as possible at sale price. IB46 I frequently purchase on impulse.	1.660	 0.594 0.649 0.601	3.132
Factor 9 *(Time Restricted:α =0.588)* EJ14 Shopping in different stores is a waste of time. EJ15 I spend little time deciding on the goods/services and brands I buy. QC24 I really don't give my purchases much thought or care. QC25 I usually shop quickly, buying the first goods/services or brand that seems good enough.	1.429	 0.442 0.563 0.577 0.792	2.696

Table 2 continues

Factor 10 *(Interpersonal Religiosity:α =0.597)* RC1 I enjoy working in the activities of my religious organization. RC3 I keep well informed about my local religious group and have some influence in its decisions. RC4 I make financial contributions to my religious organization.	1.282	 0.479 0.764 0.425	2.420
Factor 11 *(Intrapersonal Religiosity:α =0.705)* RC4 I make financial contributions to my religious organization. RC5 I often read books and magazines about my faith.	1.208	 0.589 0.700 0.620	2.279

RC6 I spend time trying to enrich my understanding of my faith.			
Factor 12 (*α < 0.50*) EJ15 I spend little time deciding on the goods/services and brands I buy. EJ16 I prefer shopping at Muslim stores. EJ17 I prefer shopping at stores where there are Muslim crowds. EJ18 I prefer shopping at stores that are located at a non-congested area.	1.154	-0.431 0.624 0.681 0.404	2.178
Factor 13 (*α < 0.50*) BC33 I do not buy a western brand. PC43 I look very carefully to find the best value for money.	1.096	0.604 0.529	2.069
Factor 14 (*α < 0.50*) QC26 I seek the 'halal' sign when buying food items. IB47 I often make purchases I later wish I had not. IB49 I carefully watch how much I spend.	1.042	0.508 -0.427 0.624	1.966
		Total	**62.888**

Principal component analysis revealed the presence of fourteen factors with eigenvalues exceeding 1, explaining 62.89 per cent of the total variance, which exceeds the 60% threshold used in social sciences (Hair *et al.,* 1995). Factor 1, Factor 10 and Factor 11 represent the predictor variable (religiosity commitment). Factor 1 represents "Religiosity Commitment" and comprises seven items, explaining 14.53 percent of the variance with eigenvalues of 7.702. Factor 2, which includes five items, contributes 10.275 percent of the total variance with eigenvalues of 5.445 and known as "Fashion Consciousness". Meanwhile, Factor 3 represents "Confused by Overchoice" and consists of four items, explaining 6.33 percent variance with eigenvalues of 3.355. Factor 4 (Quality Consciousness) blends four items and contributes 4.453 percent of the total variance. Factor 5 (Brand Consciousness) contributes 3.809 percent of the total variance with eigenvalues of 2.019. Factor 6 (Brand Loyalty) consists three items and explains 3.508 percent variance. Factor 7 (Recreational Shopping Consciousness) comprises five items, explaining 3.241 percent of the variance with eigenvalues of 1.718. Both Factors 8 and 9 were considered as newly-emerged factors. Factor 8 was renamed as "Value-impulsiveness", combining two items that measured price consciousness and one item used to measure impulsiveness. Factor 9 consisting of four items was renamed as "Time Restricted". This factor combined two items each from "Enjoyment Shopping" and "Quality Consciousness". Factor 10 and Factor 11 represent "Interpersonal Religious Commitment" and "Intrapersonal Religious Commitment" respectively. They explain 2.420 and 2.279 percent of variance with eigenvalues of 1.282 and 1.208 respectively. Factors 12, 13 and 14 were dropped from subsequent analysis as the alpha score was less than 0.40.

In summary, eight decision-making styles emerged for Muslim youth consumers in Malaysia. The six styles were fairly consistent with the original Sproles and Kendall (1986) but two styles were considered as new. The earlier Malaysian study conducted by Mokhlis (2010), found eleven decision- making styles among Muslim and non-Muslim undergraduates but eight styles in particular were indentified for the Muslims (Brand Conscious, Value Conscious, Fashion Conscious, Quality-Conscious, Impulsiveness, Brand Loyal, Recreational and Confused by Overchoice). Six of those styles were similar to the present study. This differences in findings may be due to the different group of respondents used – Mokhlis used all students but the present study included the working population as well.

The alpha values were calculated to assess the internal consistency reliabilities of the scales (see Table 2). The alpha values for predictors and criterion variables are as follows: Factor 1- Religiosity Commitment (α=0.848); Factor 2 – Fashion Consciousness (α=0.852); Factor 3 – Confused by Overchoice (α=0.814); Factor 4 – Quality Consciousness (α = 0.823); Factor 5 – Brand Consciousness (α = 0.779); Factor 6 – Brand Loyalty (0.726); Factor 7 – Recreational Shopping Consciousness (α = 0.666); Factor 8 – Value-impulsiveness (α =0.522); Factor 9 – Time Restricted (α = 0.588); Factor 10 – Interpersonal Religiosity (α = 0.597); and Factor 11 – Intrapersonal Religiosity (α = 0.705). Factors 12, 13 and 14 were deleted because the alpha values were lower than 0.50. Seven out of the eleven factors had above 0.70 Cronbach's alpha values. According to Sekaran and Bougie (2013), the closer Cronbach's alpha is to 1, the higher its internal consistency reliability. A reliability score of less than 0.60 is considered poor; those in the 0.70 range is acceptable and over 0.80 is good.

Hypotheses Testing and Discussion
The t-test was conducted to test the hypotheses (see Table 3). The high and low religiosity commitment groups were found to have different mean value scores with regards to decision-making styles. No significant difference was found between devout and casual Muslim youths in six decision- making styles (Fashion consciousness, Confused by Over choice, Brand Loyalty, Recreational Shopping Consciousness, Value-impulsiveness and Time Restricted). However, the two groups were significantly different in two decision making styles (Quality Consciousness and Brand Consciousness). High religiosity commitment youths were found to be more quality and brand conscious as compared to the low religiosity group. As such, both H1 and H2 were supported. These results are consistent with those of Daniel and Burnett (1990) and Mokhlis (2009).

Comparisons of similar studies in other cultural settings reveal contradicting results. As mentioned earlier, Sood and Nasu (1995) found no difference in consumer shopping behaviour between devout and casually religious Japanese individuals, but there were significant differences between the devout and casual American Protestant consumers. In addition, Essoo and Dibb (2004) noted that devout Hindus differ from their casually religious counterparts in four shopper types: the demanding, practical, thoughtful and innovative shopper. For the Muslim consumers, the researchers found no difference in consumer shopping behaviour between the devout and casually religious, except for the trendy shopper type. Additionally, the devout Catholics were found to differ from their casually religious counterpart in four types of shoppers: the demanding, practical, trendy and innovative. In Malaysia, Mokhlis (2009) indicated that the high degree religious individuals (Muslim and non-Muslim) are most likely to be concerned with

price, look for the quality in product when they shop, and less likely to make impulse buying. In sum, it can be deduced that religiosity commitment's influence of decision making styles is to some extent culturally dependent.

Table 3. T-test Results

Decision making styles	Mean Religiosity commitment (High)	Mean Religiosity commitment (Low)	t-value	p-value
1) Fashion Consciousness	3.093	3.209	-1.583	0.114
2) Confused by Over choice	3.484	3.454	0.437	0.662
3) Quality Consciousness	<u>4.128</u>	<u>3.890</u>	<u>4.131</u>	<u>0.000</u>
4) Brand Consciousness	<u>3.343</u>	<u>3.217</u>	2.118	<u>0.035</u>
5) Brand Loyalty	3.370	3.405	-0.515	0.607
6) Recreational Shopping	3.228	3.289	-0.983	0.326
Consciousness	3.238	3.294	-0.881	0.379
7) Value-impulsiveness	3.067	2.964	1.582	0.114
8) Time Restricted				

Note: Significant at 0.05 level.

Conclusions and Recommendations

The purpose of this study was two-fold: firstly, to explore the influence of religiosity commitment on young-adult Muslim consumers' decision-making styles and secondly, to identify differences in those styles among the devout and casual adherents to the religion. The results suggest that the objectives were met. The religiosity commitment dimensions and the decision-making styles were identified, and the decision-making differences of devout and casual consumers were defined. The present study can be considered an advance over other research into the issue of religiosity and shopping styles in that it is the first to apply the RCI-10 and the revised CSI on a sample comprising only Muslim youths. The results have provided general support for the usefulness of the two well-established instruments in understanding Muslim youth consumers' decision-making styles. The findings also lend support to previous marketing literature which suggest that religion greatly influences consumer behaviour which in turn affects purchasing decisions.

   In general, Malaysian Muslim Gen-Ys have eight decision-making styles: 1) Fashion Consciousness, 2) Confused by Over choice, 3) Quality Consciousness, 4) Brand Consciousness, 5) Brand Loyalty, 6) Recreational Shopping Consciousness, 7) Value-impulsiveness, and 8) Time Restricted.   This information would definitely serve as a useful guide to marketers who are tirelessly striving to develop effective marketing strategies and tactics. Since religious commitment has been empirically proven in this and other studies to predict consumer behaviour, marketer should consider the element of religiosity in product attributes, pricing, promotion and distribution. Malaysian Muslim youths, who represent a substantial market segment, are fashion conscious; yet, they are also quality and brand conscious. To capture these styles, marketers should offer them up-to-date products while improving the quality so that the brand can be accepted, and become the preferred choice among Generation Y consumers. Once

the brand familiarity exists, consumers would become loyal to the brand, spend less amount of time making choices about their purchases and this in turn translates to a more enjoyable shopping experience. Offering products with an affordable price range is an important strategy too because the young Muslim Generation Y consumers are value conscious even though they may buy impulsively at time. Offering too many varieties of the same products would be counterproductive because it only adds to their confusion. Unless more information is made available by the shop assistants, they might decide to leave the retail outlet without making any purchase at all. In addition, marketers should also promote the products using promotion tools that are popular among Gen-Ys such as the social media, and advertise the products using television channels preferred by youths. To distribute products effectively, products should be made available at selected stores and shopping malls where youths flock to with their families, friends and colleagues.

When comparison was made between the devout and casual consumers, it was found that both groups were significantly different in two decision-making styles – Quality Consciousness and Brand Consciousness. Compared to the casual youths, the devout ones were more quality and brand conscious. As such, offering quality and branded product to devout consumers would motivate them to buy more and would help to boost the sales figures. Products of high quality that carry a reputable brand image should be made available at selected retail outlets with conducive ambience and which are easily accessible. For the casually religious group, lower quality products may be sufficient, and the products should be made available at lower prices in many stores. Also, the stores should be easily patronaged with little effort and time given their hectic lifestyles.

Finally, religious affiliation and religiosity can be used as a basis for market segmentation. As stated by Ozlem (2011), managers should not assume Muslims to be a homogeneous and preexisting segment. Based on the present results, Muslim youth can be segmented into two groups – devout and casually religious. Different marketing strategies may be required to capture the needs and wants of these two groups. Moreover, knowing the decision-making styles of Muslim youths will help marketing practitioners to predict their consumer behaviour, meet their needs and formulate the right marketing strategies.

Limitations of the Study
This study only surveyed young Muslim consumers residing in the Peninsula of Malaysia. To generalize the results, a bigger sample including those living in the Eastern states of Sabah and Sarawak should be used. Another direction is to embark on a comparative study between the decision-making styles of the younger and the older Muslims in Malaysia using a similar survey questionnaire. To enrich the future research results, the role of other demographic variables such as gender, age, income and education on each decision making styles should be examined. Efforts should also be taken to generate the Muslim Religiosity Commitment Index (MRCI) that would be more applicable to all Muslim respondents residing in developed as well as developing countries.

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