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Do spirituality and religion affect consumer behavior?

Italy and Indian Subcontinent in comparison

Submitted by

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ABSTRACT

TITLE: Do spirituality and religion affect consumer behavior? Italy and Indian Subcontinent in comparison.

KEYWORDS: Consumer behavior, consumption, spirituality, religion, religiosity, gerotranscendence, sustainability

BACKGROUND: Despite living in a materialistic world in which nihilism and individualism are encouraged, religions are on the rise. More and more people are turning to religions – mostly Eastern – to give their lives purpose, and consumer behavior is affected by this newly formed religious dimension. Additionally, sustainability and ecological awareness are highly topical issues which seem to be influenced by one's spiritual dimension. The impact religion and spirituality have on market dynamics needs to be described and measured.

PURPOSE: The goal of this study is to describe and measure how religions and spirituality influence consumption and purchasing behavior by shaping norms, values and habits of consumers. Starting from the individual religious dimension, this work would like to highlight the role religions and spirituality play in both reducing consumption and fostering sustainability over time.

METHODOLOGY: As a quantitative approach will be followed, a self- administered online questionnaire will be distributed to respondents via social networks and email. The sample will be composed of Italian and Indian Subcontinent citizens (Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka). In order to test the construct of gerotranscendence, no age limit will be imposed.

VALUE: The findings show that products and services need to be customized to reach certain categories of customers, considering that purchasing behaviors change and the spiritual dimension gains importance as time goes by. Therefore, companies should include such values in their offerings and segment customers according to variables such as age, religion, and attitude towards sustainability.

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LIST OF ABBREVIATIONS

CC	Conspicuous Consumption
EP	Empirical Paper
H	Hypothesis
LR	Literature Review
R.Q.	Research Question
SCA	Sustainable Consumption Attitudes
TPB	Theory of Planned Behavior

1. INTRODUCTION

1.1 Background and problem statement

Although nihilism and consumption seem to be the only values driving human actions, religions are gaining importance. Currently Islam is the world's fastest growing religion and the second largest after Christianity. By 2060, Christians and Muslims will make up nearly equal shares of the world's population. (Pew Research Center, 2017).

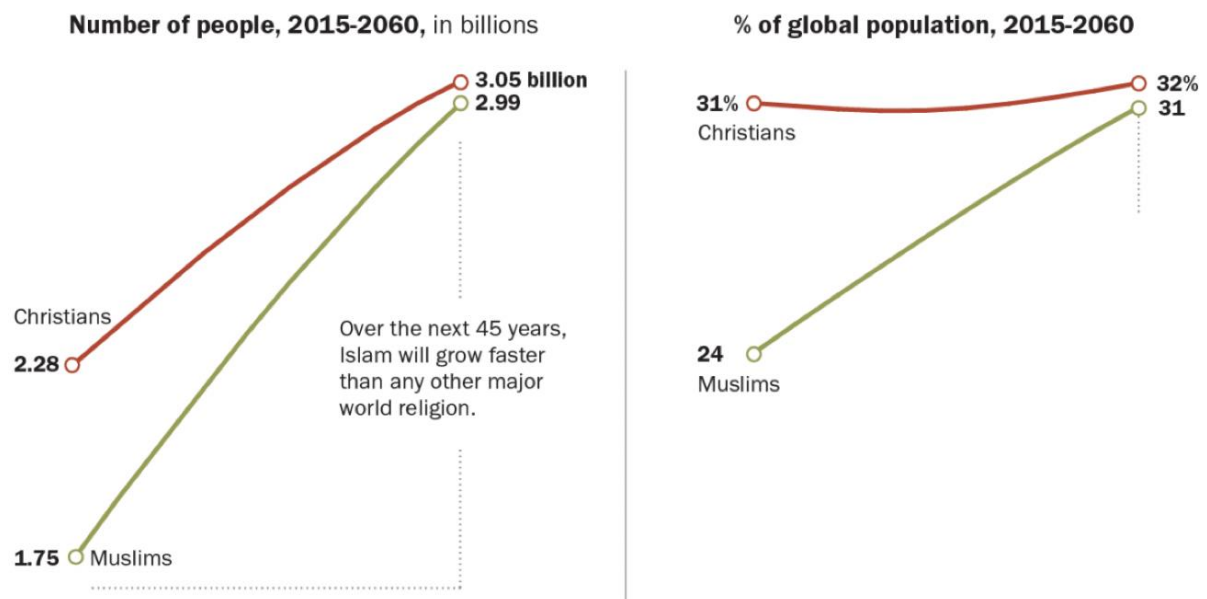


Figure 1. Number of people and percentage of global population, 2015-2060

As shown by the figure, Christianity and Islam will keep growing over the next decades. More and more people will be exposed to these religious affiliations, which will shape individuals' habits, norms and sets of values. The theory that will be supported throughout this work emerges from this observation: religions and spirituality go beyond one's private sphere and are able to influence his/her consumption habits (Essoo & Dibb, 2004). Several papers have been published over the years to prove such impact, and a strong spiritual bond seems to be able to reduce consumption and discourage lavish spending (Stillman et. al, 2012)

Christians and Muslims are not the only ones to be affected by religious creeds. Indeed, religious affiliation seems to mitigate the degree of innovativeness and the risk aversion of Hinduists and Buddhists as well (Mansori, 2012). Such aspects need further analysis, considering the fact that the religions just mentioned are expected to be still among the major religious groups by 2060, as shown by the table.

SIZE AND PROJECTED GROWTH OF MAJOR RELIGIOUS GROUPS

	Projected 2015 population	% of world population in 2015	Projected 2060 population	% of world population in 2060	Population growth 2015-2060
Christians	2,276,250,000	31.2%	3,054,460,000	31.8	778,210,000
Muslims	1,752,620,000	24.1	2,987,390,000	31.1	1,234,770,000
Unaffiliated	1,165,020,000	16.0	1,202,300,000	12.5	37,280,000
Hindus	1,099,110,000	15.1	1,392,900,000	14.5	293,790,000
Buddhists	499,380,000	6.9	461,980,000	4.8	-37,400,000
Folk religions	418,280,000	5.7	440,950,000	4.6	22,670,000
Other religions	59,710,000	0.8	59,410,000	0.6	-290,000
Jews	14,270,000	0.2	16,370,000	0.2	2,100,000
World	7,284,640,000	100.0	9,615,760,000	100.0	2,331,120,000

Figure 2. Size and projected growth of major religious groups, 2015 – 2060

Additionally, previous studies managed to show that people tend to engage differently in sustainable behaviours depending on the religious movement they follow (Minton, 2013): Eastern followers seems to be more prone to sustainable consumption practices (SCP) than Western believers, since caring for nature means caring for God.

Over the years, scholars have debated to correctly define religions, spirituality, and to describe the effect it has on Western consumers. Nevertheless, no academic research has been conducted to explain how consumption habits of Eastern consumers are influenced by spirituality and religions.

In addition, certain aspects have been described but require further analysis. For instance, the concept of gerotranscendence needs to be tested in order to prove whether consumption changes over time due to spirituality and religious beliefs.

Moreover, the growing level of environmental awareness solicits deeper analysis with the purpose of assessing whether spirituality can foster sustainable behaviours.

Given to the broad range of religions and spiritual dimensions to consider – together with the variety of ways in which they are able to impact consumer behaviors – further investigation of the matter through a cross-cultural comparison is crucial.

1.2 Expected contribution

This work would like to fill the gap between Eastern and Western world in terms of factors capable of influencing consumer behavior: the comparison between Italian and Indian Subcontinent respondents should serve the purpose.

Secondly, it is expected to provide marketers with theoretical and empirical evidence of the fact that customers' habits change over time. Therefore, evolving segmentation strategies are needed in order to reach the desired segment.

Moreover, being aware of the impact spirituality has over variables such as innovativeness may explain why the launch of a product can be extremely successful in certain countries and a total failure somewhere else.

Finally, if the positive relationship between spirituality and sustainable behaviors was further demonstrated, public actors would know that the intimate, spiritual dimension of younger people has to be stimulated to foster more sustainable behaviors.

2. LITERATURE REVIEW

Journals

Type of paper	Title	Author(s), Year	Source	Contribution
EP	Religious Influences on Shopping Behaviour: An Exploratory Study	Essoo N., Dibb, S. (2004)	Journal of Marketing Management, 20:7-8, 683-712.	This work compares shopping habits of <u>Roman Catholics</u> , <u>Muslims</u> and <u>Hinduists</u> . Catholics seem to be more cautious and conservative, whereas Muslims are both more practical and more innovative. Hindu consumers tend to be less demanding, less practical and less innovative, maybe because of the religious beliefs of <u>calmness</u> , <u>detachment</u> , <u>self-control</u> , etc. A clear distinction is made between <u>casually</u> and <u>devout</u> religious, as data shows that they have different shopping behavior. Casually religious tend to focus more on brands and new products, whereas their counterpart is more interested in the quality of goods and services.
EP	People's opium? Religion and economic attitudes	Guiso, L., Sapienza, P., Zingales, L. (2003)	Journal of Monetary Economics, Volume 50, Issue 1, Pages 225-282, ISSN 0304-3932	Religious beliefs are associated with <u>good economic attitudes</u> , which means able to lead to higher per capita income and growth. Moreover, Christian religions seems to be positively associated with <u>economic growth</u> , whereas Islam is negatively associated.

EP	Religiously permissible consumption: The influence of the halal label on product perceptions depending on the centrality of religiosity	Maison, D., Marchlewska, M., Zein, R., Syarifah, D., Purba, H. (2019)	Journal of Islamic Marketing	<p>The study proves that religiosity can be perceived differently among people who belong to the same religious group. Consequently, Muslims who consider religion as a fundamental part of their system of values tend to perceive the product with a <u>halal label</u> in a <u>positive way</u>. In contrast, Muslims who recognize a less significant role to religion are not influenced by the halal label the same way.</p> <p>In addition, the label seems to play an important role when it comes to buying products that may break the Islam rules related to food consumption (e.g. alcohol, pork).</p>
EP	Impact of religion affiliation and religiosity on consumer innovativeness; the evidence of Malaysia	Mansori S. (2012)	World Applied Sciences Journal, 17 (3): 301-307	<p>The construct of <u>innovativeness</u> is presented. Some of the factors it is determined by are <u>individual's religion affiliation</u>, and the <u>level of commitment</u> to one's religion.</p> <p>Results shows that religiosity has a <u>negative impact</u> on innovativeness, and <u>Buddhists</u> have the lowest innovativeness degree compared to Hindus, Muslims, and Christians in Malaysia. Consequently, marketers should pay attention to the religious sphere of their potential target, as it may make them reject the new product, being it perceived as against one's beliefs.</p>
LR	Conspicuous Consumption: A Literature Review	Mason, R. (1984)	European Journal of Marketing, Vol.	From the viewpoint of <u>conspicuous consumption</u> , products are only a means of displaying wealth and power. By examining the

			18 No. 3, pp. 26-39	literature, conspicuous customer can be defined as the one who gets <u>satisfaction from the wealth</u> represented by the product rather than by its value in use.
EP	Religion and Religiosity's Influence on Sustainable Consumption Behaviors	Minton E.A. (2013)	In L.R. Kahle & E. Gurel-Atay (Eds.), Communicating Sustainability for the Green Economy (pp. 73-87). Armonk, NY: M.E. Sharpe.	Religion is considered as an <u>individual difference variable</u> and it explains <u>sustainable consumption differences</u> among people. Differences among <u>Eastern and Western doctrines</u> are highlighted: Eastern religious adherents should participate in SCPs more than Western religious adherents, since caring for nature means caring for God. In contrast, Western religions' followers should care less about the environment because the Earth in a temporary place on the way to heavenly life.
EP	Believing Is Buying: Religiosity, Advertising Skepticism, And Corporate Trust	Minton, E. A. (2019)	Journal of Management, Spirituality & Religion, 16:1, 54-75	The second study conducted in this paper proves that highly religious consumers are <u>less skeptical of advertising</u> and have higher company trust, Furthermore, high religious consumers are willing to pay more and have higher purchase intentions. As a consequence, this segment is <u>more vulnerable</u> , since they trust advertising more than other segments do, and have the means and the intentions to buy more than others.
EP	Greening up because of god: The relations among religion, sustainable consumption and subjective well-being	Minton, E.A, Jeffrey Xie, H., Gurel-	International Journal of Consumer Studies, 42: 655– 663	The results show that religiosity has a <u>positive impact</u> over <u>sustainable consumption</u> . Additionally, having a certain degree of

		Atay, E., Kahle, L.R. (2019)		religiosity and consuming sustainable goods has a direct, positive impact over the <u>subjective, long-term well-being</u> of individuals.
EP	Religion and motives for sustainable behaviors: A cross-cultural comparison and contrast	Minton, E.A., Kahle, L.R., Chung-Hyun, K. (2015)	Journal of Business Research, Volume 68, Issue 9, Pages 1937-1944	The study shows that <u>more religious consumers</u> participate more in <u>sustainable behaviors</u> . The effects of religiosity and religious affiliation on sustainable behaviors occur <u>regardless of location</u> . In addition, highly religious Buddhists in the US show more commitment to sustainable behaviors than highly religious Buddhists in South Korea, possibly because minorities can be influenced by a majority religion. The construct of <u>acculturation</u> is provided (i.e., adapting one's home culture to a new culture). This paper proves that consumers of a minority group (e.g., Buddhists in the US) can hold more strongly to their home cultural traditions than consumers in the home majority group (e.g., Buddhists in South Korea) to compensate for the cultural differences.
LR	A Framework for Understanding the Relationships between Religions and Markets	Mittelstaedt J. (2002)	Journal of Macromarketing, 22(1), 6–18.	Religion has an impact over development, quality of life, appropriate standards of exchange, and competition by imposing <u>what is traded, how it is traded, when and where</u> . In particular, religions can compete with <u>market agents</u> (e.g. church-sponsored

				institution) by offering services and goods in ways and at prices either unavailable or in competition to secular institutions.
EP	The effects of following Islam in decisions about taboo products	Muhamad N. (2013)	Psychology & Marketing (P&M), 30: 357-371	<p>Consumers are either <u>intrinsically</u> or <u>extrinsically</u> motivated, and their motivation can have different impacts over their purchasing habits. The formers tend to behave according to what others expect of them when they are supposed to buy products that are subject to a religious ban.</p> <p>The <u>theory of planned behavior (TPB)</u> – which is commonly used to predict behaviors under incomplete volitional control – is applied to this sample, as a person's intention to behave (e.g. desire to drink alcohol) is seen as insufficient to determine one's behavior (e.g. buying alcohol).</p>
EP	Exploring consumer status and conspicuous consumption	O'Cass, A., McEwen, H. (2004)	Journal of Consumer Behaviour, 4: 25-39	<p><u>Conspicuous consumption</u> can be pursued to enhance one's prestige in society (achievable through public demonstration) or to inflate the ego.</p> <p>In addition to the construct of conspicuous consumption, <u>status consumption</u> is introduced and described as a construct related to the former. Data shows that conspicuous consumption differs between <u>men and women</u>.</p> <p>Moreover, <u>status consumption</u> is affected by <u>self-monitoring</u> and <u>interpersonal influences</u>, whereas <u>conspicuous consumption</u> is</p>

				affected only by <u>interpersonal influences</u> . Possessions define individuals, their qualities and their interests.
EP	Does Religion Affect the Materialism of Consumers? An Empirical Investigation of Buddhist Ethics and the Resistance of the Self	Pace S. (2013)	Journal of Business Ethics, 112(1), 25-46	The <u>Four Immeasurables of Buddhism</u> are presented (i.e. Loving-kindness, compassion, empathetic joy, equanimity) together with the <u>Buddhist tenets</u> , which are desire as a source of suffering, interdependence and impermanence, and non-self. These constructs <u>encourage consumption</u> and sharing, if they are able to positively affect others. Furthermore, the desire to be totally detached from possession must be avoided, being it a desire itself. The empirical results of this study show that <u>Buddhism reduces materialism</u> directly and through some of the Four Immeasurables. Positive emotions toward the self are still present (<u>resistance of the self</u>) and would not reduce materialism. On the other hand, the social dimension of Buddhism reduces materialism by focusing on <u>compassion, sharing and loving kindness</u> . The effects of Buddhist ethics on materialism are absorbed by the self.
EP	Is buying counterfeit sinful? Investigation of consumers' attitudes and purchase intentions of counterfeit products in a Muslim country	Souiden, N., Ladhari, R., Zarrouk Amri, A. (2018)	International Journal of Consumer Studies, 42: 687– 703	To understand whether a person is going to buy counterfeit products or not, it is possible to check his/her system of values, as <u>religion</u> and <u>religiosity</u> are considered to be <u>good predictors</u> of choices and preferences of many. In this paper, Muslims are taken

				into consideration, and three dimensions (i.e. fear of divine punishment, interest in religion and practices, and belief in religion) seem to be able to influence consumer behavior the most.
EP	The material and immaterial in conflict: Spirituality reduces conspicuous consumption	Stillman, T. F., Fincham, F. D., Vohs, K. D., Lambert, N. M., & Phillips, C. A. (2012)	Journal of Economic Psychology, 33(1), 1-7	The definition of <u>conspicuous consumption</u> (i.e. overspending to display wealth and status) is given. This study summarizes the thought of <u>Eastern and Western religions</u> , which see the pursuit of spirituality as conflicting with material possessions. Results are consistent with the idea of <u>terror management</u> : the knowledge of one's mortality provokes existential anxiety, which leads to an increased desire for material goods. As religions and spirituality are proven to help in managing the fear of death of people, spiritual contemplation should decrease the need for physical goods.
LR	Exploring the Influence of Spirituality: a New Perspective on Senior Consumers' Behavior	Ulvoas-Moal G. (2010)	Association for consumer research, Volume 37, eds. Campbell, M.C., Inman, J., and Pieters, R., Duluth, MN: Association for Consumer Research, Pages: 917-919	<u>Chronological</u> and <u>sequential theory</u> of spiritual development is presented (i.e. last part of life marked increased spiritual development and spiritual maturity), together with the concept of <u>gerotranscendence</u> , which Tornstam describes as a "shift from a rational and materialist perspective to an increasingly cosmic and transcendent one". Four different types of influence over mature consumers are described (<u>formation of attitudes; modification of identity; spiritual identification; consumption motives</u>).

Books

Title	Author(s)	Year	Publisher	Contribution
Consumption and Spirituality	Rinallo, D. (Ed.), Scott, L. (Ed.)	2013	Routledge	Institutionalized religions have been losing authority over time, and people have created their <u>own spiritual dimension</u> , which is usually less formal and more detached. To deal with the so-called “supermarket of the soul”, religious institutions, spiritual leaders, marketers and consumer attribute spiritual meanings to goods and services that would belong to the prophane sphere.

3. THEORETICAL FRAMEWORK

Consumer behavior – which will be extensively analyzed throughout this work - is significantly impacted by religion and spirituality. Despite the aforementioned words being often used as interchangeable, such terms refer to different concepts that followed different evolutive paths over time. For the sake of clarity, definitions of both words will be provided.

Moreover, other relevant theoretical concepts such as materialism, spiritual materialism, conspicuous consumption, and gerotranscendence will be introduced to facilitate the understanding.

3.1 Religion

The word religion refers to “the belief in and worship of a superhuman controlling power, especially a personal God or gods” (Oxford English Dictionary, 2019).

Several definitions of the term have been provided; for instance, Zullig et al. (2006) provided a further definition of religion, according to which “[religion is] an organized belief system with set of rituals and practices, which are acquired in places of worship” (p. 255).

On the other hand, religion has been defined as “a commonly held set of beliefs and values that guide external behavior and an internal search for meaning and may include institutional practices such as religious services or religious social networks” (Delener, 1990; Fam. Et al., 2004; Hill et al., 2000; Himmelfarb, 1975; Kale, 2004; Minton, 2013).

Being able to influence and determine external behaviors, it is reasonable to assume that religion can affect consumption habits. As a matter of fact, it is part of one’s personal values, which are described by Sheth (1983) as the elements that influence shopping motives (together with social and epistemic values).

According to Minton (2013), religion is made of two main components, which are:

- i) religious affiliation, which refers to the belonging of the individual to an organized religious movement (e.g. Buddhists are people who follow the dictates of Buddhism and identify themselves with the aforementioned religious movement).
- ii) religiosity, represented as “the degree to which one holds religious beliefs and values through both an internal spiritual connection and external religious practices and behaviors” (Minton, 2013). A further definition of the term is the one provided by Pace (2013), according to whom religiosity is independent from association with

any existent religion, being the general attitude of an individual toward issues and themes that trace back to the religious sphere.

3.2 Spirituality

In Ulvoas' (2010) words, "spirituality is the construction of the meaning of one's life".

It appeals to one's ability for transcendence and its objects are the inner self, alterity and the sacred". Unlike religion, it is less formal. Being its goal to find answers to the great questions of life, spirituality tends to be both more intimate and more individualistic.

Starting from Jungian and the transpersonal psychology schools of the 20th century, several disciplines have focused their attention on the role played by spirituality, highlighting the effects it has on the personal development and wellbeing of the individual (Rinallo et al., 2012).

It is possible to identify a link between religiosity and spirituality: indeed, intrinsically religious people devote themselves to religious practices to satisfy intimate, personal needs, and are not interested in taking advantage of material benefits following the membership to a formalized, religious institution. As a consequence, the connection between religiosity and the unstructured, personal world of spirituality seems to be evident (Stillman et al., 2012).

In order to link spirituality and consumption, it is possible to identify four different types of influence the former has on consumer behavior.

First of all, the set of spiritual beliefs a person acquires during his or her childhood shape his or her habits and taboos in terms of purchasing behavior.

Consequently, such spiritual values will encourage the purchase of products which align with one's principles, whereas goods and services which do not will be avoided (Homer and Khale, 1988; Shaw and al., 2005; Mokhlis, 2006; Gaelle, 2010).

Then - as time goes by - individuals will be less and less interested in personal satisfaction and keener on the impact their behavior may have on others. For this reason, products which will be able to convey significant spiritual values will be regarded as superior if compared to offerings whose spiritual profile is irrelevant.

The last type of influence is the one that makes it possible to distinguish between intrinsically and extrinsically-motivated consumption: the former will have the goal to satisfy intimate, spiritual needs of the individual; the latter will increase his or her level of comfort

while enhancing the way his or her lifestyle is perceived by others (Weaver and Agle, 2002; Gaelle, 2010).

3.3 Materialism

According to previous studies, “[m]aterialism is the personal tendency to attach a central role to possessions and to consider them [things] the main source of happiness or, in situations in which the desired possessions are lacking, unhappiness” (Belk, 1985; Richins and Dawson 1992). Therefore, the lives of materialistic people rotate around things they own or would like to possess. As can reasonably be imagined, materialism is perceived as a weakness, having such attitude a negative impact on both the individual and his community.

The three elements which define materialism are possessiveness, non-generosity, and envy: being them not considered to be beneficial for the collectivity, they have a negative connotation (Belk, 1985; Pace, 2011).

A further classification of the elements composing materialism is provided by Richins and Dawson (1992), who describe:

- a) centrality of possessions: the only thing that matters in life is owning things or hoping to have them in the future.
- b) happiness through possessions: even if several means are proved to be successful by materialistic individuals in the pursuit of happiness, no mean is as powerful as owning things.
- c) success signaled by possessions: personal value and comparison with others are only measurable in terms of goods owned. The higher the value of things one has, the stronger the social recognition he is able to obtain from his fellow men.

In any case, materialism has a detrimental effect on one’s personal wellbeing: as a matter of fact, studies show that consumption does not manage to guarantee happiness, since an income increase can lead to buying things that can satisfy one’s needs in the short run, but there is no significant impact over long-term happiness. Furthermore, humans are naturally prone to want more, and once a desire is satisfied, another one emerges. As a result, there is no ending to such a vicious circle (Shankar et al., 2006, Pace, 2011).

If negative effects of materialism have been abundantly described, some studies have tried to point out the positive outcomes of a materialistic approach. Indeed, Pace (2011)

highlights that a strong will to own something can stimulate innovation and is able to boost one's motivation toward achieving his goal. Moreover, the wealth that the materialistic attitude may produce could be shared with others or used to help unprivileged people.

A further element that can help the reader understand why a modicum of materialism is necessary is the implementation of self-destructive behaviors in the lives of people having a totally detached lifestyle from the earthly world. (Belk, 1985; Pace, 2011).

With regard to the impact religions have on materialism, the work conducted by Pace (2013) on Buddhism is relevant, as it proves the impact waves of change in the aforementioned religion have had on materialism. Since 1980s, more and more people have approached Buddhism hoping for personal improvement, rather than to escape the cycle of suffering, which is one of the four Noble Truth of Buddhism. Moreover, social issues are gaining importance and materialism seems to be the cause of most of them.

What data shows is that the social dimension of Buddhism (which includes compassion, kindness, mercy, etc.) reduces materialism, whereas its psychological dimension (whose aim is positivity towards himself) does not. These findings are coherent with the Buddhist concept of *Bodhisattva*, the enlightened being who struggles for the liberation of all sentient beings before entering the final state of Nirvana. Being meant to help others reach the enlightenment, he cannot fully abandon the earthly world. Following his example on their way to Nirvana, Buddhists cannot deny either the self or materiality: consumption remains a part of their daily lives.

The classification done by Gould (2006) can prove to be useful in the comprehension of the connection between spirituality and materialism.

According to the abovementioned theory, materialism comes in:

1. completely materialistically oriented without a spiritual connection
2. asceticism
3. spiritualized self-transformation
4. spiritualized self-liberation.

The first one refers to the lack of any connection to realities that go beyond what it is possible to see. Such view is based on the idea that God is dead, and materiality is the only element that counts.

On the other hand, ascetism involves utter renunciation to the material world to reach God, the spirit or a divine dimension, whereas self-transformation does not reject the material plane, which is considered to be useful and plays a significant role as part of the path.

Finally, self-liberation involves freeing oneself from any phenomenon our minds try to conceptualize.

3.4 Spiritual materialism

The concept of spiritual materialism makes it possible to find a common ground between Western “techniques of the self” (Focault, 1990) and Eastern religions. Its definition describes the possibility people have to consume material things in spiritual ways, with the consequence that doctrines would be chosen by following the same approach one would rely on to buy goods and services. The consequence of spiritual materialism is the rise of spiritual movements that hide their desire to affirm the self behind the so-called postmodern spirituality (Rindfleisch, 2005)

3.5 Conspicuous consumption

Conspicuous consumption is the act of spending considerable amount of money to display wealth and status (Amaldoss and Jain, 2005; Stillman et al., 2011).

The idea of CC was first introduced by Veblen (1899), according to whom human beings make comparison based on their economic conditions. Such comparisons are crucial because they determine the way one is perceived by others. Since not being admired by fellow individuals would have a negative impact on the perception of one’s personal value, it is fundamental to show others wealth in order to gain their acceptance. To do so, it is possible to engage in either conspicuous leisure (i.e. engaging in activities that are not productive to glorify inactivity) or conspicuous consumption (i.e. buying and showing goods that are able to signal a higher position in the society relative to a reference group).

Spending in a lavish manner seems to provide temporary pleasure, but it fails to guarantee long-term well-being. Nevertheless, consumers seem to be more and more attracted to expensive products because of their desire to provide a visual representation of their status and their wealth (O’Cass and McEwen, 2004). Indeed, the satisfaction someone can get from a specific purchase does not come from its value in use but from the reaction others will show to the wealth displayed.

The desire to communicate success and prestige through the purchase of specific brands is common to both the wealthy and those who were born in lower classes, regardless of nationality (Bloch et al., 2004; Charles, 2009; Kaus, 2013).

CC is relevant to this study because spirituality seems to be able to reduce it. In fact, people who are strongly spiritually committed do not consider money (and spending) as a means to achieve success and recognition. When it comes to spending money on goods and services, they also prove to be more cautious (Stillman et. al., 2011). Additionally, strong religious convictions may lead to holding less debt due to the lack of interest in buying unnecessary items (Davies and Lea, 1995; Gwin and Gwin, 2009; Stillman et. al., 2011).

3.6 Gerotranscendence

The concept of gerotranscendence is described by Tornstam (1994) as the “shift from a rational and materialist perspective to an increasingly cosmic and transcendent one”. So, gerotranscendence is a shift from a materialistic and rational view of the world to a more cosmic and transcendental one, usually followed by an increase in life satisfaction.

It constitutes a kind of defense mechanism which allows older people to cope with the anxiety they tend to experience in later life because of losses due to old age and the progressive worsening of health conditions. Consequently, a gerotranscendic approach lets the elders find the meaning of life, establish a relationship with the sacred, understand and accept the idea of dying, etc.

The three most relevant dimensions attributable to gerotranscendence are:

1. The cosmic level: as time goes by, it gets harder to distinguish between past and present. Elders pay more attention to family ancestry and their childhood gains importance. On the other hand, old people find it easier to get in touch with things that go beyond their understanding.
2. The self: elders' personalities keep evolving, enabling them to discover new qualities especially with regard to social interactions. Moreover, individuals seem to develop an interest in others over time and to become more altruistic. Therefore, their desire to be in the limelight slowly fades.
3. Social and individual relations: while material objects lose their importance, social relationships become more and more relevant. Nevertheless, the number of

relationships elders are willing to maintain reduces progressively, and the need for positive solitude emerges.

The development of gerotranscendence is not the same for everyone: personal experiences, pain, crises and cultural elements can either nurture or impede the process (Wadensten, 2005).

Level	Signs
The cosmic level	<ul style="list-style-type: none"> (1) <i>Time and space</i>. Changes in the definition of time and space develop. For example, a transcendence of the borders between past and present occurs (2) <i>Connection to earlier generations</i>. Increasing attachment. A change from a link to a chain perspective ensues (3) <i>Life and death</i>. A disappearing fear of death and a new comprehension of life and death (4) <i>Mystery in life</i>. The mystery dimension of life is accepted (5) <i>Subject of rejoicing</i>. From grand events to subtle experiences; the joy of experiencing macro-cosmos in micro-cosmos materializes
The self	<ul style="list-style-type: none"> (6) <i>Self-confrontation</i>. The discovery of hidden aspects of the self – both good and bad – occurs (7) <i>Decrease of self-centredness</i>. The removal of self from the centre of one's universe occurs (8) <i>Development of body transcendence</i>. Care of the body continues, but the individual is not obsessed by it (9) <i>Self-transcendence</i>. A shift occurs from egoism to altruism (10) <i>Rediscovery of the child within</i>. Return to and transfiguration of childhood (11) <i>Ego-integrity</i>. The individual realizing that the pieces of life's jigsaw puzzle form a wholeness
Social and individual relations	<ul style="list-style-type: none"> (12) <i>Changed meaning and importance of relations</i>. One becomes more selective and less interested in superficial relations, exhibiting an increasing need for solitude (13) <i>Role-play</i>. An understanding of the difference between self and role takes place, sometimes with an urge to abandon roles. A new comforting understanding of the necessity of roles in life often results (14) <i>Emancipated innocence</i>. The addition of innocence to maturity (15) <i>Modern asceticism</i>. An understanding of the petrifying gravity of wealth and the freedom of 'asceticism' develops (16) <i>Everyday wisdom</i>. The difficulty in separating right from wrong is discerned and a preference for withholding judgements and advice is developed. Transcendence of the right-wrong duality ensues

Figure 3. Signs of Gerotranscendence

The theory introduced by Tornstam is not the only one dealing with the way spirituality evolves over time. According to Schwartz (2006), people are less and less interested in challenges and increasingly more focused on the well-being of others as they grow old.

Consequently, self-transcendence values gain importance over time, whereas self-enhancement ones become less and less predominant.

Materialism is afferent to the self-enhancement class of values. On the contrary, spirituality is on the side of self-transcendence.

Personal Focus	Self-enhancement Achievement Power	Openness to Change Hedonism Stimulation Self-Direction
Social Focus	Conservation Security Conformity Tradition	Self-transcendence Universalism Benevolence

Figure 4. Universal Value Structure by Schwartz

In 1981, James Fowler developed the Faith Development Theory to illustrate the seven stages of faith people experience throughout their whole lives, regardless of their alignment to a religious or non-religious movement. Faith is defined by Fowler (1991) as “[the] universal quality of human meaning making”, that is to say the human inclination for placing loyalty in values such as money, family, religion, etc. with the purpose of making life worth living.

Being the seven stages described by Fowler sequential, it is necessary to complete the previous ones in order to move forward.

The first stage is the one of primal faith: it develops over the first months of life and it is a kind of faith based on the close relationship between the child and his or her parents.

Then, the intuitive-projective phase starts. The child is now able to speak and develops imagination and fantasy. He is not able to distinguish reality from fiction yet. Thanks to the adults surrounding him, the child starts to create his own representation of God.

In the third phase - mythical-literal – the child starts to think logically, can distinguish fantasy from fact and elaborates his own idea of faith based on further interactions with adults who were not involved during his early childhood (i.e. teachers, religious authorities, etc).

Over adolescence the synthetic-conventional phase begins: the young boy is now able to use abstract ideas, and his faith can be easily influenced by social norms and established structures.

After the fourth stage, the individuating-reflective development starts. This phase is characterized by the critical analysis of one’s values, which are analyzed through logical reasoning and abstract thinking.

The sixth stage - conjunctive development - is not reached by everyone and it never occurs in people who are younger than 30 years old. At this point the individual has fully

internalized his own faith, and this increased confidence in his spiritual dimension lets him appreciate symbols, stories and metaphors coming from both his and others' spiritual background.

The last stage – universalizing - is the most difficult to reach (Eisenstein, 1978). The world is regarded as one. Nationality, social class, age and gender no longer exist. The individual fights to remove violence, division and oppression following God's ideal of love and justice. His life is utterly devoted to the greater good (Fowler & Dell, 2005).

Stages	Name	Age	Description
Stage 0	Primal Faith	First Months of Life	<ul style="list-style-type: none"> • Trust in parents
Stage 1	Intuitive-Projective Faith	3 – 7 years	<ul style="list-style-type: none"> • Intuitive images of goods and evil; • Fantasy and reality are the same
Stage 2	Mythical-Literal Faith	7 – 12 years	<ul style="list-style-type: none"> • More logical, concrete thought; • Literal interpretation of religious stories
Stage 3	Synthetic-Conventional Faith	12 – 18 years	<ul style="list-style-type: none"> • Abstract thought; • Conformity to religious beliefs of others
Stage 4	Individuative-Reflective Faith	18 – 40 years	<ul style="list-style-type: none"> • In depth exploration of values and religious beliefs
Stage 5	Conjunctive Faith	Over 40 years	<ul style="list-style-type: none"> • Greater openness towards different values
Stage 6	Universalizing Faith	Rare	<ul style="list-style-type: none"> • Transcendence and sense of oneness

Figure 5. Fowler's Faith Development Theory and its stages

The abovementioned theories have been included in this theoretical framework to stress the fact that the last part of one's life seems to be marked by a stronger spiritual feeling. Such spiritual development may justify the tendency of elder people to consume less and focus more on the inner self, to the detriment of material possessions.

4. RESEARCH QUESTIONS AND HYPOTHESIS

After reviewing several papers regarding spirituality, religion, and consumer behavior, the way consumption is influenced by personal beliefs, a few questions emerged. Three research questions will be addressed in this paper to investigate the impact of spirituality and religion (independent variables) over consumption (dependent variable).

R.Q.1 What impact do polytheistic, Eastern religious traditions have on consumer behavior of Eastern consumers?

By answering to this research question, the goal is to fill the gap between Eastern and Western literature. As a matter of fact, very few scholars have focused on analyzing the way Eastern traditions influence consumer behavior, in contrast to Western consumers, whose habits have been widely described.

One of the effects religions and spirituality have on consumption seems to be its reduction (Minton et. al, 2012), as materialism – which makes individuals strive to consume and buy more - is in conflict with the collective-oriented values on which religion and spirituality rely on. Moreover, intrinsically religious people do not consider money as a symbol of prestige and are less likely to spend money lavishly (Watson et al., 2004).

For the aforementioned reasons, the following hypothesis will be tested.

H1 Spirituality reduces conspicuous consumption

R.Q.2 Does consumption of spiritually committed people change over time?

Starting from the construct of gerotranscendence initially formulated by Tornstam (1994), the second research question aims at discovering whether and to what extent spirituality and religiosity change over time. The spiritual development of individuals is characterized by a stronger spiritual feeling during one's old age (Fowler & Dell, 2005). This shift in one's spiritual dimension is attributable to the rising fear of death and losses associated with old age, which explain why the transcendent dimension is preferred over the materialistic one (Tornstam, 1994; Ulvoas-Moal, 2010). Consequently, elder people tend to consume less than younger people.

H2 Consumption habits change as people become older

R.Q.3 Does spirituality lead to more sustainable behaviors?

There is a rising interest in sustainability, the environment, and what people can do to reduce their ecological footprint. Therefore, it is necessary to determine how religious principles influence sustainable consumption behaviors.

The following hypothesis are based on previous research that has shown how differently people behave according to the religious doctrine they state to follow (Minton et al., 2015).

Eastern religions seem to encourage sustainable behaviors more than Western religions do, and such effects of religious affiliation on sustainable behaviors do not depend on the location of individuals. Consequently, Eastern worshippers are expected to engage in sustainable behaviors more than their Western counterpart regardless of where they are.

H3 Religious affiliation influences participation in sustainable behaviors whereby Eastern religious consumers are more sustainable in contrast to Western religious

H4 The influence of religion on sustainable behaviors is consistent across the nations of the Indian subcontinent.

The hypotheses H1 and H2 have been specifically drawn from Minton et. al (2012) and Ulvoas-Moal (2010), whereas H3 and H4 have been taken and modified from Minton et al. (2015).

5. METHODOLOGY

In this chapter a description of the research method that will be used for the purpose of this work will be provided. A quantitative approach will be followed.

The following paragraphs will give information also about the way the sample was selected and how data will be collected and thereafter analyzed.

5.1 Participants

The study will be conducted thanks to the participation of Italian and Indian subcontinent t (i.e. Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka) respondents. The sample will have no age limits, as one of the hypotheses to verify is that consumption changes over time because of the construct of gerotranscendence (Tornstam, 1994).

Since finding Eastern participants is not easy, the snowballing sampling is the technique that will be used to reach a sufficient number of respondents. Once the first ones have filled the questionnaire, they will be asked to share it with their families and friends. By doing so, it will be possible to collect a significant amount of primary data in a relatively short time.

To decide whether a respondent is eligible for the survey, the variable to consider will be nationality, which is defined as “[...] the subjective corporative sentiment of unity of members of a specific group, forming a ‘race’ or ‘nation’ [...]” (Weis, 1979). Asking for one’s nationality at an early stage of the survey will enable the researcher to neglect data from respondents that are neither Italian nor Indian, whereas the respondents will not go through the whole questionnaire unnecessarily.

The sample should be made of 377 people, with a 5% margin of error, 95% confidence level, 50% response distribution and population size equal to 20,000, as suggested by the sample size calculator Raosoft.

5.2 Research instrument

As previously mentioned, a quantitative research method will be applied, and a survey will be distributed to collect data. The questionnaire was chosen over other research instruments for several reasons, which are (a) the possibility of getting information from the sample in a fast way, (b) the ease with which quantitative analysis can be conducted and comparisons been made, and (c) the potentiality to extend the findings to the whole population.

In-depth interviews have not been considered suitable for this work because its goal is explanatory rather than exploratory: the link between religion, spirituality and consumption has been abundantly analyzed and there is no need for further investigation (Guiso et al., 2003; Gwin and Gwin, 2009; Ulvoas-Moal, 2010; Stillman et al., 2012). By contrast, relying on quantitative data will make it possible to follow a deductive approach and explain how different variables are associated.

Being spirituality and religion parts of one's private sphere, a questionnaire guarantees the anonymity of interviewees, whereas in-depth interviews may inhibit the respondents, who may lie and skew the results.

The following sections will describe the questions that will be used to prove the aforementioned hypotheses and their sources. Some of the questions will be rephrased or slightly modified to better adapt to the respondents' features.

Do spirituality and religion affect consumer behavior?

5.2.1. Spirituality and religion

Religion (R)	Type	Source
R.1. Do you believe in God?	Checkbox (multiple answers not allowed)	Inglehart et al. (eds.). (2014) World Values Survey: Round Six - Country-Pooled Datafile Version: www.worldvaluessurvey.org/WVSDocumentationWV6.jsp . Madrid: JD Systems Institute.
R.2. Independently of whether you are a practitioner or not, would you say you are... R.2.1 A religious person R.2.2 Not a religious person R.2.3 An atheist		
R.3 Were you brought up religiously at home?		Guiso et al. (2003). https://doi.org/10.1016/S0304-3932(02)00202-7
R.4 Do you belong to a religious denomination? R.4.1.1 If yes, which one?	Checkbox (multiple answers not allowed) Open ended	Inglehart et al. (eds.). (2014) World Values Survey: Round Six - Country-Pooled Datafile Version: www.worldvaluessurvey.org/WVSDocumentationWV6.jsp . Madrid: JD Systems Institute.
R.5 How important is God in your life?	Numerical rating scale from 1 (Not at all important) to 10 (Very important)	Inglehart et al. (eds.). (2014) World Values Survey: Round Six - Country-Pooled Datafile Version: www.worldvaluessurvey.org/WVSDocumentationWV6.jsp . Madrid: JD Systems Institute.
R.6 How important is religion in your life?	Numerical rating scale from 1 (Not at all important) to 5 (Very important)	Own elaboration
R.7 How often do you attend religious services these days?	Drop down	Inglehart et al. (eds.). (2014) World Values Survey: Round Six - Country-Pooled Datafile

Version: www.worldvaluessurvey.org/WVSDocumentationWV6.jsp. Madrid: JD Systems Institute.

Spirituality (S)	Type	Source
S.1 I feel deep inner peace or harmony.	7-point Likert scale	Stillman et al. (2012) Doi: 10.1016/j.joep.2011.08.012 (The scale used by the author went from “Not at all true of me” to “Very true of me”, but the presented version of Likert scale is more used)
S.2 I feel a selfless caring for others.	7-point Likert scale	Stillman et al. (2012) Doi: 10.1016/j.joep.2011.08.012.
S.3 I experience a connection to all living beings.		
S.4 How often, if at all, do you think about the meaning and purpose of life?	Checkbox	Inglehart, et al. (eds.) (2014). World Values Survey: Round Five - Country-Pooled Datafile Version: www.worldvaluessurvey.org/WVSDocumentationWV5.jsp . Madrid: JD Systems Institute.
S.5 Here is a list of statements about the meaning of life. Please indicate whether you agree or disagree with each of them. S.5.1. Life is meaningful only because God exists. S.5.2. The meaning of life is that you try to get the best out of it.	5-point Likert scale (Strongly disagree, Disagree, Neither agree nor disagree, Agree, Strongly agree)	Inglehart et al. (eds.) (2014). World Values Survey: Round Two - Country-Pooled Datafile Version: www.worldvaluessurvey.org/WVSDocumentationWV2.jsp . Madrid: JD Systems Institute.

S.5.3.	Death is inevitable, it is pointless to worry about it.		
S.5.4.	Death has a meaning only if you believe in God.		
S.5.5.	If you have lived your life, death is a natural resting point.		
S.5.6.	In my opinion, sorrow and suffering only have meaning if you believe in God.		
S.5.7.	Life has no meaning.		

Materialism (M)	Type	Source
M.1 I admire people who own expensive homes, cars, and clothes.	5-point Likert scale (Confirmed by Prof. Richins)	Richins (2004) Doi: 10.1086/383436
M.2 Some of the most important achievements in life include acquiring material possessions.		
M.3 I place a lot of emphasis on the amount of material object people own as a sign of success.		
M.4 The things I own say a lot about how well I'm doing in life.		
M.5 I like to own things that impress people.	5-point Likert scale (Confirmed by Prof. Richins)	Richins (2004) Doi: 10.1086/383436
M.6 I don't pay much attention to the material objects other people own.		
M.7 I have all the things I really need to enjoy life.		
M.8 My life would be better if I owned certain things I don't have.		

M.9 It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like.		Richins (2004) Doi: 10.1086/383436
M.10 I usually buy only the things I need.	5-point Likert scale (Confirmed by Prof. Richins)	Richins (2004) Doi: 10.1086/383436
M.11 I try to keep my life simple, as far as possessions are concerned.		
M. 12 The things I own aren't all that important to me.		
M.13 I enjoy spending money on things that aren't practical.	5-point Likert scale (Confirmed by Prof. Richins)	Richins (2004) Doi: 10.1086/383436
M.14 Buying things gives me a lot of pleasure.		
M.15 I like a lot of luxury in my life.		
M.16 I put less emphasis on material things than most people I know.		

Conspicuous consumption (CC)	Type	Source
CC.1 Imagine that you have 5.000 euros in your bank account and that you're considering buying a few new things. I'd like to know how much money you would consider spending on each type of purchase. CC.1.1 Designer clothes CC.1.2 A new watch CC.1.3 Taking a group of friends out to dinner CC.1.4 A new cell phone CC.1.5 A nice vacation abroad	Dropdown with the following values: 0-100 100-250 250-500 500-1000 1000-2000 2000-3000	Griskevicius et al. (2007) Doi: 10.1037/0022-3514.93.1.85

	3000-4000 4000-5000	
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Sustainability (SU)	Type	Source
SU.1 Sustainability is very important to me.	7-point Likert scale (confirmed by Prof. Minton)	Minton, Kahle & Chung-Hyun (2015) Doi: 10.1016/j.jbusres.2015.01.003
SU.2 I recycle paper everyday.		
SU.3 When purchasing appliances (e.g. fridges, air conditioning vents, microwaves), I seek to purchase an energy-efficient appliance.	7-point Likert scale (confirmed by Prof. Minton)	
SU.4 I seek to reduce the overall number of purchases I make (canned food, clothes, mobile devices) to help the environment		
SU.5 When purchasing a car, I specifically look for an energy-efficient model.		
SU.6. I donate money to organizations that support sustainability.	7-point Likert scale (confirmed by Prof. Minton)	Minton, Kahle & Chung-Hyun (2015), doi: 10.1016/j.jbusres.2015.01.003

Demographics (D)	Type	Source
D.1. How old are you?	Open ended	Own elaboration
D.2 You are D.2.1 A man D.2.2 A woman D.2.3 Prefer not to say	Checkbox (multiple answers not allowed)	

D.3 What is the highest degree or level of school you have completed? If currently enrolled, highest degree received D.3.1 Less than a high school diploma D.3.2 High school diploma D.3.3 Bachelor's degree D.3.4 Master's degree D.3.5 Doctorate	Checkbox (multiple answers not allowed)	
D.4 Leave your email address here and I will get back to you in case you are the lucky winner of the Amazon voucher! (optional)	Open ended	

5.3 Questionnaire design

The instrument that will be used to collect data will be an online, self-administered questionnaire that will be created by using SphinxDeclic. The survey will be accessible from computers, laptops, smartphones and tablets.

As the sample will be made of people coming from different countries, two translations of the same questionnaire will be performed by a native speaker. Being most of the countries taken into account former colonies of the British Empire, English is one of the official languages - together with Hindi, Bengali, etc. For this reason, both an English and an Italian version of the survey will be made available.

In order to engage respondents, attention will be paid to graphic elements: colors, images, icons and backgrounds will be included to boost one's motivation to fill the survey.

Before filling out the questionnaire, the surveyed will be able to read a short presentation of both the topic and the surveyor, together with the goal of the. By doing so, the respondent will feel that his or her effort will be genuinely appreciated; moreover, he or she will have the chance to understand what the upcoming questions will be about.

The questionnaire will be no longer than 8-10 minutes to reduce the risk of satisficing and to avoid respondents stop answering because bored. For the same reason, there will be a variety of closed-ended questions (except for "If other, please specify"), semantic differential rating scales and Likert scales. Throughout the questionnaire, questions will often be reversed: a negative statement instead of a positive one will be proposed to keep respondents' attention.

To the same end, the chance to win an Amazon voucher will be announced: an email address will be asked to be contacted in case of victory.

Being the topic rather intimate, the survey will be composed of several sections that will go from general to private questions. For instance, the nationality will be asked at an early stage; consumption habits, spiritual and religious elements will be in the middle of the questionnaire, whereas demographics will be in the last part of the survey.

5.4 Data collection and data analysis

The software used to distribute the questionnaire will collect data and provide tools to test the hypothesis this work is based on. The surveyor will reach out to respondents mainly through social networks and face-to-face contacts.

The software to be used to conduct the analysis will be chosen at a later stage.

6. OVERVIEW OF CHAPTERS

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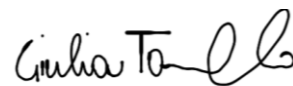
DATE	ACTIVITY	STAGE OF COMPLETION
5.09 – 30.09.19	Literature review, exposé writing and submission	Completed
1.10 – 10.10.19	Questionnaire design	To follow
11.10 – 21.11.19	Questionnaire distribution and data gathering	To follow
22.11 – 20.12.19	Data analysis and conclusion drawing	To follow
21.12. – 01.01.20	Buffer	To follow
02.01 – 12.01.20	Finalization and review	To follow
13.01.20	Master Thesis Submission	To follow
22.01 - 23.01.20	Thesis defense	To follow

PERSONAL AFFIRMATION IN LIEU OF OATH

I hereby confirm that this master thesis was independently authored by myself, using solely the referred sources and support. I additionally assert that this thesis has not been part of another examination process and that it has not yet been published in any kind.

Kassel, 30 September 2019

Signature



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