

RELIGIOSITY AND ATTIRE:
A STUDY ON BUYING BEHAVIOUR AMONG THE MIZO

A Dissertation Submitted for the Award of the Degree of
MASTER OF PHILOSOPHY IN COMMERCE

by

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To my abat-voix

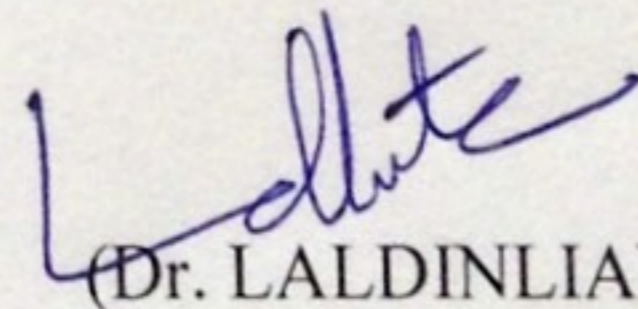
CERTIFICATE

This is to certify that the dissertation entitled 'Religiosity and Attire: A Study on Buying Behaviour Among the Mizo', submitted to the Mizoram University for the award of the degree of Master of Philosophy in Commerce, is a record of research work carried out by Smt. Lalnunmawii Ralte under my supervision.

She has fulfilled all the requirements laid down by the M.Phil. regulations of Mizoram University. This dissertation is the result of her investigation into the subject. Neither the dissertation as a whole nor any part of it was ever submitted to any other University for any research degree.

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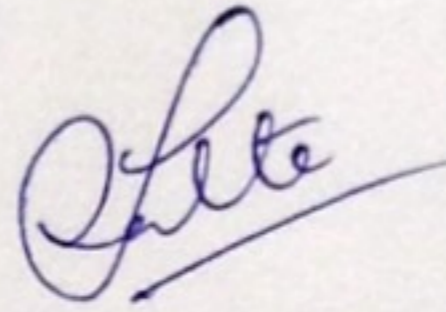
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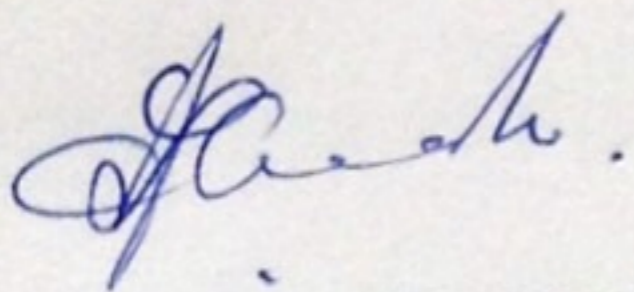
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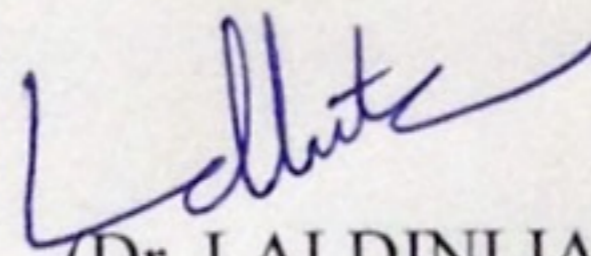
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To the Almighty, for all He ceaselessly provides.

I express my earnest gratitude for my research supervisor, Dr. Laldinliana, Assistant Professor, Department of Commerce, Mizoram University, without whom this research work may have never seen the light of day. His academic expertise rescued me from statistics limbo and the personal interest he took in my work was the biggest source of motivation throughout.

I affectionately thank all the faculty members at the Department of Commerce, Mizoram University, for their invaluable encouragement and helpful suggestions during the course of this research work. More importantly, I am most grateful to them for introducing me to the research community and patiently bearing with my baby steps.

I appreciate and acknowledge the financial support provided by the University Grants Commission through the Junior Research Fellowship programme. The scale at which this research has been undertaken could not have been possible without it.

I owe a debt to my friends, both within and outside academia. Without them as a sounding board for my ruminations, and their ceaseless supply of merriment, I would not be sane.

I reserve my deepest, heartfelt gratitude for my family. Words fail me- I am beholden to them.

Dated: 1 July 2016

Place: Aizawl, Mizoram



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PREFACE

The highest mountain peak in Mizoram is the *Phawngpui*, christened the *Blue Mountain* by nineteenth-century colonial foreigners, mesmerized by the cloud-covered bluish vista. A most perceptible peculiarity of life in Mizoram is the observance of a tacit *blue law*. A blue law prohibits shopping and leisure activities on Sunday, the day revered as the ‘Lord’s Day’- a literal translation of the Mizo word for Sunday- *Pathianni*. This peculiarity is an expression of the Mizo people’s allegiance to the religion introduced to them by the same foreigners- Christianity, which irreversibly steered the course of this remote north-eastern Indian state towards a path of modernity.

The advent of Christianity in Mizoram ushered in a new era for the indigenous people- from an ambulatory, *jhumming* tribe who found no cause for opprobrium with their half-naked state of undress, to becoming a people reputed for their creativity, musical prowess and a keen sense of style among their countrymen- the new religion transformed the life of the Mizo people.

The Christian tradition of *Sunday Best* is still very much alive among the Mizo; mixing traditional *puan* and Western-wear, Mizo churchgoers are a colourful feast for the fashionable eye. Whatever the fashion style or trend, Mizos show remarkable resourcefulness in adapting it for their formal church attire. This present research study is an attempt to gauge the extent of religious influence on this peculiarity in Mizo Christian life- that of Sunday clothes.

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CONTENTS

Certificate	
Declaration	
Dedication	
Preface	i
Acknowledgement	ii
Contents	iii
List of Tables	iv - vi
List of Figures	vii - viii
List of Abbreviations	ix
CHAPTER 1: INTRODUCTION	1 - 48
CHAPTER 2: CONSUMER BEHAVIOUR AND RELIGIOSITY IN MIZO SOCIETY: AN OVERVIEW	49 - 67
CHAPTER 3: DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS	68 - 149
CHAPTER 4: CONCLUSION: FINDINGS AND SUGGESTIONS	150 - 180
BIBLIOGRAPHY	x - xviii
APPENDICES	xix - xxxv

LIST OF TABLES

Sl.No.	Table No.	Title	Page
1	3.1.1	Demographic Profile by Gender	69
2	3.1.2	Demographic Profile by Age Group	70
3	3.1.3	Demographic Profile by Education Level	71
4	3.1.4	Demographic Profile by Occupation	72
5	3.1.5	Demographic Profile by Residence	73
6	3.2.1	ROS Extrinsic Sub-scale Item-1	75
7	3.2.2	ROS Extrinsic Sub-scale Item-2	75
8	3.2.3	ROS Extrinsic Sub-scale Item-3	76
9	3.2.4	ROS Extrinsic Sub-scale Item-4	76
10	3.2.5	ROS Extrinsic Sub-scale Item-5	77
11	3.2.6	ROS Extrinsic Sub-scale Item-6	77
12	3.2.7	ROS Extrinsic Sub-scale Item-7	78
13	3.2.8	ROS Extrinsic Sub-scale Item-8	78
14	3.2.9	ROS Extrinsic Sub-scale Item-9	79
15	3.2.10	ROS Extrinsic Sub-scale Item-10	79
16	3.2.11	ROS Extrinsic Sub-scale Item-11	80
17	3.2.12	ROS Intrinsic Sub-scale Item-1	80
18	3.2.13	ROS Intrinsic Sub-scale Item-2	81
19	3.2.14	ROS Intrinsic Sub-scale Item-3	81
20	3.2.15	ROS Intrinsic Sub-scale Item-4	82
21	3.2.16	ROS Intrinsic Sub-scale Item-5	82
22	3.2.17	ROS Intrinsic Sub-scale Item-6	83
23	3.2.18	ROS Intrinsic Sub-scale Item-7	83
24	3.2.19	ROS Intrinsic Sub-scale Item-8	84
25	3.2.20	ROS Intrinsic Sub-scale Item-9	84
26	3.2.21	Extrinsic ROS Index Statistics	86
27	3.2.22	Intrinsic ROS Index Statistics	88
28	3.2.23	ROS Total Index Statistics	90
29	3.3.1.1	Compulsion to Shop-1	96

List of Tables Continued...			
30	3.3.1.2	Compulsion to Shop-2	97
31	3.3.2.1	Frequency of Shopping- Christmas and New Year	98
32	3.3.2.2	Frequency of Shopping- Church Festivals	99
33	3.3.2.3	Frequency of Shopping- Youth Conferences and Meets	100
34	3.3.2.4	Frequency of Shopping- Sale Season	101
35	3.3.3.1	Importance of Others' Opinion/Approval	102
36	3.3.3.2	Pre-Purchase Advice from Friends and Colleagues	103
37	3.3.3.3	Pre-Purchase Consult with Fashion Shows and Magazines	104
38	3.3.4.1	Influence of the Church	105
39	3.3.4.2	Influence of Friends and Colleagues	106
40	3.3.4.3	Influence of Celebrities and Fashion Magazines	107
41	3.3.5.1	Shopping Assistance Preference	108
42	3.3.5.2	Attitude towards Help from Salespersons	109
43	3.3.5.3	Opinion about Salespersons	110
44	3.3.5.4	Trust in Salespersons	111
45	3.3.5.5	Distrust for Salespersons	112
46	3.3.5.6	Satisfaction with Salespersons	113
47	3.3.6.1	Tendency for Conspicuous/ Pompous Dressing-1	114
48	3.3.6.2	Tendency for Conspicuous/ Pompous Dressing-2	115
49	3.3.6.3	Tendency for Conspicuous/ Pompous Dressing-3	116
50	3.3.6.4	Tendency for Conspicuous/ Pompous Dressing-4	117
51	3.3.7.1	Satisfaction with Merchandise Available in Aizawl	118
52	3.3.7.2	Intention to Complain-1	119
53	3.3.7.3	Intention to Complain-2	120
54	3.3.7.4	Intention to Complain-3	121
55	3.3.7.5	Intention to Complain-4	122
56	3.3.7.6	Willingness to Approach Consumer Courts/Forums	123
57	3.3.8.1	Consumer Loyalty-1	124
58	3.3.8.2	Consumer Loyalty-2	125
59	3.3.8.3	Consumer Loyalty-3	126
60	3.3.8.4	Consumer Loyalty-4	127

List of Tables Continued...			
61	3.5.1	Relationship between Extrinsic Religiosity and Frequency of Shopping	137
62	3.5.2	Relationship between Extrinsic Religiosity and Inclination for Pre-purchase Advice	138
63	3.5.3	Relationship between Extrinsic Religiosity and Tendency for Pompous Dressing	139
64	3.5.4	Relationship between Religiosity and Trust in Salespersons	140
65	3.5.5	Relationship between Religiosity and Complaint Intentions	141
66	3.5.6	Relationship between Religiosity and Consumer Loyalty to Stores	142

LIST OF FIGURES

Sl.No.	Figure No.	Title	Page
1	3.1.1	Pie Chart- Demographic Profile by Gender	69
2	3.1.2	Bar Graph- Gender Break Up by Age Group	70
3	3.1.3	Bar Graph- Gender Break Up by Education Level	71
4	3.1.4	Bar Graph- Gender Break Up by Occupation	72
5	3.1.5	Bar Graph- Gender Break Up by Residence	73
6	3.2.1	Box Plot- Extrinsic ROS Index Scores	87
7	3.2.2	Box Plot- Intrinsic ROS Index Scores	89
8	3.2.3	Box Plot- ROS Total Index Scores	90
9	3.3.1.1	Box Plot- Compulsion to Shop-1	96
10	3.3.1.2	Box Plot- Compulsion to Shop-2	97
11	3.3.2.1	Box Plot- Frequency of Shopping- Christmas and New Year	98
12	3.3.2.2	Box Plot- Frequency of Shopping- Church Festivals	99
13	3.3.2.3	Box Plot- Frequency of Shopping- Youth Conferences and Meets	100
14	3.3.2.4	Box Plot- Frequency of Shopping- Sale Season	101
15	3.3.3.1	Box Plot- Importance of Others' Opinion/Approval	102
16	3.3.3.2	Box Plot- Pre-Purchase Advice from Friends and Colleagues	103
17	3.3.3.3	Box Plot- Pre-Purchase Consult with Fashion Shows and Magazines	104
18	3.3.4.1	Box Plot- Influence of the Church	105
19	3.3.4.2	Box Plot- Influence of Friends and Colleagues	106
20	3.3.4.3	Box Plot- Influence of Celebrities and Fashion Magazines	107
21	3.3.5.1	Pie Chart- Shopping Assistance Preference	108
22	3.3.5.2	Box Plot- Attitude towards Help from Salespersons	109
23	3.3.5.3	Box Plot- Opinion about Salespersons	110
24	3.3.5.4	Box Plot- Trust in Salespersons	111

List of Figures Continued...			
25	3.3.5.5	Box Plot- Distrust for Salespersons	112
26	3.3.5.6	Box Plot- Satisfaction with Salespersons	113
27	3.3.6.1	Box Plot- Tendency for Conspicuous/ Pompous Dressing-1	114
28	3.3.6.2	Box Plot- Tendency for Conspicuous/ Pompous Dressing-2	115
29	3.3.6.3	Box Plot- Tendency for Conspicuous/ Pompous Dressing-3	116
30	3.3.6.4	Box Plot- Tendency for Conspicuous/ Pompous Dressing-4	117
31	3.3.7.1	Box Plot- Satisfaction with Merchandise Available in Aizawl	118
32	3.3.7.2	Box Plot- Intention to Complain-1	119
33	3.3.7.3	Box Plot- Intention to Complain-2	120
34	3.3.7.4	Box Plot- Intention to Complain-3	121
35	3.3.7.5	Box Plot- Intention to Complain-4	122
36	3.3.7.6	Box Plot- Willingness to Approach Consumer Courts/Forums	123
37	3.3.8.1	Box Plot- Consumer Loyalty-1	124
38	3.3.8.2	Box Plot- Consumer Loyalty-2	125
39	3.3.8.3	Box Plot- Consumer Loyalty-3	126
40	3.3.8.4	Box Plot- Consumer Loyalty-4	127

LIST OF ABBREVIATIONS

EKB – Engel, Kollat and Blackwell

IQR – Inter-Quartile Range

KTP – Kristian Thalai Pawl

RCI – Religious Commitment Inventory

RES – Religious Emphasis Scale

ROS – Religious Orientation Scale

CHAPTER - 1

INTRODUCTION

The fulfilment of desires is an innate human endeavour. Food, shelter, clothing, companionship, safety- needs exist in the entire continuum of human existence. *Needs* and *wants* are the driving force of the modern economy, triggering demand for goods and services which are provided by producers and suppliers, generating wealth in the ensuing exchange of value with consumers. However, it is impossible for consumers to attain complete satisfaction of all their desires due to various limitations. Resources are in limited supply, and producers need to determine what to produce first in order to satisfy the most pressing, urgent demands first. Consumers, too, have limited resources, financial and otherwise, and therefore, cannot afford to achieve complete satisfaction of all their wants and needs.

Consumers are constrained by considerations such as income, time, quality concerns, legal restrictions, ethical and moral values, religious considerations and several other factors. These limitations render production and consumption activities into multi-stage processes of compromises and concessions. Thus, consumers continuously make economic decisions as to what desires they want to fulfil first, given the limited amount of resources at their disposal. They also make decisions to not fulfil certain desires if they believe such acts to be in conflict with their ethical, moral or religious beliefs, or if such acts are against the laws of the land.

With businesses becoming more and more marketing-oriented, that is, putting the consumer *first* in the way they do business, there is now an unavoidable necessity to

study the *needs* and *wants* of potential consumers for a business to be successful. A business that understands the behaviour of its consumers, existing as well as potential, is more likely to succeed than one that does not. This is the central idea behind the concept of marketing, the foundation upon which the entire discipline of consumer behaviour is constructed.

1.1 Consumer Behaviour and the Consumer Decision Making Process

The behaviour of consumers- *why consumers act the way they do*- is a function of numerous factors working simultaneously. Schiffman, Kanuk and Kumar (2010) define consumer behaviour as ‘the behavior that consumers display in *searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs*’.

Kotler et al. (2009) state ‘Consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants’.

Solomon (2004) holds a similar view, but expands the concept from ‘*buying and having*’ to that of *being*- to encompass the study of people and the products and services they consume and how these contribute towards their sense of being.

The above three definitions invariably view consumer behaviour as a complex decision-making process that consists of several factors that influence the consumer *before, during* and *after* a purchase is made.

This decision-making process of consumers is described using various theoretical frameworks called ‘consumer decision models’ that seek to explain

consumer behaviour and to analyze its causes and consequences. Some models of consumer behaviour classify these influencing factors as belonging either to the academic disciplines of psychology- for behaviour at the individual level; sociology- for behaviour at the social level; or in cases like cultural factors, to both disciplines, apart from the usual disciplines of economics and psychology (Mooij 2011).

One of the most comprehensive consumer decision models, recommended by Lindquist and Sirgy (2003) and Ramesh Kumar (2003) is the Engel, Kollat and Blackwell (EKB) Model which identifies five stages in the decision-making process –

- problem or need recognition
- information search
- evaluation of alternatives
- choice selection, and
- post-purchase outcomes

The EKB Model also recognizes the influence of psychological, sociological and other external, measurable variables along each step of the decision process. The Model also states that the process is a dynamic and continuous exercise, though every consumption decision may not always involve all the steps.

Additionally, within the very specific context of consumer behaviour in fashion, Solomon and Rabolt (2006) provide a slightly differentiated but mostly similar process consisting of the same stages.

Thus, the study of consumer behaviour is a complex and multidisciplinary venture, involving the understanding of diverse concepts not traditionally associated

with the discipline of business research. The present study will follow along the lines of the EKB Model and look at how religiosity affects consumer behaviour at each step of the decision process.

1.2 Religion as a Cultural Construct in Consumer Behaviour Research

While religion and consumption are seen as conflicting concepts, there is growing evidence to show that there is a common thread binding the two disparate concepts together which is culture.

Social scientists refer to culture as *a way of life of a people* that touches all aspects of human life. Tough as it is to define something as pervasive and dynamic as *culture*, as a construct of consumer behaviour, Schiffman, Kanuk and Kumar (2010) have described it as the ‘sum total of learned beliefs, values, and customs that serve to direct the consumer behavior of members of a particular society’. These ‘learned behaviour patterns’ are held and transmitted by members of any society, stipulating certain duties and prohibitions to those members.

Religion is one of the most dominant characteristics of a culture. In the most basic of definitions, religion is ‘a belief in God accompanied by a commitment to follow principles believed to be set forth by God’ (McDaniel & Burnett 1990).

According to Johnson (2000), it is ‘a social arrangement designed to provide a shared, collective way of dealing with the unknown and the different dilemmas that arise in the process of making moral decisions’.

According to Durkheim (1995), ‘A religion is a unified system of beliefs and practices relative to sacred things, that is to say, things set apart and forbidden- beliefs

and practices which unite into one single moral community called a Church, all those who adhere to them’.

As ‘a cultural subsystem that refers to a unified system of beliefs and practices’ (Arnould, Price & Zinkhan 2004), every religion lays down a formal set of rules or tenets that seek to mould, guide or modify the beliefs, values and behaviour of its followers, providing a reliable support for culture formation (Delener 1990). In fact, according to Grinde (1998), religion is a *sine qua non* condition of daily life to some individuals, regardless of their income level and other demographic markers.

The practical manifestation of religion in human life takes the form of social institutions, organized around common goals with moral and spiritual codes of conduct. Even if individuals do not remain true to these codes at heart ‘they would try to remain within its broad framework, at least externally’ (Pohlong 2004). Thus, religion and culture provide humans with values to live by, thereby influencing their behaviour at both the individual and social levels.

1.2.1 Religiosity versus Spirituality

Because most people experience, and expect to encounter, spirituality within the context of religion, it is important that a distinction is made between religiosity and spirituality from the outset, even though both are related concepts.

Religiosity (or religiousness) is the degree to which beliefs in specific religious values and ideals are held and practised by an individual (Kamaruddin 2007). According to Clayton and Gladden (1974), it is, above all, a commitment to an ideology.

Aside from the spiritual aspect, religion is also an influential social institution.

Pohlong (2004) cited Michael C. Howard as follows:

Religion is not merely a matter of belief. It also involves institutionalized patterns of behaviour- rituals, ceremonies and the like, which express and reinforce religious belief.

Compared to religiosity, spirituality is a more 'fuzzy' term which may be defined as 'a search for the sacred, a process through which people seek to discover, hold on to, and, when necessary, transform whatever they hold sacred in their lives' (Pargament 1997, 1999). Further, it 'is thought to encompass a search for meaning, for unity, for connectedness to nature, humanity and the transcendent' (Emmons 1999).

The difference between religiosity and spirituality has been clearly expressed by Koenig, McCullough and Larson (2000) as follows:

Religion is an organized system of beliefs, practices, rituals and symbols designed to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality).

On the other hand:

Spirituality is the personal quest for understanding answers to ultimate questions about life, about meaning and about relationship to the sacred or transcendent, which may (or may not) lead to or arise from the development of religious rituals and the formation of community.

For instance, religiosity may be manifested in the form of church attendance, donations and participation in church group activities, but since spirituality is an abstract and internal construct, there may be no measurable visible outward manifestation.

Thus, religiosity is the degree to which an individual adheres to the organized, structured institutional facet of religion while spirituality relates to the internal, personal side.

The literature available suggests that the terms ‘religiosity’, ‘religious orientation’ and ‘religiousness’ are used interchangeably to mean the same thing, while spirituality is a wholly different construct less often used in consumer behaviour research (Chowdhury & Fernando 2012; Gould & Stinerock 1992; Kale 2004; Kale 2006; Stillman et al. 2012).

1.2.2 Measures of Religiosity in Consumer Behaviour Research

In the early 1950s, Father Joseph Fichter, a Roman Catholic priest, attempted to develop a measure of religiosity based on Catholic parishioners’ frequency of attendance at Mass and their level of commitment to the parish (Fichter 1954). This was followed by other attempts from scholars such as Lenski (1963), Allport and Ross (1967), Stark and Glock (1968), Davidson and Knudsen (1977) and Benson, Donahue and Erickson (1993), to name a few.

The most basic measurement of religiosity is in the classification based on religious affiliation, that is, the particular religion and sect an individual is born into, or affiliates himself to. However, classifying individuals as Buddhists, Christians, Hindus, Jews, Muslims etc. is not a reliable measure for religiosity, especially when intra-group differences within one particular religion is to be analyzed, like in the case of the present study.

Davidson and Knudsen (1977) recognized the variability in religious beliefs between different religions and suggested 'religious orientation' and 'religious commitment' as measures of religiosity. Religious commitment is measured through two factors- religious consciousness and religious participation. Religious consciousness is concerned with how an individual evaluates the importance of religion in his life. Religious participation refers to the level and frequency of an individual's involvement in various activities of his religious group.

Later on, the 10-item Religious Commitment Inventory (RCI-10) scale was developed by Worthington et al. (2003) to measure two dimensions of religious commitment- cognitive (intra-personal) and behavioural (inter-personal) religious commitment. This RCI-10 draws heavily from the Religious Orientation Scale developed by Allport and Ross (1967) which is a measure of religious orientation.

In 1967, G.W. Allport and M.J. Ross developed the intrinsic-extrinsic Religious Orientation Scale (ROS) to measure religious orientation style (Allport & Ross 1967). According to their study, intrinsically-motivated religious individuals are genuinely committed to their faith while extrinsically-motivated religious individuals are more self-serving. While intrinsic religiosity is an intrapersonal concept involving the internalization of the teachings and the role expectations laid down by religion; extrinsic religiosity is defined as 'the sum total of the external manifestations of religion or, in a sense, a source of comfort and social support'. Individuals with high intrinsic religious motivation are more likely to hold higher ethical standards, while those with a more extrinsic motivation might not be so ethically sensitive (Vitell, Paolillo & Singh 2005).

In fact, Allport (1966) put it succinctly as follows- ‘the extrinsically-motivated person uses his religion, whereas the intrinsically-motivated lives his religion’. Thus, while religion is an end in itself for intrinsically-motivated individuals, it serves as a means towards other ends for extrinsically-motivated individuals.

The Allport and Ross Religious Orientation Scale (ROS), with the intrinsic-extrinsic categorization is one of the most widely used measures of religiosity in the context of consumer behaviour research (Vitell, Paolillo & Singh 2005; Schneider et al. 2011; Patwardhan, Keith & Vitell 2012). The ROS is also widely adapted and provides the basic foundation for other religiosity scales like the Intrinsic Religious Motivation Scale by Hoge (1972) and the Religious Commitment Index-10 (RCI-10) developed by Worthington et al. (2003). As such, the present study also seeks to utilize the ROS to measure Mizo consumers’ religious orientations.

1.3 Significance and Scope of the Study

The present study has both academic as well as practical significance. The academic significance lies in the study’s attempt to examine the link between individual religiosity and consumer behaviour. The practical significance lies in the marketing knowledge and insights into consumer behaviour the study seeks to provide to stakeholders, especially clothing marketers and the consumers themselves.

In connection to consumer research, numerous studies have attested to the significance of religion as a factor influencing consumers since religion ‘is not a fad that can be dismissed by the marketer as a short-term change, but rather it is a long-term phenomenon’ Khraim (2010). This is because the basic doctrines of a particular religion are static (or relatively unchanging) as compared to other cultural values and

attitudes, making religion a reliable factor in studying consumer behaviour (McDaniel & Burnett 1990). However, despite its evident importance in consumers' lives, religion has remained an under-studied topic in consumer research across the world (Bailey & Sood 1993; Essoo & Dibb 2004; Giacalone & Jurkiewicz 2003; Mokhlis 2006; Singhapakdi et al. 2000).

Mizoram is a remote hilly state located in north-eastern India where the native Mizo people are predominantly Christian by religious affiliation. The influence of Christianity is deeply entrenched into the everyday lives of the Mizo people (Pachauau 2014). This is bound to have an impact on how Mizo consumers make their decisions regarding their purchases and consumer ethics. Christian principles encourage a forgiving nature that may influence the way Christian consumers perceive and react to unpleasantness in their consumption experiences. Also, religion fosters a conservative attitude which may make religious consumers less adventurous and also more risk-averse. Thus, religion has a potential for significantly influencing the consumption and shopping behaviour of Mizo Christian consumers. The present study is an attempt to provide a better understanding of how an individual's religiosity affects his consumption behaviour.

The Mizoram Presbyterian Church, in its Presbyterian Handbook 2014, has issued an advisory regarding the maintenance of appropriate church attire for both male and female attendees. Though the advisory is not a prescription, it advises against the wearing of pants by females to church, amongst other pointers. That such an advisory needs to be issued brings to attention the importance Mizo Christians place on the clothes worn to church. In common parlance, the term 'Sunday Best' is used to refer to clothes worn by Christians to church services. Such clothes are usually the best formal

clothes they own, reserved for special occasions. In Christian culture across the world, wearing one's best clothes is a mark of reverence of the 'Lord's Day'.

While the culture of 'Sunday Best' is on the decline in other parts of the world (Litfin 2012), it is still preserved and actively propagated amongst Mizo Christians. Just a cursory observation on any given Sunday will attest to this. Girls and boys, men and women, young and old- all come out carefully attired on Sundays. In fact, a lot can be written about the 'Sunday fashion' of Mizo Christians. Apart from 'Sunday Bests', there is also a requirement for semi-formal attire for numerous church activities that occur during the week. Being religious in Mizoram entails a demand for certain styles of clothing can be worn to these numerous church-related activities.

Using the Engel, Kollat and Blackwell (EKB) Model as reference, the present study examines the role of religiosity in the consumer decision making process of Mizo Christians when it comes to the fulfilment of their sartorial needs. Starting from the first stage of need/problem recognition; to their pre-purchase information search tendencies; to their alternatives evaluation style; to their selection criteria and their shopping behaviour; and finally to their post-purchase behaviour, this study looks at the extent to which religiosity influences the way Mizo Christians purchase their church-related attire.

The present study has been undertaken among Christian youth belonging to the Mizo community. For this purpose, the Kristian Thalai Pawl (KTP), the youth fellowship of the Mizoram Presbyterian Church is selected as the target population, considering its unparalleled share in membership as compared to other similar organizations in Mizoram. The Mizoram Presbyterian Church itself is the largest denomination in the state, with 51.5 percent of all Mizo Christians affiliated to it

(Directorate of Economics & Statistics 2014). The youth fellowship has a total membership of 1,38,871 according to the latest report (Kristian Thalai Pawl Report 2014-2015). The study is confined to Aizawl city, the state capital, where the concentration of the target group is the highest at 59,202 members, that is, about 42 percent of total members. The age group of the target population ranges from 14 to 40 years of age, as stipulated by the guidelines of the KTP.

The rationale for the selection of KTP members as the target population is that amongst all the constituent bodies of the Mizoram Presbyterian Church, or any other denomination for that matter, the youth fellowship has the maximum number of activities in any given year, which may translate into higher demand for clothing variety. Also, it is a well-known fact that there is greater awareness as well as higher demand for fashionable clothing among the youth, especially females, than in the older adult population (Yalkin & Rosenbaum-Elliott 2014).

For the purpose of this study, the term 'church attire' will be used to include clothing, shoes and related goods that Mizo consumers wear to church-related activities like services, festivals, conventions, annual meetings, etc.

1.4 Review of Literature

A survey of existing relevant literature is a prerequisite for any research venture and is a crucial component of the research plan. Review of literature is necessary to gain awareness about the existing body of knowledge and to prevent unnecessary duplication of research projects. In fact, the main outcome of literature review should be the identification of a research gap, an untapped or under-studied dimension of the larger issue under consideration. Furthermore, the researcher will be able to draw inspiration from the methodology employed by precedents- data collection methods, sampling design, analysis tools etc. and avoid the mistakes they have committed. Thus, the time spent on literature survey will prove to be a worthwhile investment, like it has been for this present research work.

Keeping in mind the returns afforded by a good literature survey, the scholar has embarked on an extensive survey of studies relevant to the current research problem. Given the multidisciplinary nature of the study, studies on religiosity and its measurement have also been extensively reviewed, in addition to studies on consumer behaviour. The following is a brief discussion of the most significant studies identified, organized chronologically within four thematic sub-headings as given below:

1.4.1 Measurements of Religiosity

1.4.2 Religiosity in Consumer Behaviour Research

1.4.3 Consumer Behaviour in Fashion

1.4.4 Relevant Studies Pertaining to Mizoram

1.4.1 Measurements of Religiosity

The earliest study on religiosity located was Fichter (1954) who studied urban Catholics in the early 1950s, categorizing parishioners based on their frequency of church attendance and overall involvement in the activities of their respective parishes. He identified four types of religious commitment ranging from *marginal*, *dormant* (compliant to tradition and social custom), *modal* (religious by routine or habit only) and *nuclear* (intensely religious).

One of the earliest researchers in the field of religiosity and its influence on individual behaviour, the work of Gordon W. Allport remains to this day a valuable guide in the field of religiosity studies. Allport (1966) identified two basic religious orientations- *intrinsic* and *extrinsic*, noting that such a 'distinction helps us to separate churchgoers whose communal type of membership supports and serves other, nonreligious ends, from those for whom religion is an end in itself- a final, not instrumental, good'. In fact, later on, Allport (1967) stated that 'the extrinsically motivated person uses his religion, whereas the intrinsically-motivated lives his religion'.

The Religious Orientation/Motivation Scale (ROS) developed by Allport and Ross (1967) is unarguably the most adapted measurement scale. This scale measures two dimensions of religiousness- intrinsic and extrinsic religiousness, demonstrating that intrinsically motivated religious people are genuinely committed to their faith, whereas extrinsically motivated religious people are more self-serving. The ROS has been adapted and refined upon by numerous subsequent scholars.

Davidson and Knudsen (1977) recognized the variability in religious beliefs between different religions and suggested 'religious orientation' and 'religious commitment' as measures of religiosity. Religious commitment is measured through two factors- religious consciousness and religious participation. Religious consciousness is concerned with how an individual evaluates the importance of religion in his life. Religious participation refers to the level of an individual's participation in various activities of his religious group.

Altemeyer (1988) developed the 10-item Religious Emphasis Scale (RES) to measure how much emphasis was given on the family religion by an individual's parents during his childhood and adolescent years.

Hill and Pargament (2003) noted the difficulty in using religion and spirituality for research purposes since 'cognitive, emotional, behavioral, interpersonal, and physiological dimensions' factors are involved in the two complex variables. But as 'religion and spirituality are ways of life to be sought, experienced, fostered, and sustained consistently', the two variables 'can be understood, for some people, as overarching frameworks that orient them to the world and provide motivation and direction for living'. Further, the study suggested the need for greater sensitivity to cultural differences in religious and spiritual beliefs within the same religious faith while establishing measures of religion and spirituality.

Worthington et al. (2003) developed the 10-item Religious Commitment Inventory (RCI-10) which measures two dimensions of religious commitment- cognitive (intra-personal) and behavioural (inter-personal) religious commitment. This scale uses some items from the ROS developed by Allport and Ross (1967).

Watson, Jones and Morris (2004) employed Allport and Ross' Religious Orientation Scale in their research and found that male respondents were less intrinsically religious and more narcissistic than female respondents. It was also mentioned that those who scored high on both Intrinsic as well as Extrinsic Scales belonged to the 'indiscriminately pro-religious type'.

Khraim (2010) noted the dearth of research into the role played by religion as a variable in consumer behaviour models and proposed a new model to measure Islamic religiosity. He noted the stable and universal nature of religion as a cultural constituent and how this stability can be employed productively in consumer behaviour research. The study reviewed existing methods in the measurement of religiosity and supported the widely held view that religiosity is a multidimensional construct.

Over the course of several decades, research into religion, spirituality and religious behaviour has made remarkable progress despite the general notion that considers religion a taboo subject for academic research. Though psychology remains the dominant field in which both theoretical studies and experimental works are conducted, the various measurement tools developed by expert researchers are applicable in other fields as well. The multidimensionality of religiosity means that it is possible to look into multidisciplinary studies into religiosity and its influence on human behaviour.

1.4.2 Religiosity in Consumer Behaviour Research

Taylor and Chatters (1988) recognized the significance of a church membership, noting that apart from family, it is the church that endures over a large part of a person's social life. 'Church members exchange material, emotional, and spiritual assistance with one another, as well as providing information and advice', with the church providing moral and social support over the course of a member's life. A unexpected finding of this study is that men were found to be more likely to receive support from church members despite strong literature evidence that women are more religiously committed than men.

Clarke, Beeghley and Cochran (1990) provided valuable reviews for the Reference Group Theory, noting that for many people, 'their religious group constitutes a reference point of profound importance' and thus use their fellow church members as frames of reference for their own behaviour, perspectives and attitudes.

McDaniel and Burnett (1990) demonstrated the reliability of using religiosity as a factor in studying consumer behaviour, observing that religious doctrines are static and do not change as often as other cultural values. Their survey of literature is enlightening, noting that research in this field have thrown up differing results. This paper also provided a workable definition of religion, also stressing that many elements or characteristics of religion and religiosity are observable to researchers. Their study found that, amongst other observations, consumers who are more religiously committed place more importance on retail in-store workers being friendly, a possible outcome of the observation that highly religious individuals tend to be more socially dependent than less religious individuals.

The work of Iannaccone (1992) is a seminal one in the field of religious behaviour research, exploring the much under-studied field of religious groups. It provides valuable insights into the workings of group behaviour in religious as well as non-religious institutions. The study recognized that ‘perfectly rational’ individuals are not insusceptible to making irrational decisions that will leave them at a less satisfying position economically, and that religious practices often defy the logic of the marketplace.

Sood and Nasu (1995) acknowledged the lack of studies into the field of religion and its impact on consumer behaviour. The study compared American Protestants and the Japanese and found that while devout and casually religious American consumers display significantly different shopping behaviour, it is not so for the Japanese, that is, their shopping behaviour does not seem to be influenced much by their religiosity. Furthermore, the study found that individuals who were highly committed to their religion were ‘more likely to buy products on sale, more open to purchase foreign-made products, and referred others to stores with the lowest prices versus stores with the best assortment’ of products. Such consumers also preferred ‘subtle and informative advertisements as opposed to exciting and flashy ads’. This is a significant study that compares an individualistic American culture with a collectivistic Asian culture.

Siguaw and Simpson (1997) recognized the potential direct and indirect influences of religiosity on consumer shopping motives and the resultant impact on small town businesses. The study looked at the impact of multiple dimensions of religiousness on two shopping characteristics- Sunday shopping and ‘outshopping’ among American consumers. The study found that religiosity has a significant effect on

both the two shopping characteristics- highly religious shoppers tend to avoid shopping on Sundays and are also less likely to venture out of town for shopping trips.

McCullough and Worthington, Jr. (1999) looked into the connection between forgiveness and religion, noting that ‘Christian scriptures appear to place more explicit emphasis on the importance of interpersonal—that is, human-to-human—forgiveness’ and that forgiveness is a ‘socially desirable’ action, and that religious people are ‘conscious of the fact that they that they should be forgiving in order to be faithful to the teachings of their religion’. This could have implications for consumers’ judgement of bad service quality in apparel stores and their subsequent courses of action.

Vitell and Paolillo (2003) demonstrated how religiosity indirectly influences consumer ethical beliefs by taking note of the concept of *consumer alienation*- an alienated consumer is less likely to abide by existing norms of acceptable behaviour. Furthermore, building upon their earlier work, Vitell, Paolillo and Singh (2005) determined that intrinsic religiosity plays a significant role in consumer ethical beliefs whereas extrinsic religiosity does not. The study made use of the intrinsic-extrinsic religiousness scales adopted from the work developed by Allport and Ross in 1967. Additionally, Vitell (2009) reviewed a wide selection of empirical research works on the influence of religiosity on business ethics, including techniques of measurement of religiosity, the impact of religiosity on morals, on ethical judgements and consumer behaviour.

Boyatzis, Kline and Backof (2007) studied the relationship between religiosity and women’s body image using three sets of affirmative readings- Christian-based, secular and neutral passages. The study found that those who read the Christian-based body affirmation passages subsequently felt better about their appearance, but not their

weight. This finding supports the proposition that religiosity can influence the way women see themselves, and as a result, how they portray themselves to others.

Kamaruddin (2007) attested that religion is a 'significant social force influencing people's values, habits and attitudes, which in turn affect their behaviors as consumers'. His study compared the shopping behaviour of Malaysian Muslims and Thai Buddhists, using religious affiliation as an influencing agent. The results obtained were consistent with the expected differences in shopping orientation based on the principal beliefs and practices of the two religions. Religious affiliation was found to significantly affect the recreational shopping and brand loyalty orientation in both groups, implying that religion influences consumer shopping behaviour. It is worth noting that a back-translation technique was employed by the researcher for the translated questionnaire, lowering the possibility of translation errors.

Wong (2007) accurately observed that there are 'as many diverse worlds of consumption as there are diverse cultures of capitalism' and that religious influence in consumer studies is understudied. The paper recognized the significance of religion in influencing economic and consumer practices and researched into its influence on Malaysian Muslims and how Islamic interpretations affect Muslim consumers in their everyday lives. The paper gave special emphasis on the ambivalence existing in the country regarding the traditional attire worn by Malaysian women and the attire 'stipulated' by Islamic tenets, which is seen to be more 'Arabic' in style.

Swimberghe, Sharma and Flurry (2009) determined that instead of religious affiliation, religious commitment can be used as a significant predictor of consumer shopping behaviour and retail patronage patterns, including store loyalty and complaint intentions. Religious commitment was found to negatively influence store loyalty while

positively influencing both voice complaints to the business concerned as well as third-party complaint intentions. The authors of the study remarked that ‘offending or ignoring religious beliefs of existing consumers may have a detrimental effect on store loyalty and consumer complaint intentions, especially in those markets where the majority of consumers are highly committed to their religion’.

In South Korea, Choi (2010) looked at the influences of both religious affiliation (Buddhism, Catholic Christianity and Protestant Christianity) and levels of religiosity on two elements of consumer loyalty: product-switching and store-switching behaviours. The study found that while religious affiliation had no significant relationship with consumer switching behaviour, levels of religiosity had an impact on consumer loyalty, manifested in switching behaviour among consumers. Highly religious consumers were found to be less likely to engage in switching behaviour, demonstrating that religion can restrain or direct consumer behaviour. However, the study failed to account for the effect of extrinsic religiosity on consumer loyalty.

Later on, Choi, Kale and Shin (2010) studied how levels of religiosity influence Korean consumers’ use of product information sources. The study found that highly religious Korean consumers were more likely to believe those who practise the same religion when they look for product information and less likely to believe media advertisements. They also put less trust in salespersons, as compared to low or non-religious consumers. These findings are consistent with earlier studies that found religious consumers to be more comfortable in predictable environments. Through their literature review, the scholars came to conclude that religious commitment is positively related to higher acceptance of the traditional customs and conservative ideas that religion provides: controlling self-indulgent tendencies, uncertainty avoidance, concern for the welfare of their friends and family, submission to external authority, resistance

to change and preservation of established social order and structure. These findings attest to the deep-rooted influence of religious attitudes in consumer psychology.

Elçi, Sener and Alpkın (2011) also determined that religiosity influences human behaviour and that its effects differ with education level, as respondents with masters or doctorate degrees showed significantly lower levels of religiosity compared to less educated respondents.

Schneider, Krieger and Bayraktar (2011) undertook a comparative study of German Christian and Turkish Muslim consumers to study the effect of religious affiliation as well as intrinsic-extrinsic religiosity on consumer ethical beliefs, employing the Allport-Ross Religious Orientation Scale. The study is a confirmation of earlier research findings- that consumers who exhibit high intrinsic religiosity are more likely to reject ethically questionable behaviour than consumers with low intrinsic religiosity, while extrinsic religiosity does not appear to have such effects on consumer ethical beliefs.

Shachar et al. (2011) studied the relationship between clothing brands and religiosity, recognizing that shopping behaviour is influenced by religiosity and that brand reliance is a form of 'new religion', as both religion and brands provide a 'sense of self-worth' to their 'faithfuls'. The study found that religiosity decreases brand reliance, as either could substitute for the other.

Shin et al. (2011) compared Buddhist, Protestant and Catholic consumers to show that religiosity and religious affiliation have considerable influence on their shopping behaviour. The findings concluded that highly religious consumers tended to depend on information sources and that those sources were most likely to be members of their own religious group.

Swimberghe, Flurry and Parker (2011) attempted to explain consumers' negative response to controversial business decisions as a function of religious commitment. They looked at consumers' ethical judgement, complaint intentions and boycott participation as elements of negative response and found that highly religious consumers were more likely to voice their complaints to third parties and participate in boycotts, and also tend to form harsher ethical judgements. This study significantly noted that 'a consumer's ethical judgment arose mainly from how one internalizes religious values rather than the participatory or organizational component of the religious experience', that is, intrinsic (or cognitive, intra-personal) religiosity plays a greater role than extrinsic (or behavioural, inter-personal) religiosity in the formation of ethical judgments.

Swimberghe, Sharma and Flurry (2011) sought to amend the lack of research in consumer religiosity and its role in the buyer-seller relationship dyad. Using established methodology and a national sample drawn from the American population, they established that US consumers' religious commitment and Christian conservatism significantly influence their evaluation of a seller's ethically questionable actions and controversial business decisions. The study employed the 10-item Religious Commitment Inventory (RCI-10) scale developed by Worthington et al. (2003) which measures two dimensions of religious commitment- cognitive (intra-personal) and behavioural (inter-personal) religious commitment.

Ali, Mansur and Abdullah (2012) studied the impact of consumers' level of trust in service providers including salespersons and how sellers' respect for consumers play a role in trust levels. The study was undertaken in multiracial Malaysia, with a structured questionnaire adapted from various sources, and incorporating religion as a mediating factor between respect and trust. The findings concluded that for some

consumers, religion 'serves as the first base to filter their service providers' and that religion can be used as a factor for developing trust among consumers.

Chowdhury and Fernando (2012) demonstrated how spirituality and materialism are connected with consumer ethical beliefs and the resultant consumption behaviour is, thus, a function of a consumer's spiritual and religious beliefs. They also highlighted the differences between spirituality and religiosity, asserting both as distinct constructs in the study of consumer behaviour.

Pace (2012) investigated the influence of Buddhist ethical doctrines on consumer materialism. This work is a valuable addition to the literature of religious influences on consumption behaviour, highlighting how a specific religion's doctrine and tenets can influence certain aspects of consumer behaviour; in this case, Buddhism reduces materialistic tendencies. This study differs from most works on consumer religiosity identified in that the focus is on the influence of specific guidelines laid down by a particular religion and not on the measurement of religiosity.

Using Allport-Ross Religious Orientation Scale, Patwardhan, Keith and Vitell (2012) found that compared to Anglo-Americans, Hispanic consumers displayed a higher propensity to be religiously extrinsic (behavioural) in their consumption behaviour, that is, the two groups differ in the way they want their religiousness to be seen by others. The study also determined that this extrinsic religiosity does not have much influence on ethical consumer judgements while intrinsic religiosity shows a positive relationship with an unethical judgement of questionable consumer activities. However, it is worth noting that for either group, intrinsic religiosity is 'not a significant predictor of performing good deeds' as a consumer; while extrinsic

religiosity is 'a significant predictor of a belief in performing good deeds for Anglos, but not for Hispanics'.

While the majority of consumer religiosity studies focused on the developed economies of the West, Rahman (2012) turned his focus towards a developing country and studied Bangladeshi youth and their perceptions towards foreign-made FMCGs (fast-moving consumer goods) and how their religious affiliations (Islam, Hindu and Christianity) influence their choice selection process. The study followed the convenience sampling method, regarding it as the 'most often used during the exploratory phase of a research project and is perhaps the best way of getting information quickly and efficiently'. The findings align with those in the existing literature, that is, religiosity has a significant relationship with consumer perceptions and behaviour. The author also remarked that companies doing business in markets with highly religious consumers should pay attention to the prevalent religious values and customs.

Stillman et al. (2012) found that spiritually experienced consumers exhibited lower tendencies to consume in excess, placed lesser value on material possessions and avoid overspending on show-off goods. Spirituality was found to have a negative relationship with conspicuous consumption.

Arli and Tjiptono (2013) took note of the lack of research in consumer religiosity in developing countries. With a convenience sample drawn from Indonesian Muslims, they found that intrinsic religiosity has a positive influence on consumer ethical values whereas extrinsic religiosity showed mixed influences. While extrinsic personal religiosity has no effect on consumer ethical beliefs, extrinsic social religiosity is observed to have a negative influence.

Gundolf and Filser (2013) provided a valuable citation analysis of 215 articles and 7,968 cited references to demonstrate the most influential research studies in management that deal with religion. The paper attempted to reveal the ‘intellectual structure’ of existing researches in the field, identifying the top journals that publish such articles and concluded that there is a steady increase in interest the field of management and religion since the mid-1990’s.

Lotfizadeh (2013) also suggested that religiosity be ‘included as a possible determinant of shopping orientations in consumer behavior models. Social beings’ behaviors and attitudes are directly influenced by at least religion-rooted cultural aspects of their living environments, and so religion impact consumer behaviour’.

Recognizing the direct connection between religious behaviour and cultural identity, Moraru (2013) studied Romanian consumers’ preferences during the Christmas season and found that they preferred local religious features over global ones in festive advertisements. This paper carries much relevance due to the similarities between Romanian society and Mizo society, that is, both are deeply traditional societies with solid religious (Christian) backgrounds.

Swimberghe et al. (2014) looked at a very specific case of the manifestation of religious influence on business. The study determined that consumers with higher intra-personal religious commitment hold more favourable judgements of the American fast food store Chick-fil-A’s closed-on-Sunday policy, boosting its corporate image and consumer loyalty intentions. The study received a low variability in the responses, which is to be expected considering it employed a convenience sample of American consumers located in the ‘Bible Belt’ of southern United States.

The above studies revealed that cultural and individual differences in religious beliefs and religious orientation styles manifest in different ways with regard to consumer behaviour- some act as motivating factors while some are deterrents. These findings bolster the study's premise that religiosity has a significant influence on a consumer's ethical beliefs, inclinations and behaviour.

1.4.3 Consumer Behaviour in Fashion

Mason (1985) looked at the characteristics of consumption in developing as well as industrialized societies, remarking that social class and reference groups affect individual consumer behaviour, including conspicuous consumption behaviour. An individual's 'propensity to conspicuously consume' may be influenced by the subcultures to which he belongs or has been exposed to. He noted that the demand for status goods is influenced by the dominant cultural traditions and values as well as the social and economic environment prevailing in the society. 'Social visibility', or the need for a target audience to observe such consumption behaviour to generate subsequent status gains, is a critical requisite for conspicuous consumption.

Evans, Christiansen and Gill (1996) studied the shopping behaviour of consumers and found that female shoppers were more 'deal conscious' than male shoppers while males tended to prefer 'personal trade', that is, personal assistance from salespersons. The study also found that working women were more likely to view shopping as an 'opportunity to socialize'.

Thompson and Haytko (1997) sought to understand the feelings, experiences and perceptions related to the consumption of fashion and how consumers appropriate fashion consumption to fit their immediate social settings. It was concluded that fashion

consumption fulfils a dual function of setting an individual apart from the crowd (individuating) while at the same time it is also used as a tool to form social bonds. The authors wrote: ‘The perceived individuating and transformative power of clothing is ultimately contingent upon a belief that others will notice and care about one’s appearance. This belief lends itself to a more intensive focus on identity management and a tacit assumption that one can become the center of the social spectacle... Fashion meanings can be used to forge distinctions and to foster a sense of standing out, or they can be used to forge a sense of affiliation with others and to foster an affirming sense of social belonging’.

Stanforth, Lennon and Shin (2001) explored the effect of promotion tactics by looking at the differences in price perceptions of two apparel products when offered a price discount or a ‘gift-with-purchase’ and found evidence that consumers are familiar with and prefer price discounts over gifts-with-purchase promotions. This finding is crucial for the retention of loyal customers.

Moye and Kincade (2003) studied the shopping behaviour of female American consumers in relation to clothing apparel and stressed the importance of identifying their shopping orientations in order to have loyal customers. The study identified four types of the female apparel shopper- the *Decisive Apparel Shopper* who is a lifestyle-oriented, bargain shopper; the *Confident Apparel Shopper* who is independent and therefore requires little assistance from salespersons; the *Highly Involved Apparel Shopper* who is a bargain shopper and the *Extremely Involved Apparel Shopper* who is status-conscious and places a high priority on appearance.

Ramesh Kumar (2003) also highlighted the importance of culture and reference groups as an information source in the consumer decision making process. The Engel, Kollat and Blackwell (EKB) Model was also recommended by Ramesh Kumar due to its clarity and comprehensiveness. The author also noted the dynamic nature of the EKB Model.

Laroche et al. (2004) undertook a cross-cultural study of how Western and Asian consumers judge service quality and noted the importance of word-of-mouth communication in Asian cultures and how dissatisfied customers are more likely to voice their complaints to their reference groups instead of the service provider.

Sullivan and Heitmeyer (2008) recognized that ‘consumption grows in the 25- to 34-year-old segment as individuals begin to see increases in salaries and home purchases, and acquire commodities to improve their standard of living’ and that Gen Y is ‘the most consumption-oriented of all generations’. The researchers found that Gen Y brick-and-mortar apparel shoppers placed great importance on efficiency while two-thirds of all Gen Y individuals surveyed exhibited retail loyalty. The findings of this research work are particularly relevant for the present study as the apparel market in Mizoram is still heavily dominated by brick-and-mortar stores.

Rudnicki (2011) recognized the importance of reference groups and opinion leaders and their influence in the marketing of products which are of the conspicuous consumption kind, such as clothing.

Workman and Cho (2013) recognized that apparel shopping preferences can be influenced by the culture to which an individual belongs, as well as gender and other characteristics. The study found that women had greater preference for brick-and-mortar stores.

Cho and Workman (2014) examined the relationship between apparel shopping preference, gender, fashion leadership and need for affect and determined that compared to men, women shoppers had ‘a greater tendency to enjoy processing feelings during apparel shopping’. Women were found to be ‘more likely than men to be fashion leaders, that is, to buy and wear new fashions and persuade others to buy and wear new fashions’ and that they were more prone to brand-switching (that is, less loyal) and were also more likely to seek out information.

Gohary and Hanzaee (2014) studied the effects of personality and gender on shopping behaviour and found that females were more likely to shop for pleasure and were more likely to be compulsive buyers while males were more adventurous and more likely to try new things. The study also employed a back-translation method for the questionnaire.

Papafotikas, Chatzoudes and Kamenidou (2014) studied Greek consumers’ brand loyalty and switching behaviour and found that a ‘switcher consumer’ considers the ease of substitutability and his curiosity about other alternatives as the main reasons for switching brands. The final buying decision was affected by the consumer’s former experience, opinion about the product and its quality and unique features, the comfort gained from using it, expectations from the product, price, disappointment from using it, the competitor’s quality and last in the list, the consumer’s way of life. The study also recognized the influence of religion on consumer behaviour.

Yalkin and Rosenbaum-Elliott (2014) made a valuable contribution to the study of consumer socialization studies by examining the role of female teenage friendships in their consumption of fashion items. The study found that teenagers use their friends as a major source of reference, using their friends’ evaluations of products as their own

source of information and have an understanding of ‘the links between clothing and group affiliation’. The study also revealed that teenagers are not all ‘irrational’ about their consumption patterns, and that they also make rational decisions with their peers, and that they are aware of the ‘dark sides of consumption’.

These studies determined that there are marked differences between the genders with regards to their consumption behaviour. Gender also affects the way consumers perceive and react to the world around them. Age was also found to have measurable effects on consumer behaviour. These studies also established that the various social groups a consumer belongs to influence his consumer choices. The behavioural factors at play are numerous and in order to study the behaviour of clothing consumers, a multidisciplinary approach is required.

1.4.4 Relevant Studies Pertaining to Mizoram

Thanga (2010) provided a comprehensive evaluation of the economic characteristics of consumer behaviour in North East India with a special focus on Mizoram. His research found evidence of Engel’s Law in operation in Mizoram, that is, as income increases, there is a declining share of food items in the consumer expenditure pattern, accounted for by an increase in non-food expenditure. The study also pointed out that in urban areas, there is an increasing trend in the share of expenditure on clothing and housing, which may imply a shift towards a consumerist society.

Laldinliana and Jyoti Kumar (2012) is the first rigorous study of consumer behaviour in Mizoram. Amongst numerous findings that cover both urban and rural consumers, the authors noted the influence of subcultures like religion or church

denomination and other social groups on consumer behaviour. They pointed out that on Sunday, business downed all their shutters in Mizoram, as Mizos like to involve themselves in their local church services. Also noteworthy is their finding that more than sixty percent of the urban Mizo population are aware of their rights as consumers, and that Mizo consumers express intentions to complain in case of dissatisfying purchases. The book also gave a mention of the rapidly increasing online shopping tendencies of the Mizo people.

Pachau (2014) dedicated an entire chapter of her book highlighting the dominance of Christianity in the personal as well as social lives of the Mizos- 'Lived Christianity' as she put it. She pointed out how the Mizos have developed a tradition of attending church in their best clothes. The author also described the 'Sunday scene' in Mizoram, where business activities ground to a halt.

Regarding the use of religiosity measurement scales as research instruments, the following two unpublished research reports have been located too-

Lalzarmawii and Mehra (2010) found that while there was no significant difference between male and female Mizo respondents regarding their attitudes towards religion when measured with the Rajamanickam's Religious Attitudes Scale, both groups showed that they were religious-minded.

Sailo (2014) in her unpublished dissertation reported the use of a religiosity scale, namely the Duke Religious Index (DUREL), on 200 Mizo adult respondents while examining their attitudes towards organ donation. The study determined that 'older people with less productive life were more religious than younger age groups'.

Based on the above literature, it can be inferred that religiosity is an important factor influencing consumer behaviour, and that it can be reliably used to predict certain types of consumer behaviour. However, research in the field is scant and leaves much to be desired.

Furthermore, in the context of Mizoram, the area this present study seeks to assess, there has been no formal study identified linking consumer behaviour with religiosity. The present research work is an attempt to fill the research void.

1.5 Research Design and Methodology

The present study is essentially an empirical research into the influence of religiosity on a very specific aspect of consumer behaviour, that is, the behaviour of clothing consumers. With a sound theoretical base and much literature to consult, the study will be undertaken with the following methodological process:

1.5.1 Statement of the Problem

With the prevalent culture of regular participation in church services and related social activities in Mizoram, and the resultant demand for ‘respectable’ formal and semi-formal clothes, there is a thriving market for church-appropriate attire in Aizawl, the capital city of Mizoram. There are also numerous non-religious factors like the entertainment media, fashion taste, income, gender etc. that together influence Mizo consumers when it comes to buying clothes and other fashion goods. It would be an illuminating proposition to assess the extent of the influence of religiosity on their

buying decisions. Further, the study also examines whether differences in religious orientation result in significant differences in consumer behaviour.

1.5.2 Objectives

In order to examine the influence of religiosity on Mizo consumers' behaviour, the following research objectives have been put forward:

- To gauge the role of religiosity in the Mizo consumer buying process in the context of church-appropriate attire.
- To determine the extent to which a Mizo consumer's religiosity influences his/her judgment about the conspicuous consumption of fashion apparel.

1.5.3 Hypotheses

Keeping in view the research objectives mentioned above, six hypotheses have been framed:

H1: There is a significant relationship between extrinsic religiosity and frequency of shopping for 'church attire'.

H2: There is a significant relationship between extrinsic religiosity and the tendency to take pre-purchase advice/consultation.

H3: There is a significant relationship between extrinsic religiosity and the tendency for pompous dressing in Mizo society.

H4: There is a significant relationship between religiosity and trust in salespersons.

H5: There is a significant relationship between religiosity and intention to complain in case of a dissatisfactory consumer experience.

H6: There is a significant relationship between religiosity and consumer loyalty to stores.

1.5.4 Research Instruments

With guidance from the research supervisor, a set of questions was developed by the researcher to find out the preferences and behaviour of Mizo consumers with regards to their consumption of clothing. These questions were framed following face-to-face interviews with 11 members of the target population, that is, members of the Kristian Thalai Pawl (KTP) living in Aizawl city. These interviews were of an informal nature where the respondents offered candid insights into how they shop for the clothes they wear to church and other church-related activities. These interactions provided valuable insights as to how the questionnaire regarding clothes buying behaviour should be framed. The final questionnaire consisted of thirty-eight items, out of which six were queries about the demographic profile of the respondent.

In order to gauge the nature of the respondents' religiosity, the well-established Religious Orientation Scale (ROS) developed by Allport and Ross (1967) was used. The ROS measured both the intrinsic and extrinsic religious orientations of each respondent. The scale has twenty items, split between the two sub-scales as given below:

Extrinsic ROS sub-scale: 11 items

Intrinsic ROS sub-scale: 9 items

Subsequent research like that of Batson (1976) and Burris (1994) re-evaluated the Allport and Ross (1967) study and determined that the two sub-scales can be used independent of each other, since there is a near-zero linear correlation between the scores on the two sub-scales. Further, Davidson and Knudsen (1977) found little correlation between the various elements of an individual's religious orientation, and concluded that 'people's religious orientations are inclined to be highly inconsistent and do not represent integrated wholes', confirming earlier studies that found the elements of religiosity to vary independently.

The total number of items administered to the final respondents was fifty-eight. The entire questionnaire set was translated from English to Mizo by the researcher who is fluent in both languages, and emulating previous researches like that of Kamaruddin (2007) and Gohary and Hanzae (2014), the Mizo version was back-translated into English by another bilingual person to check for translation errors and also to ensure that there is no loss of meaning in the translation process.

1.5.5 Sources of Information

The present research work is an empirical study, using both primary and secondary sources of data.

Primary data was collected through personal interviews with select members of the target population and a set of structured questionnaires. The Religious Orientation Scale (ROS) developed by Allport and Ross (1967) was employed to find out the religious orientations of the target population.

Secondary data was collected from published and unpublished sources such as government reports, reports of the Central Kristian Thalai Pawl, research books, textbooks, newspapers, journal articles and research reports. A notable observation made by the researcher was the lack of relevant material in the Indian context, as most journal articles located were in relation to Western countries. However, as the chapter of review of literature showed, there were some remarkable studies in eastern Asian countries like Malaysia, Indonesia, South Korea and Japan. Most of the research literature was obtained from online research databases.

For the empirical data collection, the target population selected was Mizo Christian youth, specifically members of the Kristian Thalai Pawl, the youth organization of the Mizoram Presbyterian Church. The youth population has been selected keeping in mind the fact that there is greater awareness as well as higher demand for fashionable clothing among the youth, especially females, than in the older adult population (Yalkin & Rosenbaum-Elliott 2014).

1.5.6 Sample Design and Description

The target population of the study was Mizo Christian youth living in Mizoram. The sample comprised of 350 respondents drawn from members of the Kristian Thalai Pawl (KTP) living in Aizawl, where the concentration of the target group is the highest at about 59,202 members (Kristian Thalai Pawl Report 2014-2015). All respondents belonged to the age group of 14 years to 40 years, as stipulated by the guidelines of the target organization.

In total, 500 questionnaires were physically administered to a purposive sample of respondents in their homes, colleges, offices and also after church services.

Additionally, the questionnaire was uploaded on the internet via Google Forms service and disbursed through email and social media. More than 450 filled-up responses were received, including the responses via Google Forms. However, several responses were found to be incomplete. Finally, 350 fully-completed questionnaires were selected for analysis.

1.5.7 Data Analysis and Test of Scale Reliability

The primary data collected through questionnaires was coded, and reverse coding was done for certain items in the questionnaire, and fed into IBM SPSS 22.0 for statistical analysis.

The Religious Orientation Scale (ROS) and its two constituent Intrinsic and Extrinsic sub-scales were tested for internal consistency using Cronbach's Alpha coefficient, with the following results:

- For the complete ROS scale with 20 items, Cronbach's $\alpha = 0.738$, showing an adequate level of internal consistency.
- For the Extrinsic ROS sub-scale, Cronbach's $\alpha = 0.693$, which is lower than the generally accepted α -value ranging from 0.7 to 0.8. However, Field (2013) cited Kline (1999) to say that 'when dealing with psychological constructs, values below even 0.7 can, realistically, be expected because of the diversity of the constructs being measured'. Since the calculated α -value is very close to 0.7, the Extrinsic ROS sub-scale is taken to be reliable.
- For the Intrinsic ROS sub-scale, Cronbach's $\alpha = 0.800$ is optimal, which shows that the sub-scale has a good internal consistency.

For testing the hypotheses framed, Spearman's bi-variate correlation was used and the respective effect sizes were calculated accordingly.

Further, non-parametric statistical tests like Mann-Whitney U-test, Kruskal Wallis H-test and the Jonckheere-Terpstra test for ordered alternatives were conducted on the data.

In the analyses, the level of religiosity orientation, as determined by the ROS, serves as the independent variables while the consumer behaviour factors provide the dependent variables.

1.5.8 Chapterization

The present study has been organized into four chapters, as given below:

Chapter 1- Introduction

Chapter 2- Consumer Behaviour and Religiosity in Mizo Society:
An Overview

Chapter 3- Data Presentation, Analysis and Interpretations

Chapter 4- Conclusion: Findings and Suggestions

Bibliography

Appendices

1.5.9 Limitations of the Study

Time constraint is the major limitation faced during the conduct of the present research work. With the large sample size and the sizeable number of variables examined, even the simple task of data entry took up a considerable amount of time.

The study is confined to a very specific, age-defined group of tribal Christian youth living in Aizawl. Therefore, the findings of the study may not be valid for other age groups, or other Christian youth elsewhere in the world.

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CHAPTER - 2

CONSUMER BEHAVIOUR AND RELIGIOSITY

IN MIZO SOCIETY: AN OVERVIEW

Mizoram is a small, landlocked state in north-eastern India, covering a geographical area of approximately 21,081 square kilometres. It is the southernmost state in Northeast India and shares three inter-state boundaries with Assam, Manipur and Tripura, as well as two international boundaries, with Myanmar in the east and Bangladesh in the west.

With Aizawl as its capital city, the state came into being on 20th February, 1987 to become the twenty-third Indian state, after separating from the state of Assam. Mizoram is a hilly state with flowing rivers, scenic mountains, national parks and wildlife sanctuaries. The state enjoys a mild climate throughout the year. The native inhabitants of the state are tribals who belong to numerous sub-tribes, with common ethnic and linguistic origins. These tribals collectively refer to themselves as 'Mizo', 'Mi' meaning people and 'Zo' meaning hill.

According to the latest Census of India 2011 reports, Mizoram is the second least populous state in India with a population of 10,97,206, with male population at 5,55,339 (50.61 percent) and female at 5,41,867 (49.39 percent). More than half of the Mizoram population lives in urban areas, and more than a third of the total population (77.32 percent) is concentrated around the capital city Aizawl. It is also the second most literate state in India, with a literacy rate of 91.33 percent (Census 2011). The per

capita income of the state at current prices is estimated to be Rs. 63,413 (Statistical Handbook Mizoram 2014).

In contrast to mainland India where Hindus hold sway and Christians are a miniscule minority at just above 2 percent of the total population, an overwhelming majority (87.16 percent) of the Mizoram population follows the Christian religion (Census 2011). This is a significant development considering the fact that Christianity was introduced to the indigenous Mizo people only in the late 19th century. Prior to this, whatever religion the Mizo could be said to follow was a crude form of tribal animism. Over the course of a century, Christianity, more specifically the Mizo *version* of the religion, has come to be ‘an important tool for incorporation into and exclusion from Mizo society’ (Pachau 2014).

In fact, being a Mizo has become tantamount to being a Christian in Mizo culture, with the Mizo identity ‘inextricably linked’ to Christianity, and irrevocably transformed from that of ‘vicious marauders and head-hunters’ to ‘Mizo Christians’ (Lloyd 1991). The story of this transformation, though interesting, is beyond the purview of the present research work.

However, in relation to the broader subject matter of the discipline within which the present research work is being conducted, it can be reasonably and unassailably deduced from available primary as well as secondary historical accounts, like that of McCall (1977) and Lloyd (1991), that Christianity came to the Mizo people as a welcome, if somewhat elaborate and contrived, consequence of the capitalist ambitions of colonial Britain during the 19th century.

2.1 Christianity and Religiosity in Mizoram

Christianity in Mizoram is a highly social affair, with all Mizo Christians claiming affiliation to one of the many denominations that are established in the state. The sheer number of churches of various denominations present at any given locality, and visible from any vantage point, attests to the predominance of Christianity here.

According to official government reports, the Mizoram Presbyterian Church dominates in membership share, with 51.5 percent of Mizo Christians (which comes down to 45.82 percent of the total state population) claiming affiliation to the Church. The next largest denomination is the Baptist Church of Mizoram, with 16.43 percent membership, followed by the United Pentecostal Church (North East India) at 9.92 percent. The other denominations present in Mizoram, in decreasing share of membership, are- The Salvation Army, United Pentecostal Church (Mizoram), Evangelical Church of Maraland, Seventh Day Adventist, Lairam Isua Krista Baptist Kohhran and the Roman Catholic church (Statistical Handbook Mizoram 2014).

Each one of these denominations is organized as a network of locality churches which, in turn, functions with the help of various constituent groups catering to specific demographic sections within the local congregation, like the youth group, the women's group, Sunday School and in some cases, a fellowship for middle-aged men.

Being religious in a Mizo Christian community involves regular participation in church activities, accentuating the collective nature of the Mizo society. This is true for most Mizo Christians, regardless of the denominations they are affiliated to. In fact, Pachuau (2014) says: 'Time in Mizoram is governed by church time, in the span of both a day and a lifetime'. The entire week is divided up into various church services and activities, mostly at night (except on Sundays when the entire day is dedicated to

church services), catering to various constituent groups of the local church like the youth group and the women's group. Within the context of the Mizoram Presbyterian Church- Monday nights are reserved for the youth group, that is, the Kristian Thalai Pawl (KTP); Tuesday nights for the women's group; Wednesday and Saturday nights are for the entire congregation; Friday nights for the middle aged men- leaving only Thursday nights free of church services. However, even 'free nights' are usually taken up as opportunities for church-related meetings, committees, fund-raising activities, etc. After the week has been spent, Sundays reveal the summit of the Mizo Christians' dedication to their religion. The entire day is spent attending, usually three, church services starting with Sunday School in the morning, followed by an afternoon service and a night service. Furthermore, each day in Mizoram starts with a morning prayer service conducted by the local churches.

Throughout the year, the Mizo churchgoer also observes several days that hold religious significance, like Christmas, Good Friday, Easter Sunday and church conventions, annual conferences, meetings, etc. In fact, throughout his lifetime, a Mizo Christian can mark significant life events in relation to the church, like baptism day, registration to Sunday School and the subsequent progression through the age-defined departments, confirmation day, marriage and even his funeral. 'The church is thus not only the keeper of formal worship; it also defines and legitimizes life-cycle events' (Pachauu 2014).

The influence of Christianity is deeply entrenched into the everyday lives of the Mizo people. This is bound to have an impact on how Mizo consumers make their decisions regarding their purchases and their general attitude towards consumption. Furthermore, Christian principles encourage a trusting and forgiving nature that may influence the way Christian consumers perceive and react to unpleasantness in their

consumption experiences (McCullough & Worthington 1999). Also, religion fosters a conservative attitude which may make religious consumers less adventurous and also more risk-averse. Thus, religion has a potential for significantly influencing the consumption and shopping behaviour of Mizo Christian consumers.

The present study looks at the influence of religious orientations as defined by Allport and Ross (1967), that is, intrinsic and extrinsic religiosity, on how Mizo Christians evaluate their consumption behaviour. Of particular interest is the effect of extrinsic orientation, which pertains to the outward manifestations of religion in social life. Past research works have shown, time and again, that religiosity influences consumer behaviour (Arli & Tjiptono 2013; Shin et al. 2011; Sigauw & Simpson 1997;). Mizo Christianity, being a socio-cultural establishment, is a fitting candidate for such a study.

2.2 Brief Profile of the Kristian Thalai Pawl

The Kristian Thalai Pawl (KTP) (or the Christian Youth Fellowship) was established on February 22, 1954 under the chairmanship of Rev. O.W.Owen, a missionary and several pioneering locals with the motto- *Saved to Serve*. Membership to the fellowship is open to all young members of the Mizoram Presbyterian Church aged between 14 to 40 years and is renewed every year (Mizoram Presbyterian Kohhran Department Chanchin 1987).

The KTP functions as a multi-tiered organization with the Central KTP as the nodal body and a branch at each local church. These local branches further function with the help of several sub-groups, each with their own committee body. Every local KTP branch meets for a late evening church service every Monday where sermons,

Bible studies and other kinds of programmes are conducted. In addition to these Monday services, mass prayer services are also conducted by most branches on Sundays. Sometimes the youth fellowship also conducts condolence services at the homes of recently-deceased members of the parent church. The youth group also meet from time to time throughout the week for sub-group committees, fund-raising activities, etc.

This youth fellowship of the Mizoram Presbyterian Church was selected as the target population for the present study, considering its unparalleled share in membership as compared to other similar organizations in Mizoram. The fellowship has a total membership of 1,38,871 according to the latest reported figures. The concentration of the target group is the highest in Aizawl city at 59,202 members, that is, about 42 percent of all KTP members (Kristian Thalai Pawl Report 2014-2015).

The rationale for the selection of KTP members as the target population is that amongst all the constituent bodies of the Mizoram Presbyterian Church, or any other denomination for that matter, the youth fellowship has the maximum number of activities in any given year, which may translate into higher demand for clothing variety. Also, it is a well-known fact that there is greater awareness as well as higher demand for fashionable clothing among the youth, especially females, than in the older adult population (Yalkin & Rosenbaum-Elliott 2014).

2.3 The Mizo Christian and His Sunday Best

In Christian cultures across the world, wearing one's best clothes to church is a mark of reverence of the 'Lord's Day', that is, Sunday. In common parlance, the term 'Sunday Best' is traditionally used to refer to clothes worn by Christians to church services. Such clothes are usually the best formal clothes they own, reserved for special occasions.

Arthur(n.d.) studied the connection between religion and dress, differentiating between the 'fossilized fashion' of ecclesiastical clothes worn by religious clergy and the symbolic dress worn by various denominations and faiths to distinguish themselves from the rest of the world, remarking 'Religions create dress codes to overtly define morality and modesty while covertly controlling sexuality... Modesty with regard to body exposure is an important value that is a key indicator of religious conservatism'. She further wrote:

Dress is an immediate and visible indicator of how a person fits into his/her religious system. As a marker of identity, dress can be used to gauge the person's commitment to the group and to the religious value system. Several religious groups are also ethnically homogenous; these are referred to as ethno-religious groups... The conservative branches of ethno-religious groups frequently use clothing to simultaneously express ethnicity, gender norms, and level of religious involvement (religiosity)... Many religious groups have developed cultural norms with regard to dress. Dress codes, both formal and informal, exist as a means of showing group identity. Members of religious groups actively construct their own lives and use dress symbolically to express religious beliefs, adaptation to social change, and the conformity to social norms and religious authority.

Right from when the first Mizo Christians came to be, the Western missionaries encouraged them to be distinguishable in appearance and character. The men no longer kept their hair long and cleanliness was actively promoted through words and actions. Articles were written extolling the health benefits of wearing clean clothes, and soap

bars were distributed as school prizes (Lloyd 1991). Gradually, aided by the progress in education, European dress styles were adopted first by the educated men, followed by ordinary village folk much later. The women were slower in adopting Western clothes. While the modern Mizo male attire now consists of all-Western clothes, Mizo women continue to be ‘bearers of “ethnic-identity-by-dress”’ (Pachau & Schendel 2015) and still wear the traditional weaved *puan*- a wraparound or *sarong*- in their daily lives.

Despite being slow in adopting Western wear initially, Mizo women have shown remarkable ingenuity in mixing the traditional Mizo *puan* (a woven cloth worn like a *sarong*) with Western-style blouses for their church attire. The booming market for *puan*, aided in part by the government-promoted handloom cluster programme at Thenzawl village as well as entrepreneuring weavers elsewhere across the state have ensured that innovative *puan* designs are continuously being developed for the consumers. In fact, the *puan* has been incorporated into the formal dress code for Mizo women and is now considered an acceptable (preferred even) attire for all church-related activities and other formal events in Mizo society.

While the culture of Sunday Best is on the decline in other parts of the world (Litfin 2012), it is still preserved and actively propagated amongst Mizo Christians. Even a cursory observation on any given Sunday will attest to this. Girls and boys, men and women, young and old- all come out carefully attired on Sundays. While the men and boys invariably wear formal pants and shirts, ties and blazers and suits too, the attire worn by women and girls differ according to their age groups. The youngest girls- the ones who go to Beginner’s and Primary Sunday Schools- wear frocks and dresses, the older girls in Sunday School wear dresses or blouse-skirt suits, and adult women are expected to wear the *puan* with tailored blouses. While the youngest girls may get away

with sleeveless dresses, it is considered unacceptable for older girls and adults to wear clothes that have no sleeves. Pants are not accepted as respectable church attire.

The Mizoram Presbyterian Church, in its Presbyterian Handbook 2014, has issued an advisory regarding the maintenance of appropriate church attire for both male and female attendees. Although the advisory is not a prescription, it advises against the wearing of pants by females to church, amongst other pointers. That such an advisory needs to be issued brings to fore the importance Mizo Christians place on their physical appearance and the significance of appropriate church attire in Mizo society.

Furthermore, during the year 2015-2016, the Kristian Thalai Pawl, the Presbyterian Church youth organization whose members constitute the target population for the present study, in their 'Kum Puan Thupui Kaihhruaina- Krista Tana Danglam Ngam' (a guide booklet on how to pursue Godliness and be *different* for Christ) even dedicated an entire chapter on how Mizo Christian youth should distinguish themselves in their manner of dressing and appearance. Coupled with past encouragements from missionaries and the present church's unwavering stand on formal dress codes, there is a longstanding tradition of formal church attire in Mizo Christian life, which is likely to remain unchanged for the foreseeable future.

In fact, a lot can be written about the 'Sunday fashion' of Mizo Christians. There is also a long standing tradition of buying new clothes for major church events, like Christmas, youth conventions, Sunday School meets, weddings etc. Apart from Sunday Bests and the sartorial demands brought on by festivals and other special events, there is also the requirement of semi-formal attire for the numerous church activities that occur throughout the week.

The more inclusive term ‘church attire’ will henceforth be used to include both kinds of clothing- Sunday Best as well as semi-formal clothes worn to church-related social activities.

2.4 The Consumption of Fashion in Mizo Society

Fashion has been regarded as ‘a form of *collective behaviour*, or a wave of social conformity’ (Solomon & Rabolt 2006) that involves complex psychological as well as sociological processes that ultimately influence how consumers make their fashion purchase decisions. Fashion trends and fads are the manifestations of this *social conformity*, whereby a majority of the population, or the mass market, adopts the same style of fashion within a short time period, and just as quickly, rejects it for the next trend or fad. This is especially true in a collectivist culture, like Mizo society. The Shopping Preference Theory proposed by Sheth (1983) which includes *personal values*, *social values* and *epistemic values* also recognizes the influence of culture on these values. In collectivist cultures, individual members place strong value on group cohesion and ‘may experience pressure to own certain items as a reflection of not only their own, but also the group’s, social status’ (Workman & Cho 2013).

As mentioned above, the Mizos gradually took to European sensibilities in their dress, influenced by the colonial rulers and encouraged by the Christian missionaries. They associated Christianity with cleanliness, and greater attention was paid to their physical appearances, including the styles of clothing they wear. This association has persisted even to the present day. In fact, it has been the firsthand experience of the present researcher, just as any other person who ventures outside the state, that Mizos have cultivated a reputation among their fellow countrymen for being a fashionable

people, eager to adopt various style influences from across the world. Today's Mizo youth have shown remarkable talent for quickly adapting all kinds of fashion style and incorporating them into their church attire.

A cursory stroll through the largest markets in Aizawl will attest to the predominance of clothing stores, compared to other goods. A major portion of the fashion merchandise available in Mizoram is sourced from outside the state. Local traders travel as far as China, Thailand and Hongkong to supply the sartorial needs of the Mizo people. In addition to such foreign-made fashion goods, there is a constant inflow from the mainland as well. Apart from these, there is also a booming secondhand goods market dominated by clothing and other fashion items. The only fashion item produced locally is the *puan*, for which the raw material is still imported.

However, there is a small ray of sunshine in the form of entreprenuring tailors whom the female Mizo churchgoer cannot dispense with. Local tailors play an important role in the continuation of the culture of formal church attire for Mizo women, as their services are still a cheaper means of maintaining a formal wardrobe compared to the readymade goods available in the market. While fashion mavens across the world hanker after, and pay through the nose for made-to-measure clothes tailored to their specific measurements, consumers in Mizoram can still afford to indulge themselves with such personalized service at relatively low cost. In fact, the busiest seasons for these tailors coincide with significant church events like Christmas and annual Sunday School meets, when all the Sunday School children follow tradition and bow to peer pressure to have new clothes. Markets are crowded during the days leading up to Christmas and such church meets, and families save up throughout the year so they can indulge during such festive seasons.

The penchant for fashion consumption is most apparent in the youth, the Gen Y, who have been described as ‘the most consumption-oriented of all generations’ (Sullivan & Heitmeyer 2008). This is another rationale behind the selection of the Kristian Thalai Pawl (KTP) members as the target population for the present study. This Presbyterian youth group comprises of Mizo youth between the age group of 14 to 40 years, the Generation Y cohort. The KTP has the maximum number of social activities in any given year, meeting every Monday night for a worship service, where members are expected to dress in formal or semi-formal clothes, the women notably wearing their *puan*. In addition to this, Tuesday, Thursday and Friday nights, and occasionally Saturdays, are spent conducting choir practices, fund raising activities, committees etc. Even in these places, a certain level of formality is expected from members in the way they dress, except when physical work is involved. Thus, KTP members who regularly participate in these activities may develop a greater demand for such appropriate clothes, especially female members.

2.5 Fitting the Mizo Consumer into the Engel, Kollat and Blackwell Model

It has been well-established that every consumption process starts much before the actual purchase is made and that the process does not end with the mere exchange of goods and money. The Engel, Kollat and Blackwell (EKB) Model is a widely used, multimediation consumer decision model that describe the various processes a consumer has to go through before, during and after a purchase decision, and how several factors interact with each other within the decision-making process (Lindquist & Sirgy 2003). The EKB Model lays down a five-step process consisting of the following decision-making stages: - problem or need recognition, information search, evaluation of alternatives, choice selection and post-purchase outcomes.

Additionally, within the very specific context of consumer behaviour in fashion, Solomon and Rabolt (2006) provide a slightly differentiated but mostly similar process consisting of the same stages. Both these models recognize that consumers do not always go through all stages of this decision-making process for each and every consumption decision and that various combinations of specific stages are possible, depending on the nature of decision to be made. The reason for this has been clearly elucidated by the authors as:

Most fashion is not a necessity in our lives. It is discretionary; that is, we can live without it. But it's fun, it's exciting, and it creates novelty and often escapism for many. ... Indeed, much of fashion purchasing verges on impulse buying and on the development of excitement at the point of purchase. The sequence of steps in this fashion decision is different from a major purchase decision that might entail a large amount of risk.

For the purpose of the present study, the EKB Model style has been followed, with a small modification that does not affect the sequence laid down by the EKB Model. At each stage of the process given below, one aspect of Mizo consumer behaviour in relation to the consumption of church attire has been selected and analysed in relation with Mizo consumers' religiosity orientations. The stages identified are:

2.5.1 Problem or Need Recognition

2.5.2 Pre-purchase Information Search

2.5.3 Alternatives Evaluation and Choice Selection

2.5.4 Shopping Behaviour

2.5.5 Post-Purchase Behaviour

It is due to various limitations, the main one being time constraint, that only one feature of consumer behaviour has been selected for deeper examination for each stage

mentioned above. Additionally, as a part of post-purchase behaviour, the present study also examines the influence of religiosity on consumer loyalty to stores.

2.5.1 Problem or Need Recognition

This is the first step a consumer goes through in the decision-making process. With the heavily social nature of Mizo Christianity and the numerous church services and related activities that take place throughout the year, there is likely to be a greater need for church attire felt by those who participate more in church activities, that is, extrinsic religiosity may be linked to greater demand for such attire. Also, there is an established tradition of shopping for church attire during the Christmas season, as well as on other special occasions like youth conferences, Sunday School meets, annual conventions, weddings etc. (Laldinliana & Jyoti Kumar 2012). Such shopping may or may not be driven by actual need. The present study attempts to establish the role of religiosity in the need recognition process of Mizo consumers by looking at the frequency with which Mizo consumers feel the compulsion to shop for church attire, and how often they actually take action to satisfy their sartorial cravings.

2.5.2 Pre-purchase Information Search

Highly religious consumers tend to perceive greater risks in their purchase decisions (Delener 1990) and are more likely to use and depend on information sources and reference groups who are most likely to be from their religious groups (Clarke, Beeghley & Cochran 1990; Shin et al. 2011). Living under the influence of a collectivistic culture even before the pre-Christian era (Pachau 2014), the Mizos place strong trust in their family, friends and other social groups. This tendency may translate

into information-seeking behaviour when a Mizo consumer recognizes a need or problem to be satisfied. Such information may be sought from family and other social groups, or from third-party sources like media advertisements and salespersons. In fact, ‘consumers tend to be more influenced by opinion leaders who are similar to them... [and] fashions diffuse horizontally among members of the same social group’ (Solomon & Rabolt 2006). This present study seeks to ascertain the relationship between the Mizo consumer’s extrinsic religiosity and such information-seeking tendency, if any exists, with respect to the consumption of church-related clothing.

2.5.3 Alternatives Evaluation and Choice Selection

In 1983, Sheth proposed a Shopping Preference Theory that recognizes that religiousness has the ‘most potential’ to influence shopping behaviour. Apart from the direct religious influence through the suggestion of acceptable shopping alternatives and behaviour, religion may also have an indirect influence through the impact on personal and social values which in turn determine the consumer’s shopping behaviour. Given the social nature of religiosity in Mizoram, there is a likelihood of the existence of demand for status-displaying goods (Mason 1985), following the theory of conspicuous consumption introduced by Thorstein Veblen. It will be interesting to find out whether religiosity influences the choice for pompous clothing choices, especially among the female churchgoers who may seek to employ the ‘*prestige-exclusivity effect*’ of conspicuously consuming, or showing off, their sartorial wealth.

2.5.4 Shopping Behaviour

Numerous studies like that of Delener (1990) and Siguaw and Simpson (1997) have shown that religious consumers tended to be more conservative and risk-averse. Some apprehensions are bound to exist among religious Mizo consumers as to the reliability of the products being offered in stores. Moreover, Christian teachings extol the virtues of trusting others and holding them in utmost regard. This has a potential for practical application in real life situations, as seen in studies by McDaniel and Burnett (1990) and Choi, Kale and Shin (2010). Within the scope of the present study, it is hypothesized that highly religious consumers place greater trust in salespersons and are more likely to consider their advice, when compared to less religious consumers. This assumption is especially well-founded when the collectivistic nature of Mizo society is brought into consideration.

2.5.5 Post-Purchase Behaviour

When dissatisfied, consumers often voice their complaints to business managers or to third parties like consumer forums, their social groups etc. While this is a perfectly rational behaviour, for some highly religious consumers, it may come in conflict with the Christian doctrine that venerates forgiveness (McCullough & Worthington, Jr. 1999). This may be one of the reasons why the consumer forums in Mizoram have such few cases to report (Directorate of Economics & Statistics 2014) despite research findings by Laldinliana and Jyoti Kumar (2012) that show Mizo consumers do have intentions to complain in case of dissatisfying purchases. The present study provides an assessment of the influence of religiosity on a consumer's intention to voice complaints, formally or otherwise.

Consequently, the study also looks into the influence of religiosity on consumers' loyalty to stores and the likelihood of positive recommendations. Past researches like that of Swimberghe, Sharma and Flurry (2009) and Choi (2010) have shown that religiosity influences the level of loyalty to stores.

In the face of current developments entering this remote Northeastern state, it will benefit existing as well as prospective businesses to determine how much influence religiosity holds on Mizo consumers' shopping behaviour. Because religious practices often defy the logic of the marketplace (Iannaccone 1992), highly religious consumers may behave in seemingly irrational manner which may leave them at a less advantaged position compared to consumers who are not religiously oriented.

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CHAPTER - 3

DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS

This chapter deals with the analysis and presentation of the information obtained from the primary data obtained. In the first part of the chapter, a complete profile of the sample demographics is reported with the help of tables and figures. The second part deals with the analysis and interpretation of information provided by the research variables. The third is concerned with the testing of the reliability of the multi-item scales and the fourth part is concerning the testing of the research hypotheses. The chapter ends with a discussion of other relevant results of the statistical analyses.

The results are displayed in tabular form and their interpretations provided alongside. Wherever possible, separate data has been presented for male and female respondents along with the data for the total sample as a whole. This is because the review of literature has shown that there are marked behavioural differences between the genders with regards to the consumption of clothing and other fashion products (Cho & Workman 2014; Evans, Christiansen & Gill 1996; Gohary & Hanzae 2014) and also with their religiosity (Taylor & Chatters 1988; Watson, Jones & Morris 2004).

500 questionnaires were physically distributed across Aizawl city. It was also uploaded on Google Forms. After screening the responses, 350 completed questionnaires were selected for analysis. The data collected was appropriately coded, with reverse coding used for certain items in the questionnaire, and fed into the IBM

SPSS (Version 22.0) software for statistical analysis. In all, 58 variables factor in for analytical consideration in the present research work.

3.1 Sample Profile and Demographic Information

As mentioned in previous chapters, the sample was drawn from members of the Kristian Thalai Pawl (KTP) presently living in Aizawl. The following is a detailed report of the sample demographics.

All 350 respondents belonged to the age group of 14 years to 40 years, as stipulated by KTP guidelines. Of these, 181 respondents were male (51.7%) and 169 were female (48.3%) as shown in Table 3.1.1 and Figure 3.1.1 below.

Table 3.1.1: Demographic Profile by Gender

Gender	Frequency	Percentage (%)
Male	181	51.7
Female	169	48.3
Total	350	100

Figure 3.1.1: Pie Chart- Demographic Profile by Gender

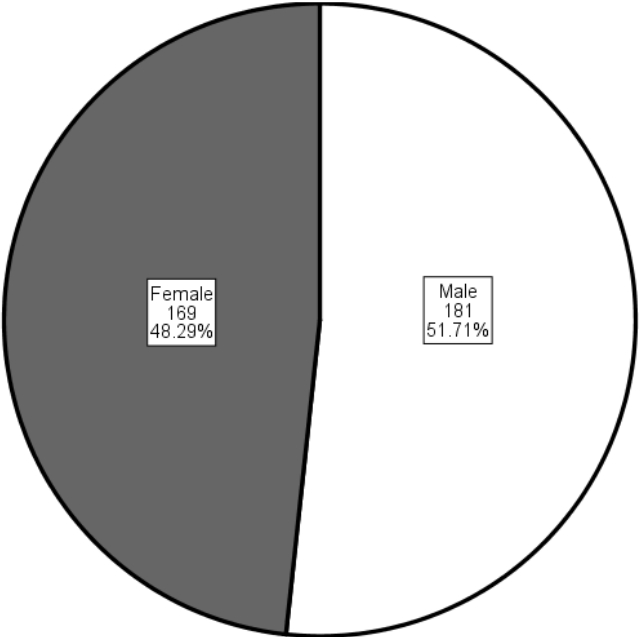


Table 3.1.2 and Figure 3.1.2 give the age group distribution of all respondents. More than 95% of the respondents were younger than 35 years of age. The modal age group of the respondents was 20-24 years, with 124 respondents (35.4%) falling into the group. The next popular age group was 25-29 years, with 107 respondents (30.6%) belonging to it. This means that two-thirds (66%) of all respondents were aged between 20 to 29 years.

Table 3.1.2: Demographic Profile by Age Group

Age Group	Frequency	Percentage (%)	Cumulative Percentage (%)
14-19 years	59	16.9	16.9
20-24 years	124	35.4	52.3
25-29 years	107	30.6	82.9
30-34 years	45	12.9	95.7
35-40 years	15	4.3	100
Total	350	100	

Figure 3.1.2: Bar Graph- Gender Break Up by Age Group

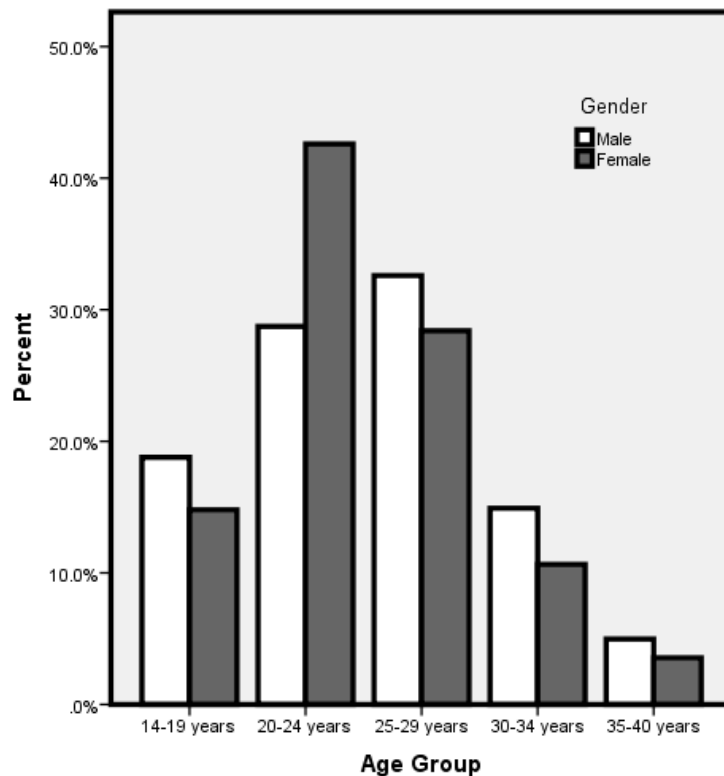


Table 3.1.3 and Figure 3.1.3 show the education profile of the respondents. The maximum number (114) of respondents comprised of those with a postgraduate degree, closely followed by undergraduates at 104 respondents. Together, respondents with at least college-level education comprised of 62.3% of the total sample size.

Table 3.1.3: Demographic Profile by Education Level

Educational Qualification	Frequency	Percentage (%)	Cumulative Percentage (%)
Below Matriculate	21	6	6
Matriculate	25	7.1	13.1
Higher Secondary	86	24.6	37.7
Graduate	104	29.7	67.4
Postgraduate and Above	114	32.6	100
Total	350	100	

Figure 3.1.3: Bar Graph- Gender Break Up by Education Level

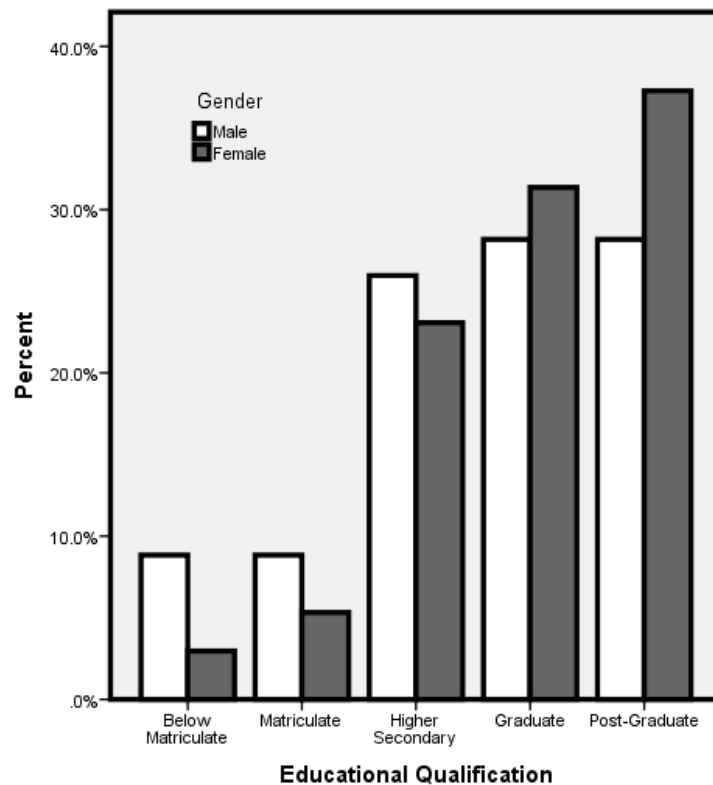
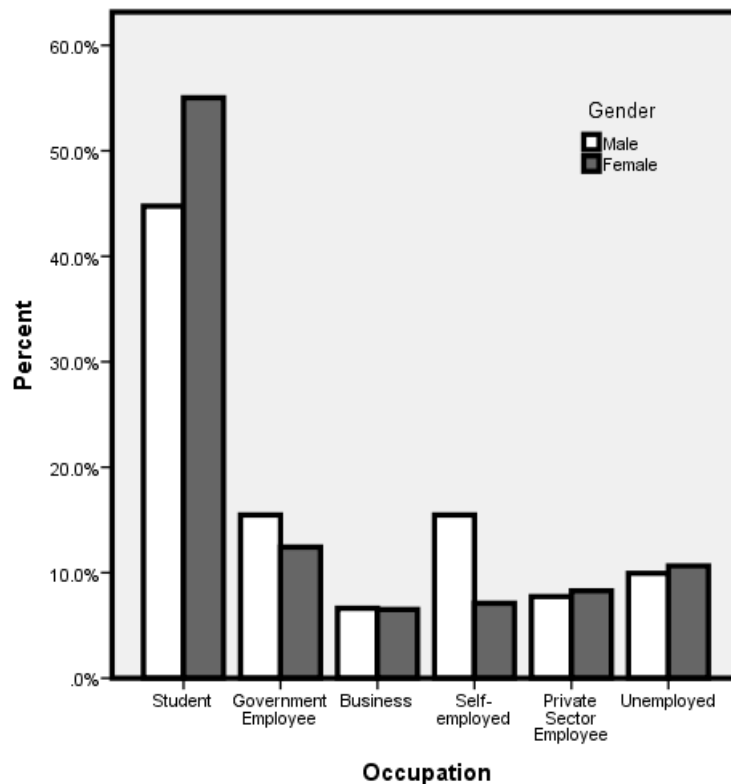


Table 3.1.4 and Figure 3.1.4 show the occupational profile of the respondents. Almost half of the sample, at 49.7%, consisted of students. The rest of the sample is divided between those in government employment (14%), self-employment (11.4%), business (6.6%) and the private sector (8%). An upsetting, but not unexpected, 10.3% of the respondents were unemployed at the time of questionnaire administration.

Table 3.1.4: Demographic Profile by Occupation

Occupation	Frequency	Percentage (%)
Student	174	49.7
Government Employee	49	14
Business	23	6.6
Self-employed	40	11.4
Private Sector Employee	28	8
Unemployed	36	10.3
Total	350	100

Figure 3.1.4: Bar Graph- Gender Break Up by Occupation

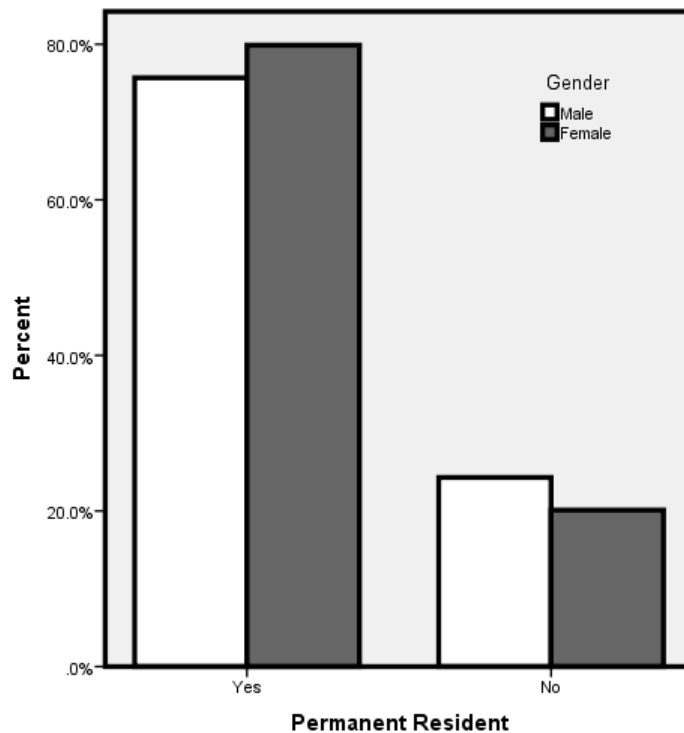


Additionally, information was collected to find out whether the respondent was a permanent resident of Aizawl or not. As expected, due to the questionnaire being administered in Aizawl city only, more than three-fourths of the respondents were permanent residents of Aizawl. The result is given in Table 3.1.5 and Figure 3.1.5 below.

Table 3.1.5: Demographic Profile by Residence

Residence	Frequency	Percentage (%)
Permanent	272	77.7
Not Permanent	78	22.3
Total	350	100

Figure 3.1.5: Bar Graph- Gender Break Up by Residence



Respondents with minimum college-level education comprised of 62.3% of the total sample size. This corresponds well with the percentage of respondents in the age group of 20 to 29 years (66%). This is a favourable percentage as the questionnaire administered requires self-reflection and careful consideration and respondents with higher level education are preferred. Among the demographic indicators, income level

has been excluded for the present research due to a specific reason, elucidated as follows- As shown in the above tables, the Kristian Thalai Pawl consists of a large student population (49.7%) with no regular source of personal income. Adding the 'Unemployed' members to this figure, respondents who lack a regular source of personal income constituted 60% of the entire sample population. This discrepancy renders income level an unsuitable criterion for the present analysis. Even though queries about family income were considered while framing the questionnaire, it was expected that accurate responses may be difficult to obtain, and the query was omitted in the final questionnaire.

3.2 Results of the Measurement of Religiosity Questionnaire: Variable-wise Analyses and Interpretations

The religious orientation of the respondents was measured using the Religious Orientation Scale (ROS) developed by Allport and Ross (1967). The ROS consists of 20 items, which is divided into two sub-scales:- the Extrinsic sub-scale consisting of 11 items and the Intrinsic sub-scale with 9 items. The responses are scored using a 5-point Likert rating scale with 1 = Strongly Disagree, 3 = Neutral and 5 = Strongly Agree. The following is a detailed report of the religiosity information obtained through the questionnaire survey.

3.2.1 Results of the ROS Extrinsic and Intrinsic Sub-Scale Items

Tables 3.2.1 to 3.2.11 show the Extrinsic sub-scale results and Tables 3.2.12 to 3.2.20 show the Intrinsic sub-scale results.

Table 3.2.1: ROS Extrinsic Sub-scale Item-1

Although I believe in my religion, I feel there are many more important things in my life.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	38	24	62	10.9	6.8	17.7
Disagree	39	42	81	11.1	12.0	23.1
Neutral	24	22	46	6.8	6.3	13.1
Agree	66	66	132	18.9	18.9	37.8
Strongly Agree	14	15	29	4.0	4.3	8.3
Total	181	169	350	51.7	48.3	100

The maximum number of respondents (46.1%) agreed or strongly agreed that there were more important things other than their religion in their lives. However, a considerable proportion (40.8%) disagreed or strongly disagreed with the other respondents.

Table 3.2.2: ROS Extrinsic Sub-scale Item-2

It doesn't matter so much what I believe so long as I lead a moral life.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	99	80	179	28.3	22.8	51.1
Disagree	43	56	99	12.3	16.0	28.3
Neutral	19	16	35	5.4	4.6	10.0
Agree	10	10	20	2.9	2.9	5.7
Strongly Agree	10	7	17	2.9	2.0	4.9
Total	181	169	350	51.7	48.3	100

More than half of all respondents (51.1%) strongly disagreed with the second ROS Extrinsic sub-scale item, that is, they believed that leading a moral life was not enough by itself, as shown in Table 3.2.2 above.

Table 3.2.3: ROS Extrinsic Sub-scale Item-3

The primary purpose of prayer is to gain relief and protection.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	16	4	20	4.6	1.1	5.7
Disagree	25	28	53	7.1	8.0	15.1
Neutral	24	15	39	6.9	4.3	11.2
Agree	67	60	127	19.1	17.1	36.3
Strongly Agree	49	62	111	14.0	17.7	31.7
Total	181	169	350	51.7	48.3	100

The maximum number of respondents (68%) agreed or strongly agreed with the third ROS Extrinsic sub-scale item, that is, they believed that the primary purpose of prayer is to gain relief and protection.

Table 3.2.4: ROS Extrinsic Sub-scale Item-4

The church is most important as a place to formulate good social relationships.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	13	8	21	3.7	2.3	6.0
Disagree	23	34	57	6.6	9.6	16.2
Neutral	22	21	43	6.3	6.0	12.3
Agree	93	85	178	26.6	24.3	50.9
Strongly Agree	30	21	51	8.6	6.0	14.6
Total	181	169	350	51.7	48.3	100

The majority of respondents (65.5%) agreed or strongly agreed with the fourth ROS Extrinsic sub-scale item (Table 3.2.4), that is, they considered the church as a place to formulate good social relationships.

Table 3.2.5: ROS Extrinsic Sub-scale Item-5

What religion offers me most is comfort when sorrows and misfortune strike.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	1	0	1	0.3	0	0.3
Disagree	8	17	25	2.3	4.8	7.1
Neutral	20	19	39	5.7	5.4	11.1
Agree	80	55	135	22.8	15.7	38.6
Strongly Agree	72	78	150	20.6	22.3	42.9
Total	181	169	350	51.7	48.3	100

More than two-thirds of the respondents (81.5%) agreed or strongly agreed with the fifth ROS Extrinsic sub-scale item, that is, they considered their religion as a source of comfort during bad times.

Table 3.2.6: ROS Extrinsic Sub-scale Item-6

I pray chiefly because I have been taught to pray.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	19	23	42	5.4	6.6	12.0
Disagree	43	66	109	12.3	18.9	31.2
Neutral	18	9	27	5.1	2.6	7.7
Agree	53	43	96	15.1	12.3	27.4
Strongly Agree	48	28	76	13.7	8.0	21.7
Total	181	169	350	51.7	48.3	100

There is a dichotomy in the responses for the sixth ROS Extrinsic sub-scale item. The respondents were split into two groups- 43.2% disagreed while 49.1% agreed with the statement- *I pray chiefly because I have been taught to pray.*

Table 3.2.7: ROS Extrinsic Sub-scale Item-7

Although I am a religious person I refuse to let religious considerations influence my everyday affairs.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	53	50	103	15.1	14.3	29.4
Disagree	47	43	90	13.4	12.3	25.7
Neutral	37	40	77	10.6	11.4	22.0
Agree	37	29	66	10.6	8.3	18.9
Strongly Agree	7	7	14	2.0	2.0	4.0
Total	181	169	350	51.7	48.3	100

More than half of all respondents (55.1%) disagreed with the seventh ROS Extrinsic sub-scale item, which states- *Although I am a religious person I refuse to let religious considerations influence my everyday affairs.*

Table 3.2.8: ROS Extrinsic Sub-scale Item-8

A primary reason for my interest in religion is that my church is a congenial social activity.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	15	14	29	4.3	4.0	8.3
Disagree	47	48	95	13.4	13.7	27.1
Neutral	35	22	57	10.0	6.3	16.3
Agree	44	57	101	12.6	16.3	28.9
Strongly Agree	40	28	68	11.4	8.0	19.4
Total	181	169	350	51.7	48.3	100

48.3% of all respondents agreed or strongly agreed with the eighth ROS Extrinsic sub-scale item, that is, they were primarily interested in religion because their church is a congenial social activity. However, a considerable number (35.4%) disagreed or strongly disagreed with the scale item at the same time.

Table 3.2.9: ROS Extrinsic Sub-scale Item-9

Occasionally I find it necessary to compromise my religious beliefs in order to protect my social and economic well-being.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	34	30	64	9.7	8.6	18.3
Disagree	39	46	85	11.2	13.1	24.3
Neutral	54	33	87	15.4	9.4	24.8
Agree	41	46	87	11.7	13.1	24.8
Strongly Agree	13	14	27	3.7	4.0	7.7
Total	181	169	350	51.7	48.3	100

For the ninth ROS Extrinsic sub-scale item, responses were divided, with 42.6% of all respondents disagreeing, 32.5% agreeing and almost a quarter (24.8%) offering neutral responses to the statement- *Occasionally I find it necessary to compromise my religious beliefs in order to protect my social and economic well-being.*

Table 3.2.10: ROS Extrinsic Sub-scale Item-10

One reason for my being a church member is that such membership helps to establish a person in the community.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	25	16	41	7.1	4.6	11.7
Disagree	33	48	81	9.4	13.7	23.1
Neutral	35	26	61	10.0	7.4	17.4
Agree	71	61	132	20.3	17.4	37.8
Strongly Agree	17	18	35	4.9	5.1	10.0
Total	181	169	350	51.7	48.3	100

On the tenth ROS Extrinsic sub-scale item, 47.8% of all respondents agreed or strongly agreed that church membership helps in establishing a person in the community while only 34.8% disagreed.

Table 3.2.11: ROS Extrinsic Sub-scale Item-11

The purpose of prayer is to secure a happy and peaceful life.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	5	3	8	1.4	0.9	2.3
Disagree	15	13	28	4.3	3.7	8.0
Neutral	25	20	45	7.1	5.7	12.8
Agree	85	67	152	24.3	19.1	43.4
Strongly Agree	51	66	117	14.6	18.9	33.5
Total	181	169	350	51.7	48.3	100

For the last ROS Extrinsic sub-scale item, 77.9% of all respondents agreed or strongly agreed that- *The purpose of prayer is to secure a happy and peaceful life.*

Table 3.2.12: ROS Intrinsic Sub-scale Item-1

It is important for me to spend periods of time in private religious thought and meditation.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	1	0	1	0.3	0	0.3
Disagree	14	8	22	4.0	2.3	6.3
Neutral	15	19	34	4.3	5.4	9.7
Agree	57	52	109	16.3	14.8	31.1
Strongly Agree	94	90	184	27.0	25.6	52.6
Total	181	169	350	51.7	48.3	100

For the first ROS Intrinsic sub-scale item, 83.7% of all respondents agreed or strongly agreed that it is important for them to spend time in private religious thought and meditation.

Table 3.2.13: ROS Intrinsic Sub-scale Item-2

If not prevented by unavoidable circumstances, I attend church.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	3	6	9	0.9	1.7	2.6
Disagree	26	20	46	7.4	5.7	13.1
Neutral	24	19	43	6.9	5.4	12.3
Agree	77	57	134	22	16.3	38.3
Strongly Agree	51	67	118	14.6	19.1	33.7
Total	181	169	350	51.7	48.3	100

Similarly, for the second ROS Intrinsic sub-scale item, 72% of all respondents reported that they attend church unless prevented by unavoidable circumstances.

Table 3.2.14: ROS Intrinsic Sub-scale Item-3

I try hard to carry my religion over into all my other dealings in life.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	3	2	5	0.9	0.6	1.5
Disagree	22	11	33	6.3	3.1	9.4
Neutral	24	24	48	6.8	6.8	13.6
Agree	86	71	157	24.6	20.3	44.9
Strongly Agree	46	61	107	13.1	17.4	30.6
Total	181	169	350	51.7	48.3	100

Also, for the third ROS Intrinsic sub-scale item, 75.5% of all respondents agreed or strongly agreed that they tried hard to carry their religion over into other dealings in life.

Table 3.2.15: ROS Intrinsic Sub-scale Item-4

The prayers I say when I am alone carry as much meaning and personal emotion as those said by me during services.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	1	1	2	0.3	0.3	0.6
Disagree	12	7	19	3.4	2.0	5.4
Neutral	34	17	51	9.7	4.9	14.6
Agree	51	55	106	14.6	15.7	30.3
Strongly Agree	83	89	172	23.7	25.4	49.1
Total	181	169	350	51.7	48.3	100

For the fourth ROS Intrinsic sub-scale item, 79.4% of all respondents agreed or strongly agreed to the statement- *The prayers I say when I am alone carry as much meaning and personal emotion as those said by me during services.*

Table 3.2.16: ROS Intrinsic Sub-scale Item-5

Quite often I have been keenly aware of the presence of God or the Divine Being.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	6	2	8	1.7	0.6	2.3
Disagree	7	15	22	2.0	4.3	6.3
Neutral	19	14	33	5.4	4.0	9.4
Agree	44	36	80	12.6	10.3	22.9
Strongly Agree	105	102	207	30.0	29.1	59.1
Total	181	169	350	51.7	48.3	100

82% of all respondents agreed or strongly agreed with the fifth ROS Intrinsic sub-scale item statement- *Quite often I have been keenly aware of the presence of God or the Divine Being.*

Table 3.2.17: ROS Intrinsic Sub-scale Item-6

I read literature about my faith (or church).						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	5	2	7	1.4	0.6	2.0
Disagree	23	15	38	6.6	4.3	10.9
Neutral	29	20	49	8.3	5.7	14.0
Agree	92	97	189	26.3	27.7	54.0
Strongly Agree	32	35	67	9.1	10.0	19.1
Total	181	169	350	51.7	48.3	100

For the sixth ROS Intrinsic sub-scale item, 73.1% of all respondents replied that they read literature about their faith.

Table 3.2.18: ROS Intrinsic Sub-scale Item-7

If I were to join a church group I would prefer to join a Bible study group rather than a social fellowship.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	13	6	19	3.7	1.7	5.4
Disagree	38	49	87	10.9	14.0	24.9
Neutral	67	57	124	19.1	16.3	35.4
Agree	41	39	80	11.7	11.1	22.8
Strongly Agree	22	18	40	6.3	5.1	11.4
Total	181	169	350	51.7	48.3	100

For the seventh ROS Intrinsic sub-scale item, responses were varied with the maximum response being neutral (35.4%). This is likely due to the fact that the concept of regular Bible study meeting is not widespread within the target population. Social fellowships are more prevalent within the Mizo community.

Table 3.2.19: ROS Intrinsic Sub-scale Item-8

My religious beliefs are really what lie behind my whole approach to life.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	1	1	2	0.3	0.3	0.6
Disagree	7	1	8	2.0	0.3	2.3
Neutral	20	24	44	5.7	6.9	12.6
Agree	71	52	123	20.3	14.9	35.1
Strongly Agree	82	91	173	23.4	26.0	49.4
Total	181	169	350	51.7	48.3	100

84.5% of all respondents for the eighth ROS Intrinsic sub-scale item agreed or strongly agreed that their religious beliefs shape their whole approach to life.

Table 3.2.20: ROS Intrinsic Sub-scale Item-9

Religion is especially important because it answers many questions about the meaning of life.						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	3	1	4	0.9	0.3	1.1
Disagree	3	4	7	0.9	1.1	2.0
Neutral	19	11	30	5.4	3.1	8.6
Agree	63	70	133	18.0	20.0	38.0
Strongly Agree	93	83	176	26.6	23.7	50.3
Total	181	169	350	51.7	48.3	100

For the last item on the ROS Intrinsic sub-scale, 88.3% of all respondents agreed or strongly agreed to the statement- *Religion is especially important because it answers many questions about the meaning of life.*

As can be deduced from the data thus presented, the scores on the Intrinsic ROS sub-scale are substantially higher than those on the Extrinsic sub-scale as consistently higher proportions agreed with the higher-scored ranks. Respondents were consistently more agreeable to the Intrinsic-item statements than the Extrinsic-item statements. No striking differences were observed between the genders with respect to their responses to the ROS questionnaire.

Furthermore, since the present study is concerned with the total and sub-scale indexes and not individual item scores, further analysis work is performed on the index figures and not on the individual item scores.

3.2.2 Results of the ROS Indexes

The scoring is straight-forward for the Religious Orientation Scale. Each respondent's scores on all items in each sub-scale are summed up to arrive at the index for each of the two sub-scales. The two index values are further added up to arrive at the total religiosity index for each individual respondent.

The Extrinsic ROS sub-scale has 11 items, each scored on a 5-point Likert scale, resulting in a score range of 11 to 55. Similarly, the Intrinsic ROS sub-scale with 9 items has a score range of 9 to 45. The total ROS has a score range of 20 to 100.

The following is a detailed report of the religiosity index statistics. Table 3.2.21 shows the Extrinsic sub-scale index statistics and Table 3.2.22 shows the Intrinsic sub-scale index statistics. Further, Table 3.2.23 shows the total ROS index statistics.

Box plots have been presented in Figures 3.2.1 to 3.2.3 alongside the tables for the three indexes mentioned. They show the median scores and whether there are

outliers and extreme scores in the distributions. The position of the median bar tells whether the distribution has positive or negative skew. They also provide information as to how symmetrical the distributions are. The shaded boxes represent the interquartile range (IQR), in which the middle 50% of the scores lie. The IQRs provide information about the variances of the distributions, with smaller boxes indicating lesser variances.

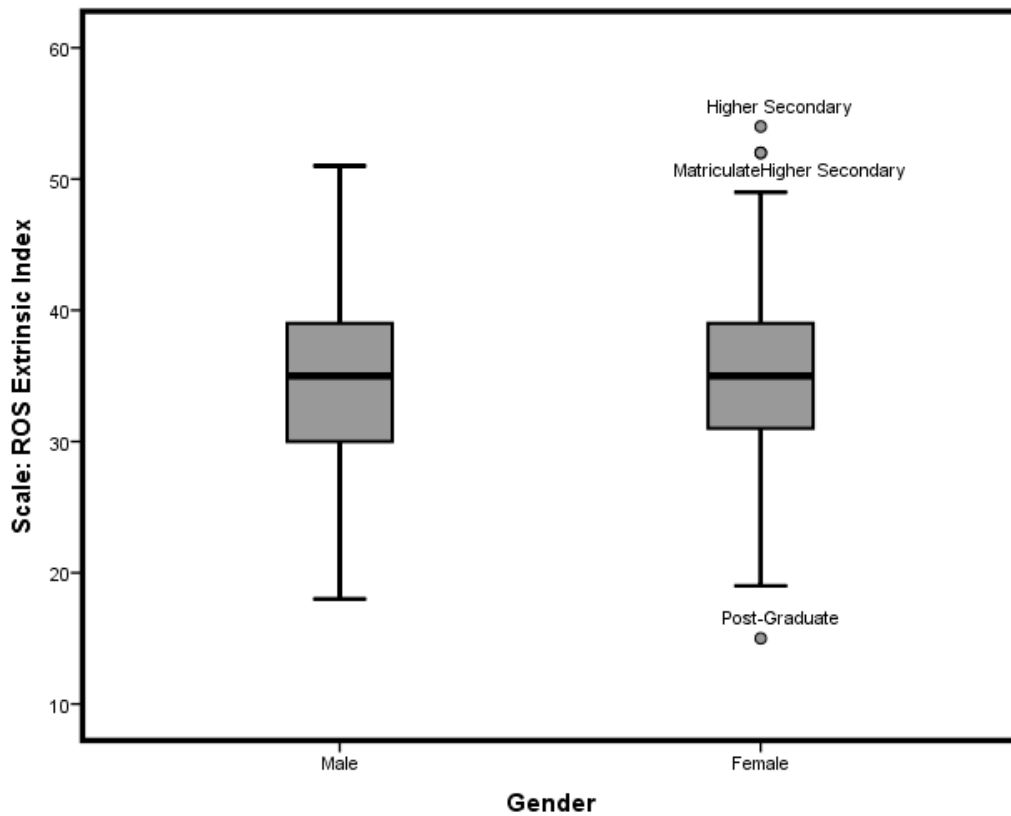
3.2.2.1 Extrinsic ROS Index Results

The Extrinsic ROS sub-scale has 11 items, each scored on a 5-point Likert scale. Adding up the scores on these items result in a score range of 11 to 55 for each respondent.

Table 3.2.21: Extrinsic ROS Index Statistics

	Male	Female	Total
Mean	34.94	34.91	34.92
5% Trimmed Mean	34.94	34.88	34.91
Median	35.00	35.00	35.00
Mode	37	37	37
Variance	42.146	41.301	41.619
Range	33	39	39
Interquartile Range	9	9	9
Minimum	18	15	15
Maximum	51	54	54

Figure 3.2.1: Box Plot- Extrinsic ROS Index Scores



The most common Extrinsic ROS Index score among the respondents was found to be 37 out of 55 and no difference was found between the genders on median extrinsic score at 35. As shown in Figure 3.2.21, there were a few outliers in the female sample, which caused the female sample to show a larger range value than the male sample (female = 39, male = 33). However, these were not significant enough to affect the overall mean value, as the mean (34.92) and 5% Trimmed Mean (34.91) values were almost equal. The minimum score was 15 and maximum was 54 out of 55. As seen in Figure 3.2.21, the position of the shaded portion of the box plot (IQR) implies that, in general, respondents were moderately extrinsic in their religious orientation.

3.2.2.2 Intrinsic ROS Index Results

The Intrinsic ROS sub-scale has 9 items, each scored on a 5-point Likert scale. Adding up the scores on these items results in a score range of 9 to 45 for each respondent.

Table 3.2.22: Intrinsic ROS Index Statistics

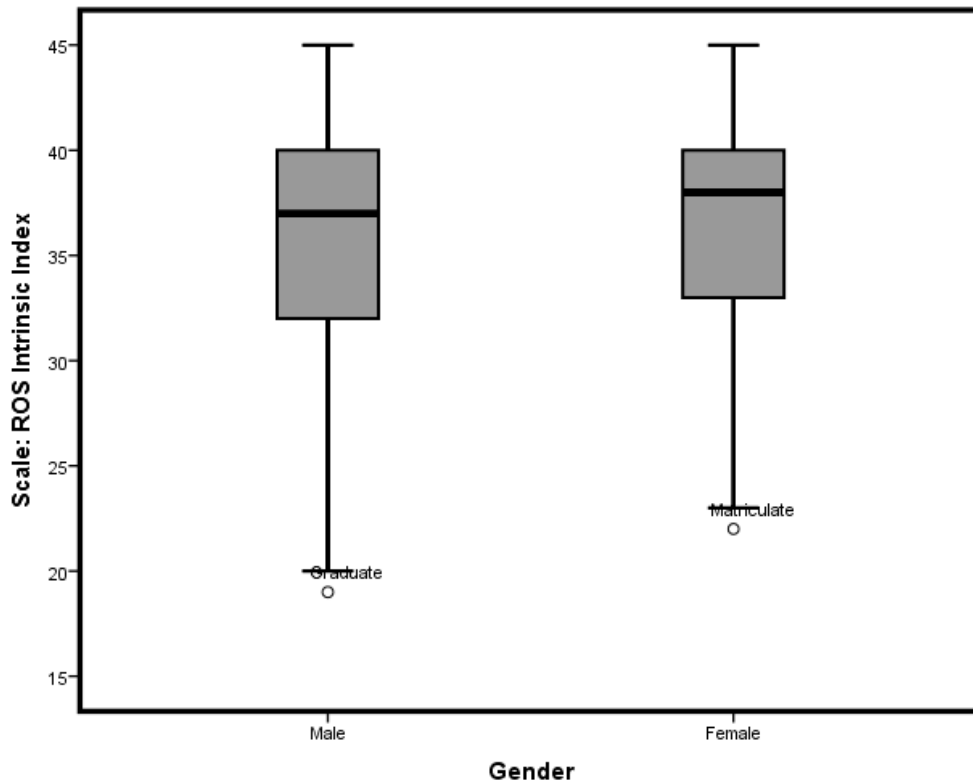
	Male	Female	Total
Mean	35.70	36.64	36.15
5% Trimmed Mean	35.97	36.83	36.41
Median	37.00	38.00	37.00
Mode	39	40	39
Variance	32.146	24.434	28.564
Range	26	23	26
Interquartile Range	8	7	7
Minimum	19	22	19
Maximum	45	45	45

The most common Intrinsic ROS Index scores among the respondents were found to be 39 and 40 out of 45 for male and female respondents respectively. Small differences were found between the genders on median intrinsic score (female = 39, male = 37), as well as mean values (female = 36.64, male = 35.70), indicating female respondents reported slightly higher levels of intrinsic religiosity.

However, as shown in Figure 3.2.22, the male sample reported a larger range of score values than the female sample (male = 26, female = 23). The male sample also showed higher variance (male = 32.146, female = 24.434), implying male responses were more polarized than female responses. The minimum score was 19 and maximum was 45 out of 45. As seen in Figure 3.2.22, the position of the shaded portion of the box

plot (IQR) implies that, in general, respondents tended to be highly intrinsic in their religious orientation.

Figure 3.2.2: Box Plot- Intrinsic ROS Index Scores



3.2.2.3 Total ROS Index Results

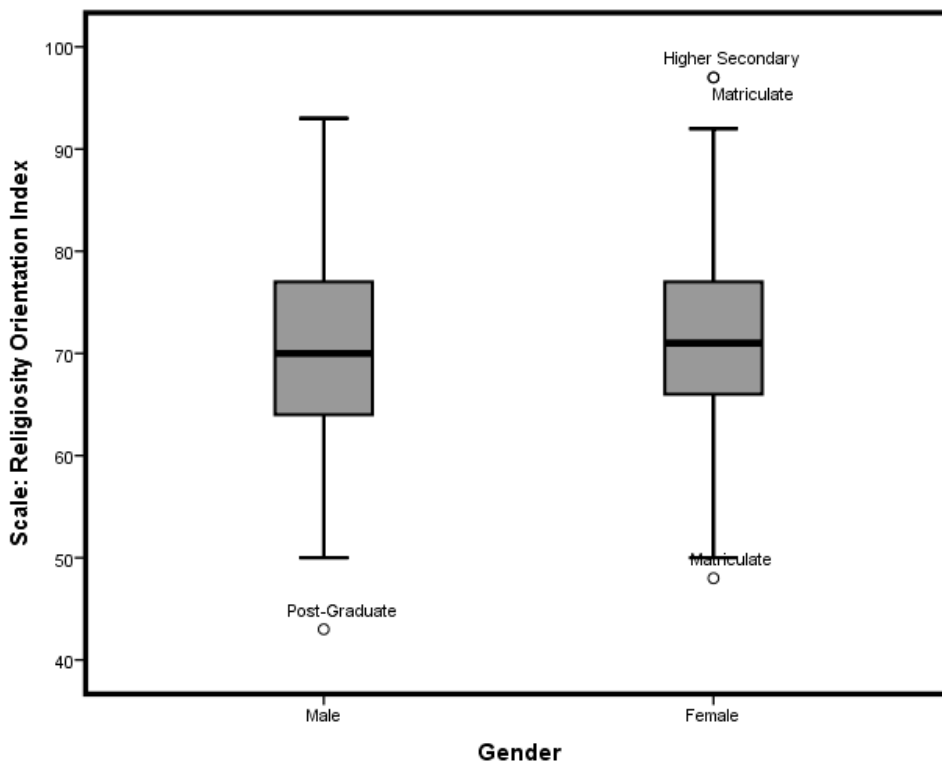
The total ROS Index is simply a summation of the Extrinsic and Intrinsic indexes. The total ROS Index has a score range of 20 to 100, as there are 20 items in the ROS as a whole.

The most common ROS scores among the respondents were found to be 77 and 70 out of 100 for male and female respondents respectively. A small difference was found between the genders on median ROS score (female = 71, male = 70) as well as the mean (female = 71.54, male = 70.64), indicating female respondents reported slightly higher levels of religiosity.

Table 3.2.23: ROS Total Index Statistics

	Male	Female	Total
Mean	70.64	71.54	71.07
5% Trimmed Mean	70.63	71.50	71.04
Median	70.00	71.00	71.00
Mode	77	70	77
Variance	77.922	80.297	79.049
Range	50	49	54
Interquartile Range	13	12	12
Minimum	43	48	43
Maximum	93	97	97

Figure 3.2.3: Box Plot- ROS Total Index Scores



However, as shown in Figure 3.2.23, the male sample reported a larger range of score values than the female sample (male = 50, female = 49) despite there being more outliers in the female sample. The minimum score was 43 and maximum was 97 out of

100. The position of the shaded portion of the box plot (IQR) implies that, in general, respondents tended to be moderate to high in their religious orientation.

3.2.3 Testing Differences in ROS Scores between Various Demographic Groups

Statistical tests were administered to test for differences between various demographic factors such as gender, age group, education level and occupation. The following are the results of the analysis.

3.2.3 (a) Differences between Genders

Mann-Whitney U-test was conducted to find out whether male and female respondents differ in their religiosity scores, that is, whether significant differences exist between the genders with regard to religiosity scores. From this analysis, it may be inferred that

- There is no significant difference between the genders with regard to the scores in the Extrinsic ROS sub-scale, $z = -0.158$, $p = 0.8875$. The effect size $r = -0.008$ indicates a very weak difference between the genders. However, male respondents (mean rank = 176.32) have slightly higher scores than females (mean rank = 174.62).
- There is no significant difference between the genders with regard to the scores in the Intrinsic ROS sub-scale, $z = 1.382$, $p = 0.167$. The effect size $r = -0.074$ indicates a very weak difference between the genders. However, male respondents (mean rank = 168.29) have lower scores

than females (mean rank = 183.22) implying females showed higher intrinsic religiosity than males.

- There is no significant difference between the genders with regard to the scores in the ROS total scale, $z = 0.960$, $p = 0.337$. The effect size $r=0.051$ indicates a very weak difference between the genders. However, male respondents (mean rank = 170.49) have lower scores than females (mean rank = 180.87) implying females showed higher religiosity than males.

3.2.3 (b) Differences between Age Groups

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents belonging to different age groups with regard to their religiosity scores. From this analysis, it may be inferred that

- Age of the respondent has a statistically significant effect on the score of the Extrinsic ROS sub-scale, $H(4) = 10.424$, $p = 0.034$. Also, Jonckheere-Terpstra test for ordered alternatives shows that $J = 19,899$, $z_j = - 2.471$, $p_j = 0.013$, $r_j = - 0.13$, indicating that there is a statistically significant trend of extrinsic religiosity decreasing with older age groups ($p_j < 0.05$).
- Age of the respondent has no significant effect on the score of the Intrinsic ROS sub-scale, $H(4) = 5.470$, $p = 0.242$.

- Age of the respondent has no significant effect on the score of the ROS total scale, $H(4) = 8.638$, $p = 0.071$.

3.2.3 (c) Differences between Education Levels

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents belonging to different education levels with regard to their religiosity scores. From this analysis, it may be inferred that

- The education level of the respondent has no statistically significant effect on the score of the Extrinsic ROS sub-scale, $H(4) = 9.196$, $p = 0.056$. However, Jonckheere-Terpstra test for ordered alternatives shows that $J = 19,660$, $z_j = - 2.761$, $p_j = 0.006$, $r_j = - 0.15$, indicating that there is a statistically significant trend of extrinsic religiosity decreasing with higher education levels ($p_j < 0.05$).
- The education level of the respondent has no significant effect on the score of the Intrinsic ROS sub-scale, $H(4) = 6.793$, $p = 0.147$.
- The education level of the respondent has a statistically effect on the score of the ROS total scale, $H(4) = 12.665$, $p = 0.013$. Further, Jonckheere-Terpstra test for ordered alternatives shows that $J = 19,314$, $z_j = - 3.088$, $p_j = 0.002$, $r_j = - 0.16$, indicating that there is a statistically significant trend of overall religiosity decreasing with higher education levels ($p_j < 0.05$).

3.2.3 (d) Differences between Occupations

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents belonging to different occupations with regard to their religiosity scores. From this analysis, it may be inferred that

- There is a statistically significant difference in the scores on the Extrinsic ROS sub-scale between respondents with different occupations, $H(5) = 12.876$, $p = 0.025$ ($p < 0.05$).
- There is a statistically significant difference in the scores on the Intrinsic ROS sub-scale between respondents with different occupations, $H(5) = 20.486$, $p = 0.001$ ($p < 0.05$).
- There is no significant difference in the scores of the ROS total scale between respondents with different occupations, $H(5) = 8.142$, $p = 0.149$ ($p > 0.05$).

3.3 Results of the Mizo Consumer Behaviour Questionnaire: Variable-wise Analysis and Interpretations

With guidance from the research supervisor, a set of questions was developed by the researcher to find out the preferences and behaviour of Mizo consumers with regards to their consumption of clothing. These questions were framed following face-to-face interviews with 11 members of the target population, that is, members of the Kristian Thalai Pawl (KTP) living in Aizawl city. These interactions provided valuable insights as to how the questionnaire regarding clothes buying behaviour should be framed. The final questionnaire consisted of thirty-eight items, out of which six were queries about the demographic profile of the respondent.

Except for the demographic questions, most items in the questionnaire are measured on 5-point rating scales which, depending on the type of query, are as follows:

1 = Strongly Disagree	...	5 = Strongly Agree
1 = Never	...	5 = Always
1 = Not At All	...	5 = Definitely/Very
1 = Rarely	...	5 = Almost Weekly

The demographic information has been presented in the first part of this chapter. The following is a detailed report of the consumer behaviour data collected from young consumers in Aizawl city.

3.3.1 Compulsion to Shop

Table 3.3.1.1: Compulsion to Shop-1

How often do you feel the need to shop for the clothes you wear to church?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Rarely	12	10	22	3.4	2.9	6.3
Not Too Often	117	43	160	33.4	12.3	45.7
Occasionally	46	97	143	13.1	27.7	40.9
Very Often	5	15	20	1.4	4.3	5.7
Almost Weekly	1	4	5	0.3	1.1	1.4
Total	181	169	350	51.7	48.3	100

As shown in Table 3.3.1.1, 86.6% responded with ‘Not Too Often’ or ‘Occasionally’ when asked how often they felt the need to shop for the clothes they wear to church. Only a miniscule 1.4 % replied ‘Almost Weekly’. Figure 3.3.1.1 shows that the median score for female respondents (median = 3) is higher than for male respondents (median = 2), implying that females felt the need to shop more often than males in this study.

Figure 3.3.1.1: Box Plot- Compulsion to Shop-1

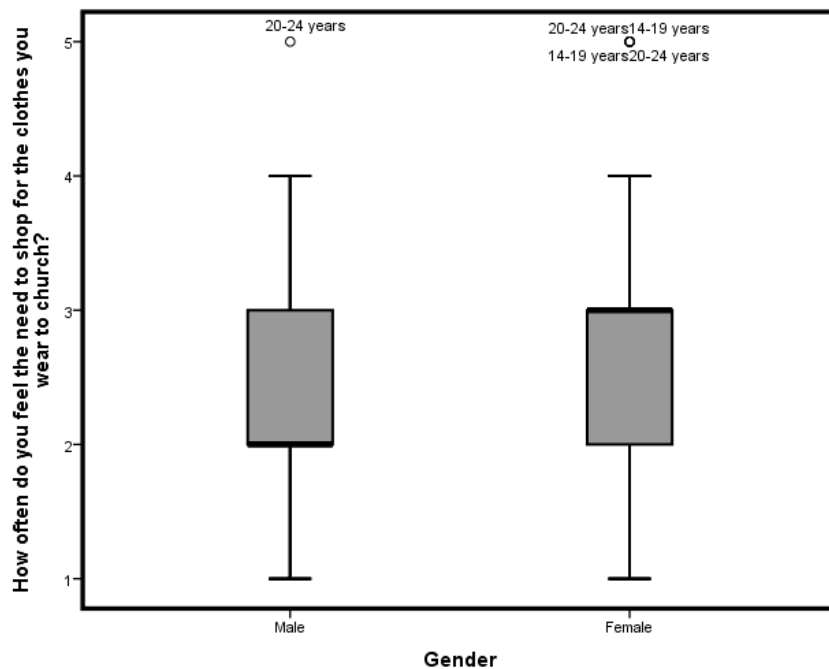
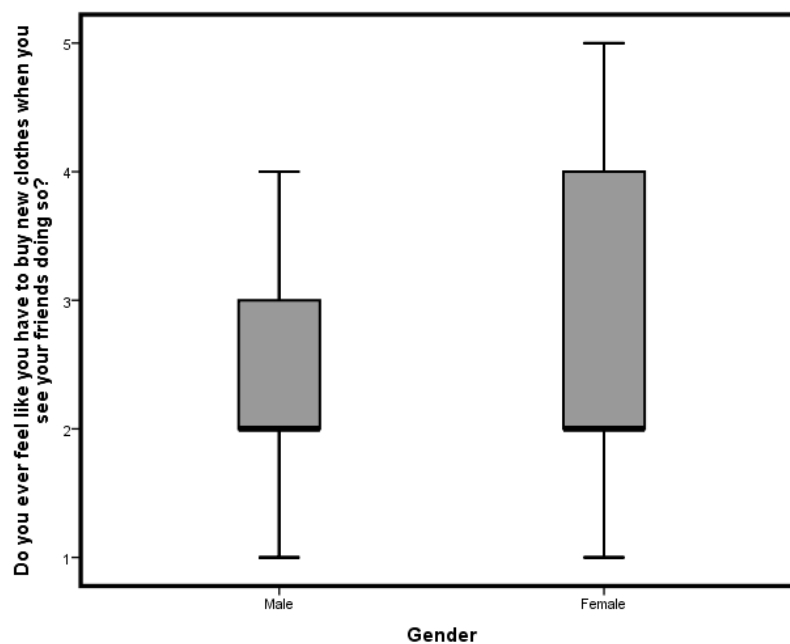


Table 3.3.1.2: Compulsion to Shop-2

Do you ever feel like you have to buy new clothes when you see your friends doing so?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Not At All	45	33	78	12.9	9.4	22.3
Not Really	87	67	154	24.9	19.1	44.0
Can't Say	8	13	21	2.3	3.7	6.0
Occasionally	41	54	95	11.7	15.4	27.1
Definitely	0	2	2	0	0.6	0.6
Total	181	169	350	51.7	48.3	100

Table 3.3.1.2 shows that 27.1% of all respondents ‘Occasionally’ felt like buying new clothes after seeing their friends do so while 66.3% responded negatively, indicating they did not feel the need to shop like their friends. Figure 3.3.1.2 below shows that the median is similar for both genders at median = 2. However, the female group shows a wider inter-quartile range than the male group, indicating female responses tended to be more polarized than male responses to this query.

Figure 3.3.1.2: Box Plot- Compulsion to Shop-2



3.3.2 Frequency of Shopping

Table 3.3.2.1: Frequency of Shopping- Christmas and New Year

How often do you shop for clothes during Christmas and New Year?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Never	2	2	4	0.6	0.6	1.1
Rarely	35	20	55	10.0	5.7	15.7
Sometimes	82	62	144	23.4	17.7	41.1
Often	33	40	73	9.5	11.4	20.9
Always	29	45	74	8.3	12.8	21.1
Total	181	169	350	51.7	48.3	100.0

Table 3.3.2.1 shows that only 1.1% of the respondents ‘Never’ shopped for church clothes during Christmas and New Year while 21.1% ‘Always’ shopped. 62% of all respondents had a moderate frequency (‘Sometimes’ or ‘Often’) of festive shopping as can be inferred from the table. Figure 3.3.2.1 shows that female respondents have a higher median (median = 4) as compared to males (median = 3) and also a much wider range of scores.

Figure 3.3.2.1: Box Plot- Frequency of Shopping- Christmas and New Year

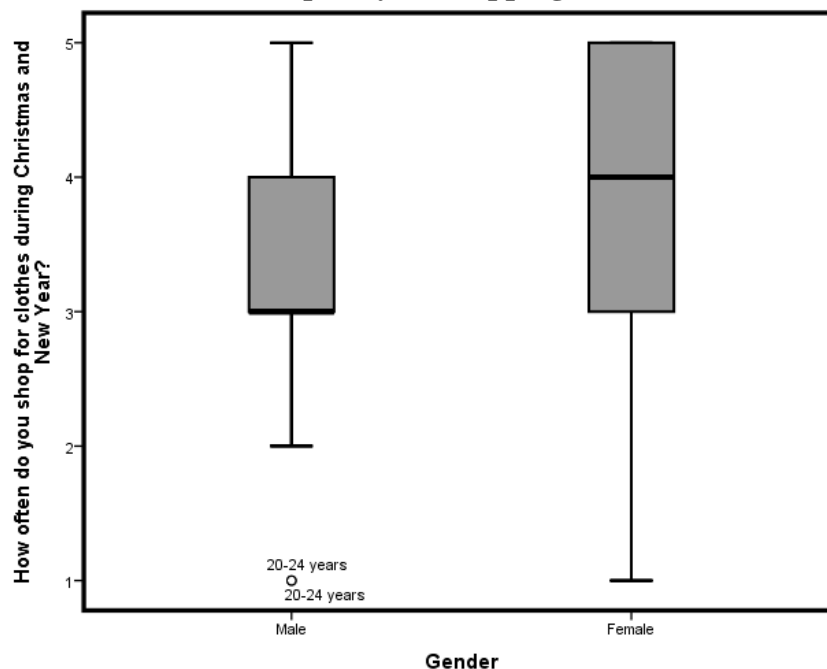


Table 3.3.2.2: Frequency of Shopping- Church Festivals

How often do you shop for clothes during church festivals?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Never	40	17	57	11.4	4.9	16.3
Rarely	85	51	136	24.3	14.6	38.9
Sometimes	45	71	116	12.8	20.3	33.1
Often	7	21	28	2.0	6.0	8.0
Always	4	9	13	1.1	2.6	3.7
Total	181	169	350	51.7	48.3	100.0

Table 3.3.2.2 shows that more than 55% of respondents hardly ever shopped for church clothes during other church festivals. Meanwhile, Figure 3.3.2.2 below shows that there are some outliers in both the gender groups and that the female group median (median = 3) is higher than the male group median (median = 2).

Figure 3.3.2.2: Box Plot- Frequency of Shopping- Church Festivals

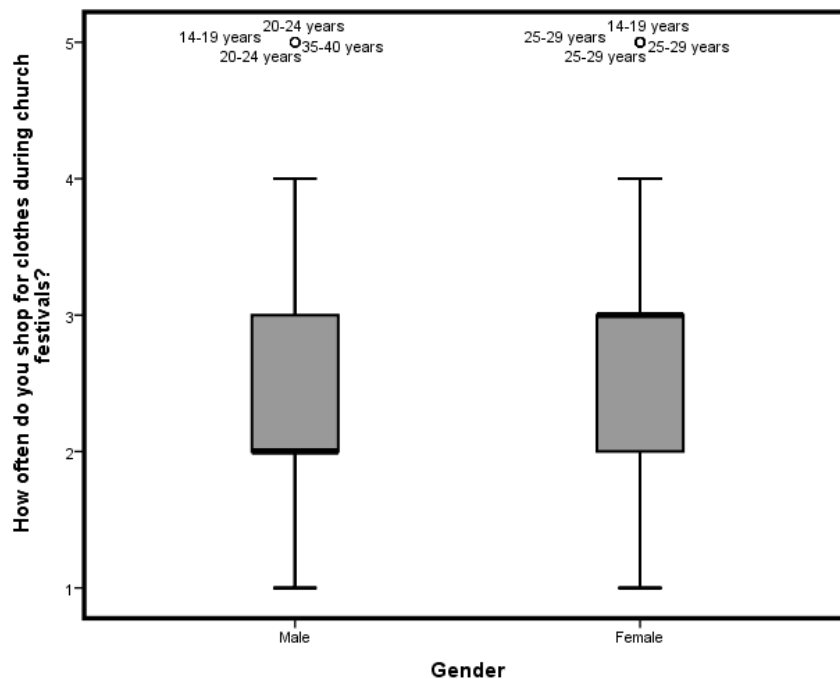


Table 3.3.2.3: Frequency of Shopping- Youth Conferences and Meets

How often do you shop for clothes during youth conferences / meets?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Never	41	19	60	11.7	5.4	17.1
Rarely	62	45	107	17.7	12.9	30.6
Sometimes	60	59	119	17.1	16.9	34.0
Often	11	25	36	3.1	7.1	10.3
Always	7	21	28	2.0	6.0	8.0
Total	181	169	350	51.7	48.3	100.0

Table 3.3.2.3 shows that while only 18.3% of all respondents ‘Often’ or ‘Always’ shopped for clothes when church youth conferences or meets are held, 17.1% never did so. Further, Figure 3.3.2.3 shows that females shopped more frequently than males in the study since median = 3 for the female group is higher than the male group median = 2. The female IQR also indicates that females responses were more varied than male responses.

Figure 3.3.2.3:Box Plot-Frequency of Shopping-Youth Conferences&Meets

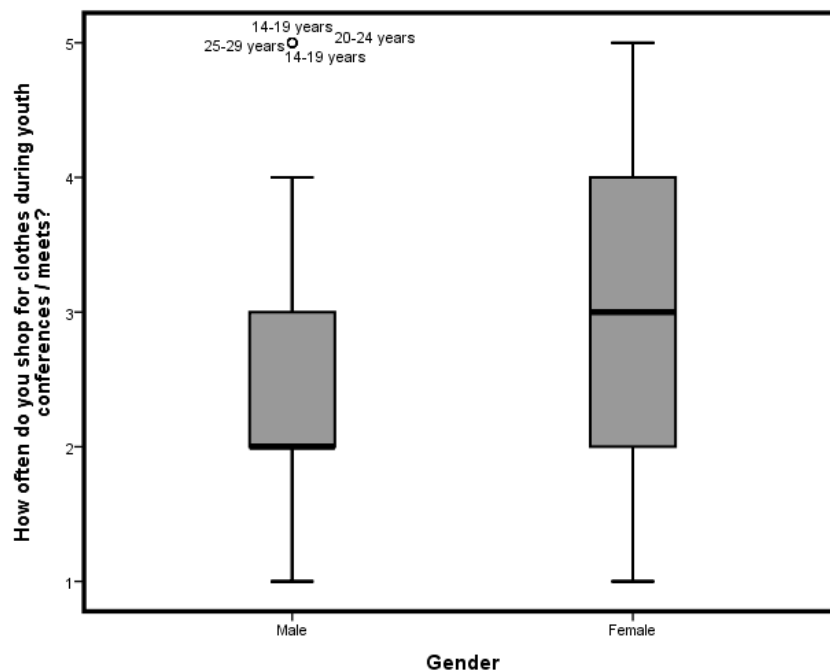
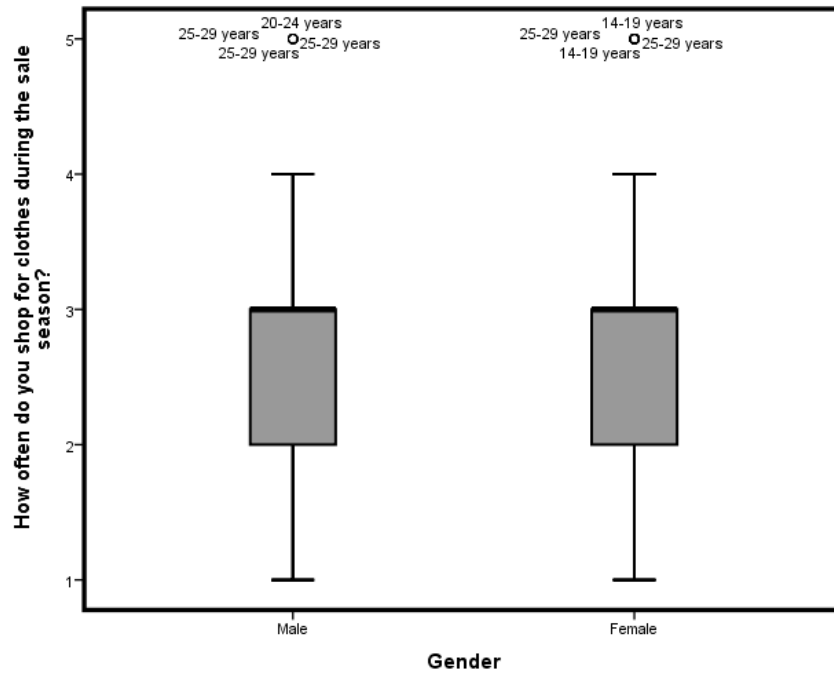


Table 3.3.2.4: Frequency of Shopping- Sale Season

How often do you shop for clothes during the sale season?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Never	26	13	39	7.4	3.7	11.1
Rarely	62	38	100	17.7	10.9	28.6
Sometimes	66	78	144	18.9	22.3	41.1
Often	22	29	51	6.3	8.3	14.6
Always	5	11	16	1.4	3.1	4.6
Total	181	169	350	51.7	48.3	100.0

Table 3.3.2.4 shows that 41.1% of respondents ‘Sometimes’ shopped for clothes during sale seasons. While only 4.6% ‘Always’ shopped, 11.1% ‘Never’ shopped during sale seasons. Figure 3.3.2.4 below shows that the median (3) and range is the same for both gender groups, with a few outliers present in both groups.

Figure 3.3.2.4: Box Plot- Frequency of Shopping- Sale Season



3.3.3 Attitude towards Pre-Purchase Advice/ Consultation

Table 3.3.3.1: Importance of Others' Opinion/Approval

How important is others' opinion/approval of your choice of church attire?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Not At All Important	21	22	43	6.0	6.3	12.3
Not Really	76	57	133	21.7	16.3	38.0
Can't Say	11	5	16	3.1	1.4	4.6
Somewhat Important	63	79	142	18.0	22.6	40.6
Very Important	10	6	16	2.9	1.7	4.6
Total	181	169	350	51.7	48.3	100.0

Table 3.3.3.1 above shows that 45.2% of the sample considered others' opinion/ approval of their choice of church attire to be important to them. On the other hand, 50.3% did not think others' opinion to be important. The median scores differ between males and females in the study (female = 4, male = 2) showing females placed more importance on others' opinion than males in the study.

Figure 3.3.3.1: Box Plot- Importance of Others' Opinion/Approval

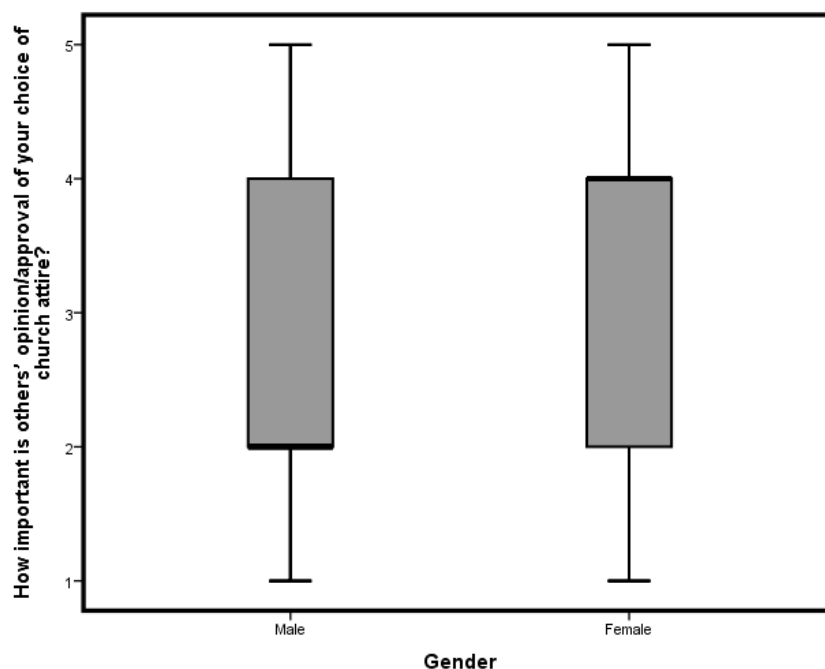


Table 3.3.3.2: Pre-Purchase Advice from Friends and Colleagues

How often do you consult friends, classmates and colleagues before buying church clothes?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Never	47	26	73	13.4	7.4	20.9
Rarely	99	83	182	28.3	23.7	52.0
Sometimes	8	15	23	2.3	4.3	6.6
Often	23	40	63	6.6	11.4	18.0
Always	4	5	9	1.1	1.4	2.6
Total	181	169	350	51.7	48.3	100.0

As shown in Table 3.3.3.2, while 72.9% of the sample was not inclined to seek pre-purchase advice from friends and colleagues, only 27.1% per cent did so. While the median score is the same for both genders at median = 2, the female group showed a much higher inclination for advice as shown by the inter-quartile range in Figure 3.3.3.2 below.

Figure 3.3.3.2: Box Plot- Pre-Purchase Advice from Friends and Colleagues

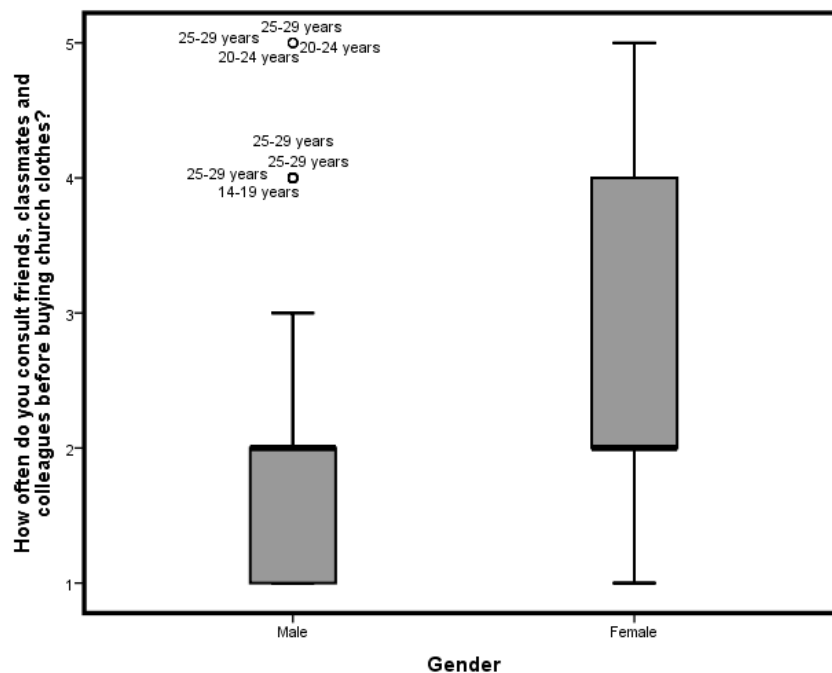
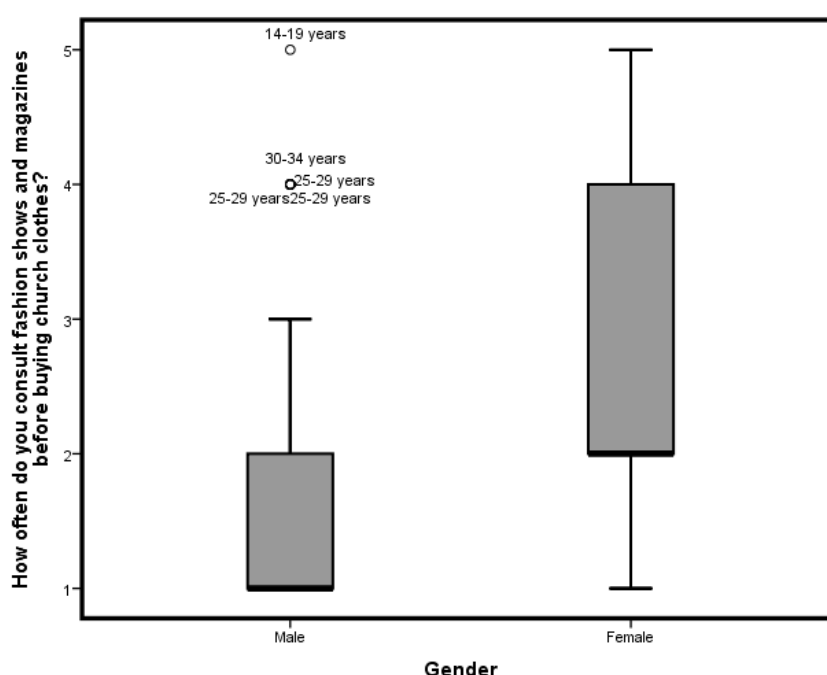


Table 3.3.3.3: Pre-Purchase Consult with Fashion Shows and Magazines

How often do you consult fashion shows and magazines before buying church clothes?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Never	97	34	131	27.7	9.7	37.4
Rarely	69	68	137	19.7	19.4	39.1
Sometimes	7	23	30	2.0	6.6	8.6
Often	7	42	49	2.0	12.0	14.0
Always	1	2	3	0.3	0.6	0.9
Total	181	169	350	51.7	48.3	100.0

As seen in Table 3.3.3.3, 76.5% showed little to no interest in consulting fashion shows and magazines while a miniscule 0.9% ‘Always’ did so. The medians (female = 2, male =1) show that females were more inclined to consult fashion media. The female inter-quartile range is also wider, indicating female responses were more polarized than male responses.

Figure 3.3.3.3: Box Plot-Pre-Purchase Consult with Fashion Shows and Magazines



3.3.4 Influence of Others

Table 3.3.4.1: Influence of the Church

Do the advisory and instructions from church officials (elders, pastors, priests, etc.) influence your fashion choice regarding formal church attire?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Not at all	14	10	24	4.0	2.9	6.9
Not Really	42	27	69	12.0	7.7	19.7
Neutral	27	23	50	7.7	6.6	14.3
Somewhat	65	67	132	18.6	19.1	37.7
Definitely	33	42	75	9.4	12	21.4
Total	181	169	350	51.7	48.3	100.0

Table 3.3.4.1 shows that 59.1% of the sample was influenced by the advisory and instructions from church officials (elders, pastors, priests, etc.) regarding formal church attire, while 26.6% was not. The median is the same for both genders at median = 4, showing the church has much influence on formal attire. This influence appears to be more apparent in the female group as the variance is smaller than the male group variance.

Figure 3.3.4.1: Box Plot- Influence of the Church

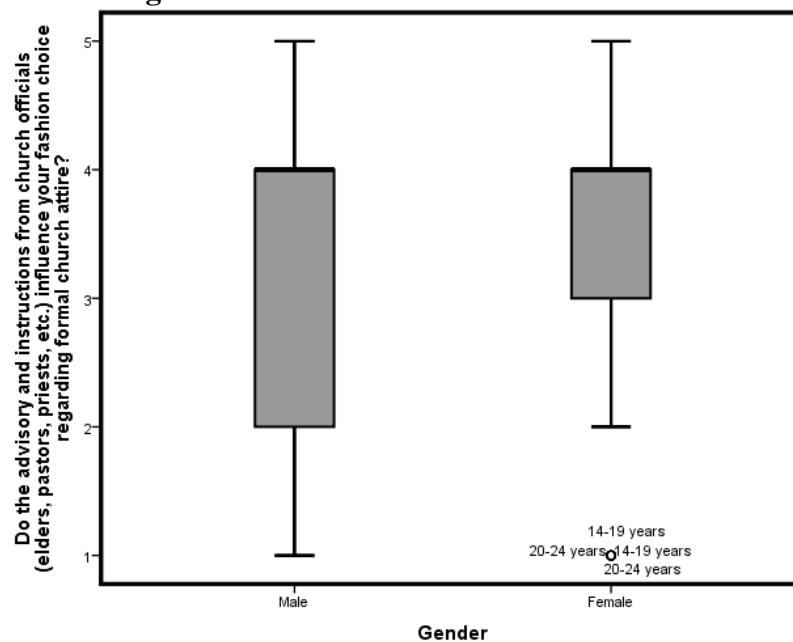


Table 3.3.4.2: Influence of Friends and Colleagues

Do friends, classmates and colleagues influence your fashion choice regarding formal church attire?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Not at all	29	21	50	8.3	6.0	14.3
Not Really	83	73	156	23.7	20.9	44.6
Neutral	29	25	54	8.3	7.1	15.4
Somewhat	33	46	79	9.4	13.1	22.6
Definitely	7	4	11	2.0	1.1	3.1
Total	181	169	350	51.7	48.3	100.0

Table 3.3.4.2 shows that 58.9% of the respondents were not influenced by friends and colleagues regarding their choice of formal church attire compared to 25.6% who were influenced. The box plot in Figure 3.3.4.2 shows that median = 2 for the total sample studied, while female responses were more varied than male responses.

Figure 3.3.4.2: Box Plot- Influence of Friends and Colleagues

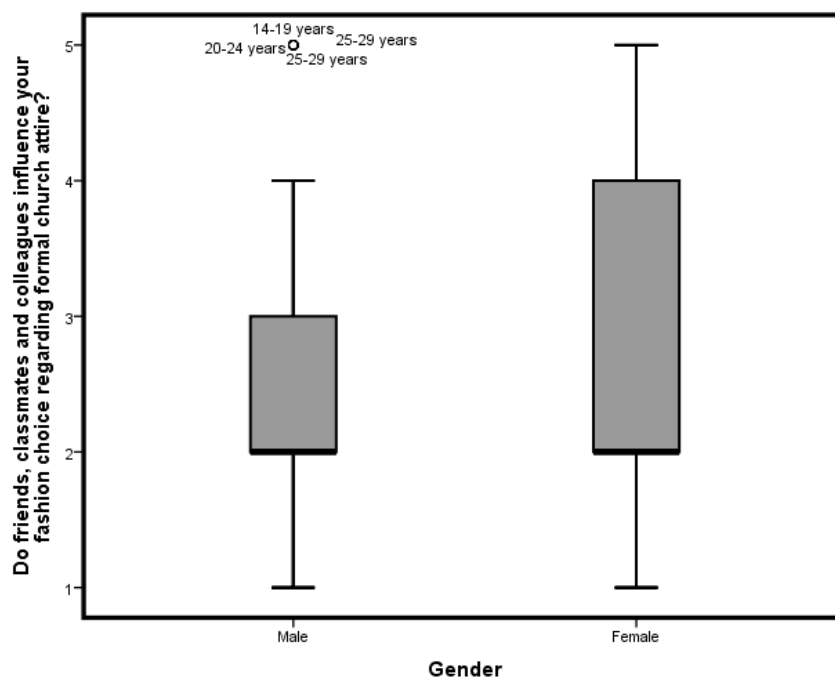
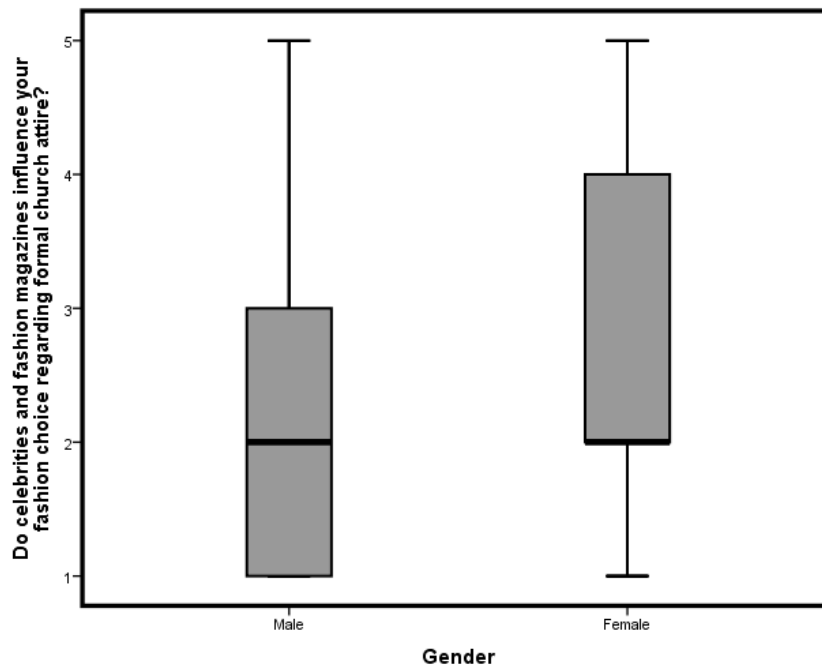


Table 3.3.4.3: Influence of Celebrities and Fashion Magazines

Do celebrities and fashion magazines influence your fashion choice regarding formal church attire?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Not at all	67	38	105	19.1	10.9	30.0
Not Really	66	61	127	18.9	17.4	36.3
Neutral	20	21	41	5.7	6.0	11.7
Somewhat	24	41	65	6.9	11.7	18.6
Definitely	4	8	12	1.1	2.3	3.4
Total	181	169	350	51.7	48.3	100.0

As shown in Table 3.3.4.3, 66.3% of the respondents were not influenced while 22% were influenced by celebrities and fashion magazines. Figure 3.3.4.3 shows that while the median = 2 is the same for all respondents, females were more inclined to report higher scores, as indicated by the Interquartile range.

Figure 3.3.4.3: Box Plot- Influence of Celebrities and Fashion Magazines



3.3.5 Attitudes towards Shopping Assistance

Table 3.3.5.1: Shopping Assistance Preference

Who among the following do you most prefer for shopping assistance?						
	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Own Companions	109	124	233	31.2	35.4	66.6
Store Owner/Manager	2	0	2	0.6	0	0.6
Salespersons	7	3	10	2.0	0.9	2.9
No Help	63	42	105	18.0	12.0	30.0
Total	181	169	350	51.7	48.3	100

As shown in Table 3.3.5.1, the majority (66.6 %) of the sample preferred to have their own companions to help them shop while 30% did not want help at all. Only 3.5% responded that they most prefer store owners, managers and salespersons.

Figure 3.3.5.1: Pie Chart- Shopping Assistance Preference

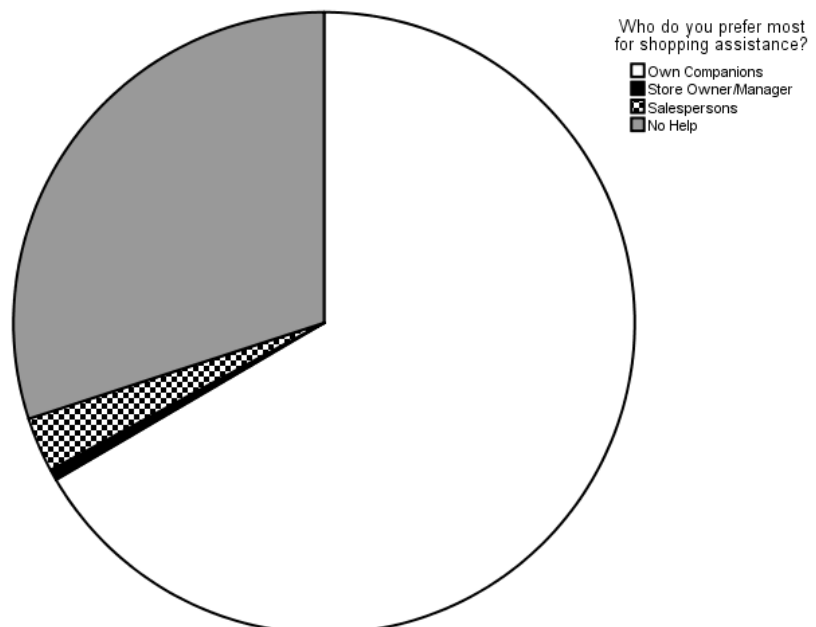


Table 3.3.5.2: Attitude towards Help from Salespersons

Do you agree with the statement- I value the input of salespersons . (I appreciate their help)?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	6	8	14	1.7	2.3	4.0
Disagree	27	37	64	7.7	10.6	18.3
Neutral	32	19	51	9.1	5.4	14.6
Agree	90	85	175	25.7	24.3	50.0
Strongly Agree	26	20	46	7.4	5.7	13.1
Total	181	169	350	51.7	48.3	100.0

Table 3.3.5.2 shows that 63.1% of the respondents valued the input of salespersons while 22.3% did not. The median score is high at median = 4 for all respondents. The female IQR is wider than male IQR, indicating female responses were more varied than male responses as seen in Figure 3.3.5.2. This implies that males appreciated salespersons more than female shoppers.

Figure 3.3.5.2: Box Plot- Attitude towards Help from Salespersons

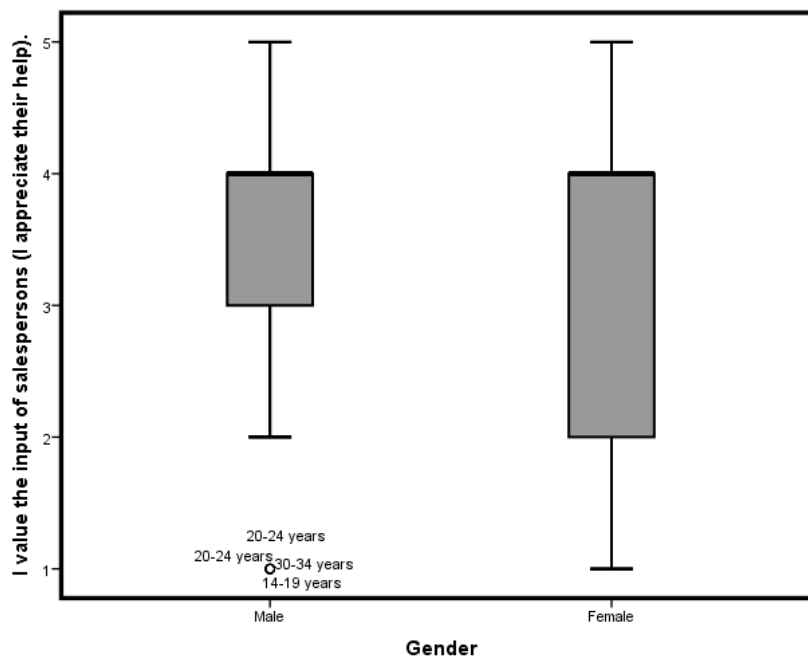


Table 3.3.5.3: Opinion about Salespersons

Do you agree with the statement- Salespersons are annoying?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Agree	7	3	10	2.0	0.9	2.9
Agree	21	36	57	6.0	10.3	16.3
Neutral	24	26	50	6.9	7.4	14.3
Disagree	70	53	123	20.0	15.1	35.1
Strongly Disagree	59	51	110	16.8	14.6	31.4
Total	181	169	350	51.7	48.3	100.0

Table 3.3.5.3 shows that 66.5% of respondents did not find salespersons annoying while 19.2% found them annoying. Reverse scoring is used for this item as the statement is posed in a negative way. The median score is 4 for the entire sample, showing respondents did not find salespersons annoying in general.

Figure 3.3.5.3: Box Plot- Opinion about Salespersons

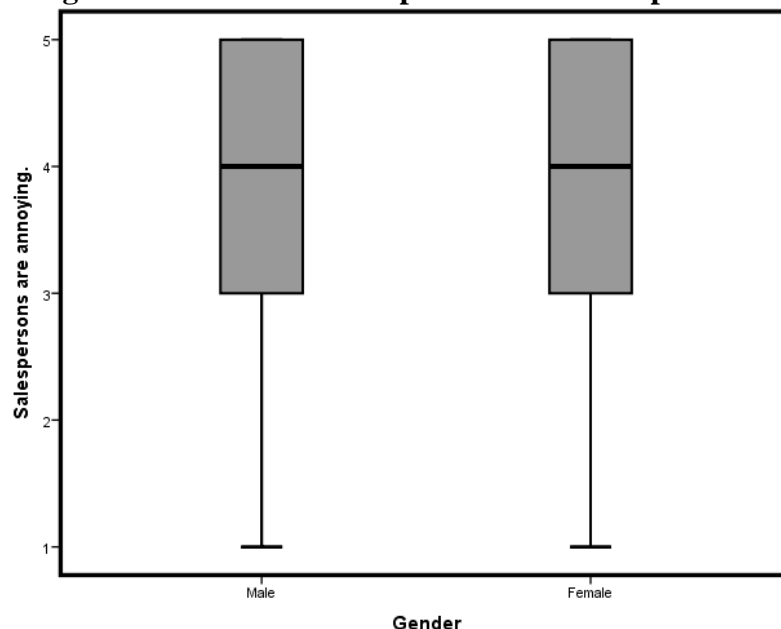


Table 3.3.5.4: Trust in Salespersons

Do you agree with the statement- Salespersons give me truthful advice?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	5	8	13	1.4	2.3	3.7
Disagree	46	60	106	13.1	17.1	30.3
Neutral	52	37	89	14.9	10.6	25.4
Agree	77	64	141	22.0	18.3	40.3
Strongly Agree	1	0	1	0.3	0	0.3
Total	181	169	350	51.7	48.3	100.0

Table 3.3.5.4 shows that while 40.6% of the respondents found salespersons to be trustworthy, 34 percent did not and 25.4% were undecided. The median score is 3 for all respondents as shown in Figure 3.3.5.4.

Figure 3.3.5.4: Box Plot- Trust in Salespersons

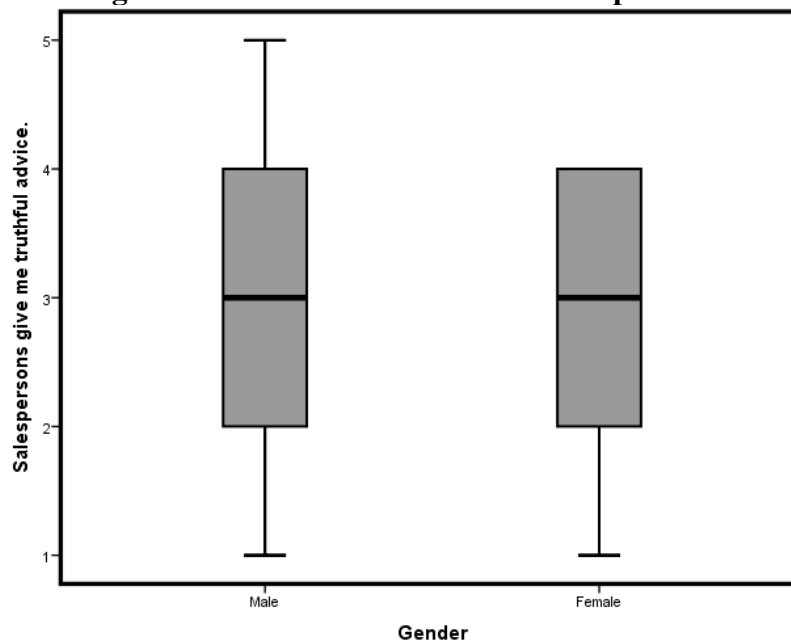


Table 3.3.5.5: Distrust for Salespersons

Do you agree with the statement- Salespersons say anything, as long as they make their sale?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Agree	35	46	81	10.0	13.1	23.1
Agree	99	97	196	28.3	27.7	56.0
Neutral	32	17	49	9.1	4.9	14.0
Disagree	13	8	21	3.7	2.3	6.0
Strongly Disagree	2	1	3	0.6	0.3	0.9
Total	181	169	350	51.7	48.3	100.0

Table 3.3.5.5 shows that 79.1% of the respondents did not trust salespersons while only 6.9% trusted them. Reverse scoring is used for this item as the statement is posed in a negative way. The median score is 2 for both genders, with a few outliers in the both groups.

Figure 3.3.5.5: Box Plot- Distrust for Salespersons

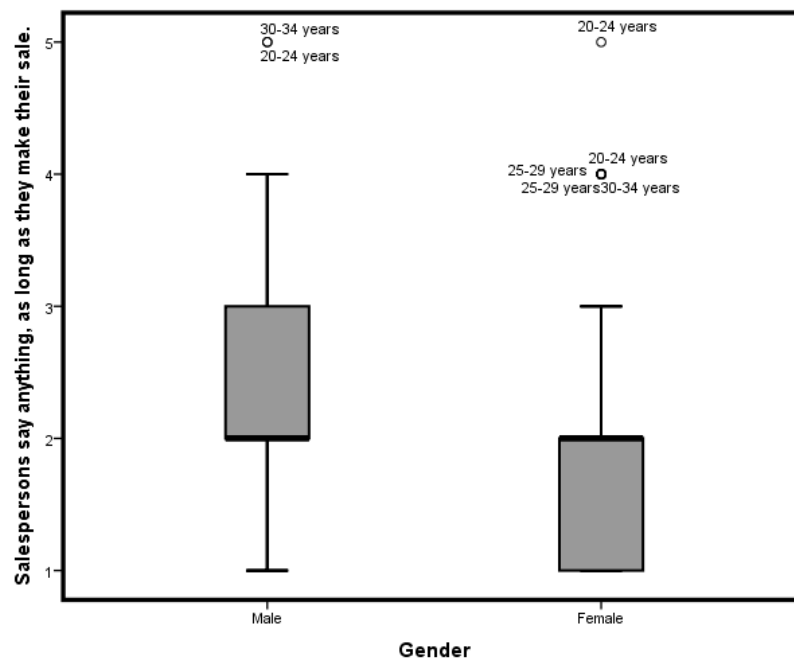
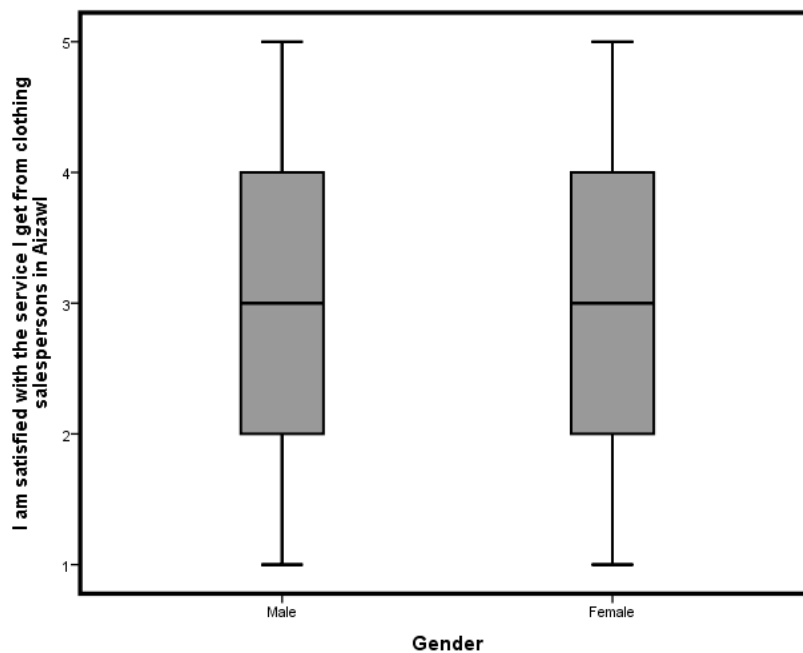


Table 3.3.5.6: Satisfaction with Salespersons

Do you agree with the statement- I am satisfied with the service I get from clothing salespersons in Aizawl?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	12	12	24	3.4	3.4	6.9
Disagree	43	55	98	12.3	15.7	28.0
Neutral	63	53	116	18.0	15.1	33.1
Agree	57	43	100	16.3	12.3	28.6
Strongly Agree	6	6	12	1.7	1.7	3.4
Total	181	169	350	51.7	48.3	100.0

Table 3.3.5.6 shows that while 32% of the respondents were satisfied with the service of salespersons in Aizawl, 34.9% were not. The rest 33.1% responded ‘Neutral’ to the query. The median score is 3 for both gender groups, showing respondents were moderately satisfied.

Figure 3.3.5.6: Box Plot- Satisfaction with Salespersons



3.3.6 Tendency for Conspicuous/ Pompous Dressing

Table 3.3.6.1: Tendency for Conspicuous/ Pompous Dressing-1

Do you agree with the statement- It is important that my clothes match with my shoes, bags, makeup and other accessories?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	8	10	18	2.3	2.9	5.1
Disagree	44	36	80	12.6	10.3	22.9
Neutral	34	18	52	9.8	5.1	14.9
Agree	84	90	174	24.0	25.7	49.7
Strongly Agree	11	15	26	3.1	4.3	7.4
Total	181	169	350	51.7	48.3	100.0

Table 3.3.6.1 shows that 57.1% of all respondents felt that matching their outfits with their accessories was important while 28% did not feel so. The remaining 14.9% were undecided. The median for both groups is 4, implying respondents placed moderate to high importance on matching outfits with accessories.

Figure 3.3.6.1: Box Plot- Tendency for Conspicuous/ Pompous Dressing-1

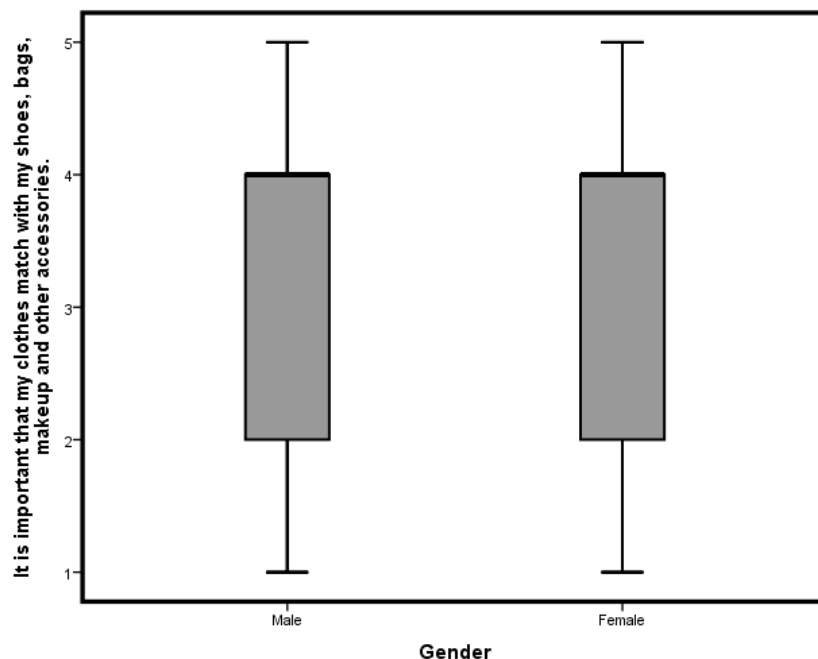


Table 3.3.6.2: Tendency for Conspicuous/ Pompous Dressing-2

Do you agree with the statement- I like to plan for, and wear, outfits that impress others?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	14	8	22	4.0	2.3	6.3
Disagree	67	67	134	19.1	19.1	38.3
Neutral	26	22	48	7.4	6.3	13.7
Agree	69	66	135	19.7	18.9	38.6
Strongly Agree	5	6	11	1.4	1.7	3.1
Total	181	169	350	51.7	48.3	100.0

Table 3.3.6.2 shows that while 44.6% of all respondents did not agree to the given statement, 41.7% liked to impress others with their outfits. The median score is 3 for both genders as shown in Figure 3.3.6.2 below.

Figure 3.3.6.2: Box Plot- Tendency for Conspicuous/ Pompous Dressing-2

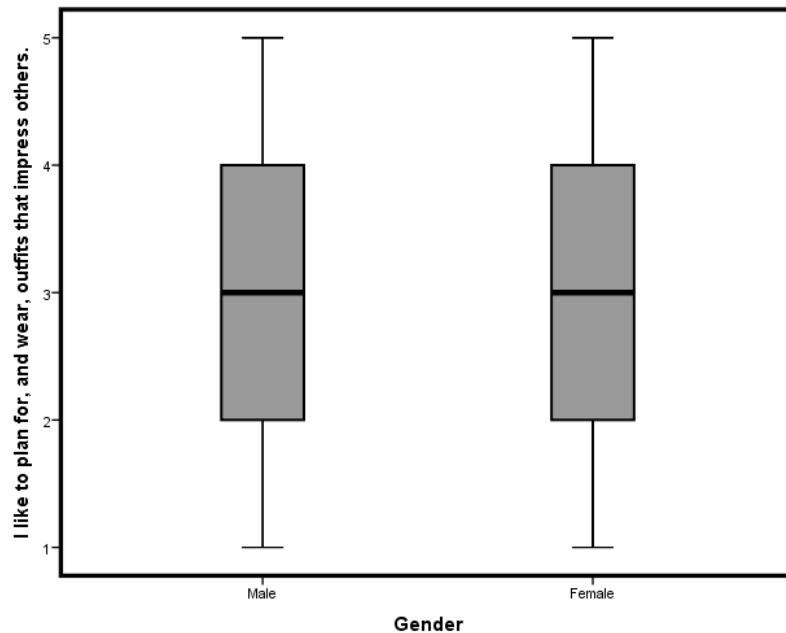


Table 3.3.6.3: Tendency for Conspicuous/ Pompous Dressing-3

Do you agree with the statement- It is paramount that my clothing reflects my personal taste and style?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	7	2	9	2.0	0.6	2.6
Disagree	44	43	87	12.6	12.3	24.9
Neutral	25	16	41	7.1	4.6	11.7
Agree	89	90	179	25.4	25.7	51.1
Strongly Agree	16	18	34	4.6	5.1	9.7
Total	181	169	350	51.7	48.3	100.0

As seen in Table 3.3.6.3 above, 60.8% of all respondents agreed to the statement- *It is paramount that my clothing reflects my personal taste and style*- while 27.5% did not. The median score is high at median = 4 for both genders.

Figure 3.3.6.3: Box Plot- Tendency for Conspicuous/ Pompous Dressing-3

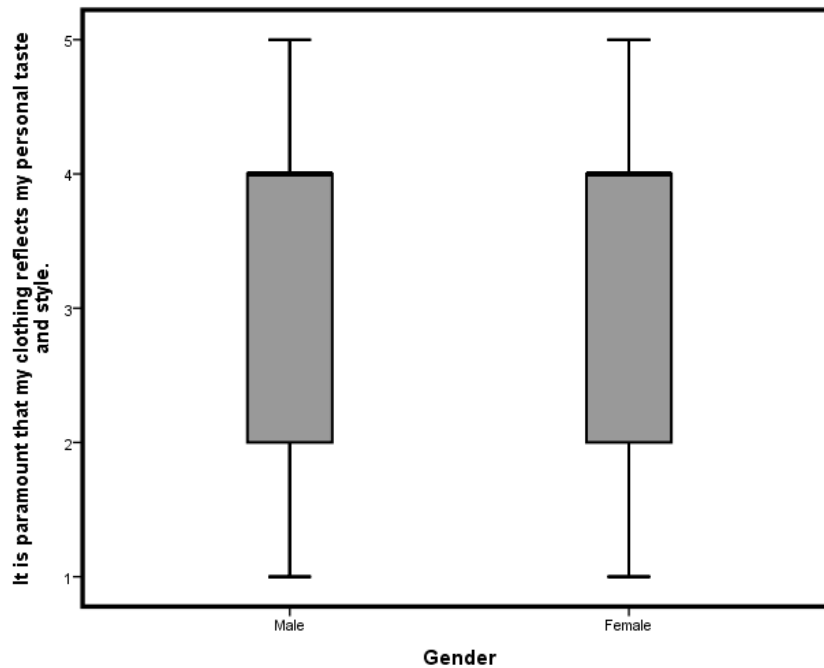
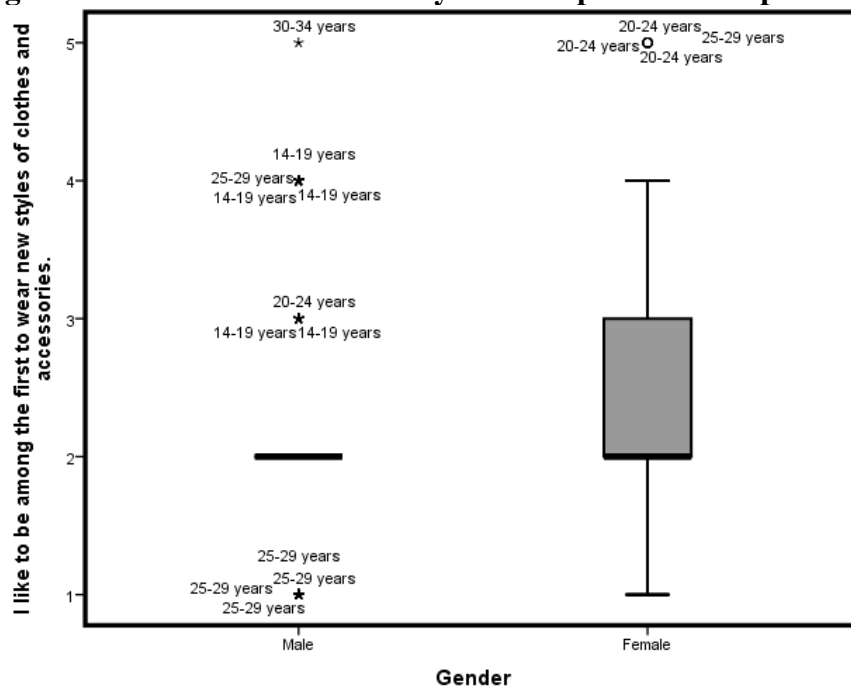


Table 3.3.6.4: Tendency for Conspicuous/ Pompous Dressing-4

Do you agree with the statement- I like to be among the first to wear new styles of clothes and accessories?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	42	38	80	12.0	10.9	22.9
Disagree	107	86	193	30.6	24.6	55.1
Neutral	11	19	30	3.1	5.4	8.6
Agree	20	21	41	5.7	6.0	11.7
Strongly Agree	1	5	6	0.3	1.4	1.7
Total	181	169	350	51.7	48.3	100.0

Table 3.3.6.4 shows that while 78% did not show much concern for being the first to wear new styles, 13.4% of the sample liked to be trendsetters. As seen in Figure 3.3.6.4, coupled with some outliers and extreme scores (denoted by *), there were marked differences between the genders even though the median score is the same at median = 2. Except for the few outliers and extreme scores, most male respondents disagreed with the given statement.

Figure 3.3.6.4: Box Plot- Tendency for Conspicuous/ Pompous Dressing-4



3.3.7 Tendency to Complain

Table 3.3.7.1: Satisfaction with Merchandise Available in Aizawl

Do you agree with the statement- I am satisfied with the merchandise I get from clothing stores in Aizawl?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	3	10	13	0.8	2.9	3.7
Disagree	38	37	75	10.9	10.6	21.4
Neutral	22	31	53	6.3	8.9	15.1
Agree	68	63	131	19.4	18.0	37.4
Strongly Agree	50	28	78	14.3	8.0	22.3
Total	181	169	350	51.7	48.3	100.0

Table 3.3.7.1 shows that 59.7% of respondents were satisfied with the clothing merchandise available in Aizawl while 25.1% were not. While the median score for both genders is the same at median = 4, Figure 3.3.7.1 shows that in general, more females scored lower than males, as shown by the position of the shaded IQR box, implying females tended to be less satisfied with the stores in Aizawl than males.

Figure 3.3.7.1: Box Plot- Satisfaction with Merchandise Available in Aizawl

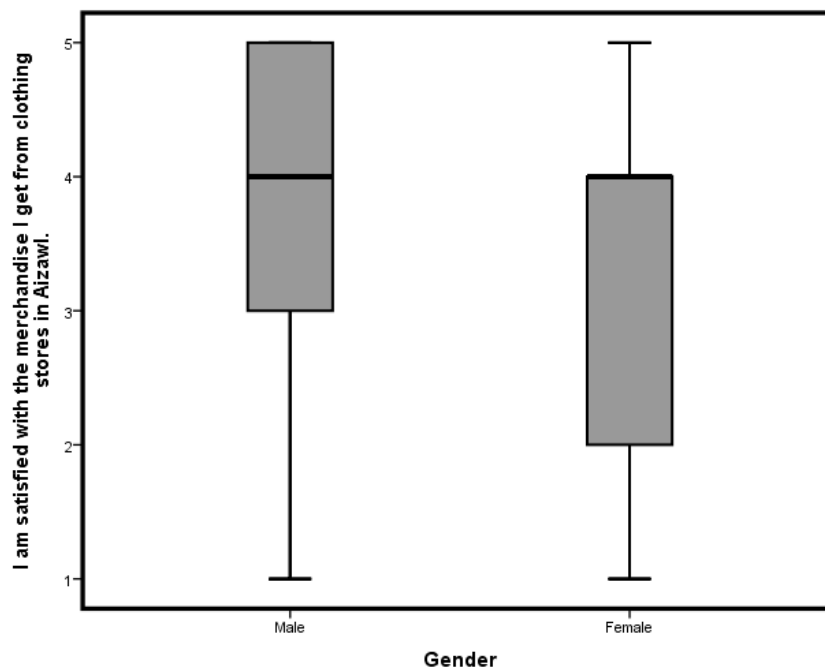


Table 3.3.7.2: Intention to Complain-1

Do you agree with the statement- When dissatisfied, I intend to make my complaints known?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	12	23	35	3.4	6.6	10.0
Disagree	88	85	173	25.1	24.3	49.4
Neutral	25	26	51	7.1	7.4	14.6
Agree	51	31	82	14.6	8.9	23.4
Strongly Agree	5	4	9	1.4	1.1	2.6
Total	181	169	350	51.7	48.3	100.0

Table 3.3.7.2 shows that while 59.4% did not have intention to complain, 26% intended to complain when they were not satisfied with their consumption experience. The median score is low at median = 2 for both groups as seen in Figure 3.3.7.2. However, the range of scores is much wider for the male group while the female group has several outliers. This implies that male respondents were more polarized in their responses than females.

Figure 3.3.7.2: Box Plot- Intention to Complain-1

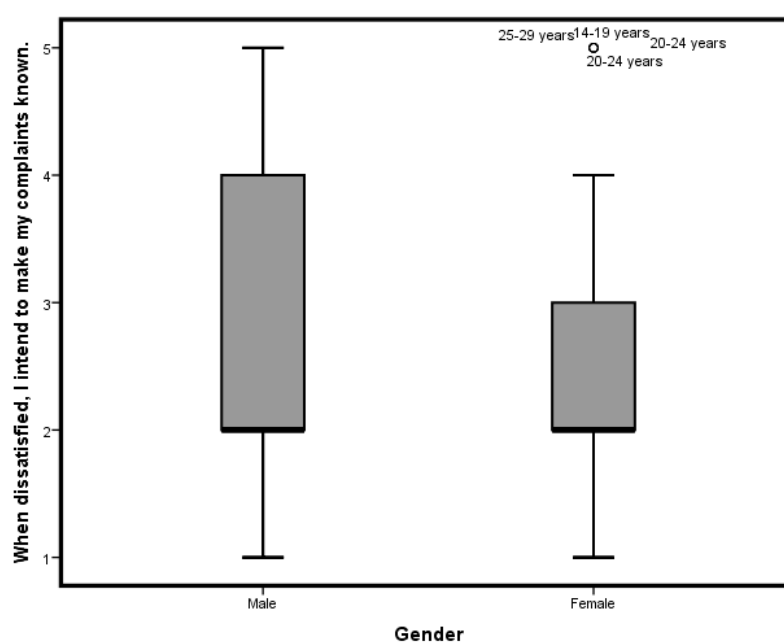


Table 3.3.7.3: Intention to Complain-2

Do you agree with the statement- I voice my complaints directly to the store manager/owner?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	27	38	65	7.7	10.9	18.6
Disagree	87	93	180	24.8	26.6	51.4
Neutral	24	17	41	6.9	4.9	11.7
Agree	39	21	60	11.1	6.0	17.1
Strongly Agree	4	0	4	1.1	0	1.1
Total	181	169	350	51.7	48.3	100.0

Table 3.3.7.3 shows that while 70% of all respondents did not complain directly to store managers/owners, 18.2% did so when they were not satisfied with their consumption experience. The median score is low at median = 2 for both groups as seen in Figure 3.3.7.3. Except for the few outliers and extreme scores, most female respondents disagreed with the given statement.

Figure 3.3.7.3: Box Plot- Intention to Complain-2

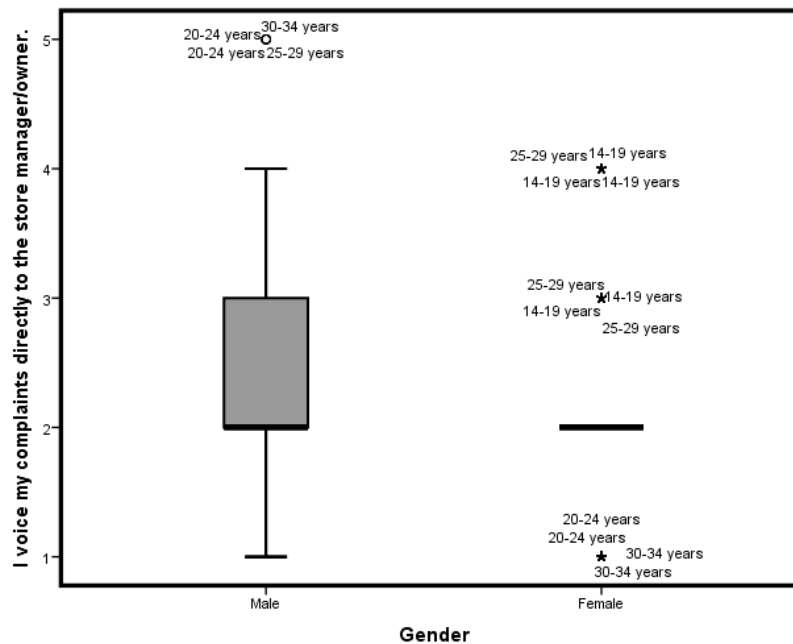


Table 3.3.7.4: Intention to Complain-3

Do you agree with the statement- I complain about unpleasant shopping experiences to close friends and family only?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	8	4	12	2.3	1.1	3.4
Disagree	43	16	59	12.3	4.6	16.9
Neutral	22	8	30	6.3	2.3	8.6
Agree	90	107	197	25.7	30.6	56.3
Strongly Agree	18	34	52	5.1	9.7	14.9
Total	181	169	350	51.7	48.3	100.0

Table 3.3.7.4 shows that while 20.3% of all respondents did not complain about unpleasant shopping experiences to their friends and family, the majority (71.2%) complained to their friends and family. The median score is high at median = 4 for both groups as seen in Figure 3.3.7.4, indicating high complaint tendencies. Except for the few outliers and extreme scores, most female respondents agreed with the given statement while the male responses were more varied.

Figure 3.3.7.4: Box Plot- Intention to Complain-3

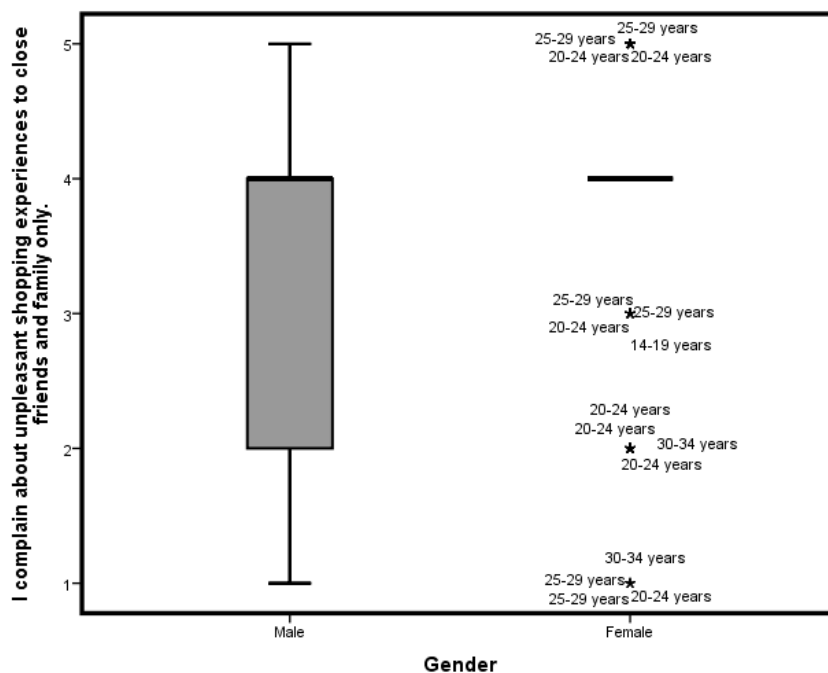


Table 3.3.7.5: Intention to Complain-4

Do you agree with the statement- I complain about unpleasant shopping experiences to everyone I know, including those on the internet and social media?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	41	38	79	11.7	10.9	22.6
Disagree	103	106	209	29.4	30.3	59.7
Neutral	17	8	25	4.9	2.3	7.1
Agree	19	15	34	5.4	4.3	9.7
Strongly Agree	1	2	3	0.3	0.6	0.9
Total	181	169	350	51.7	48.3	100.0

Table 3.3.7.5 shows that while 82.3% of the respondents did not complain to third parties, 10.6% let everyone know when they were not satisfied with their consumption experience. The median score is low at median = 2 for both groups as seen in Figure 3.3.7.5. Except for the outliers and extreme scores, most respondents disagreed with the given statement.

Figure 3.3.7.5: Box Plot- Intention to Complain-4

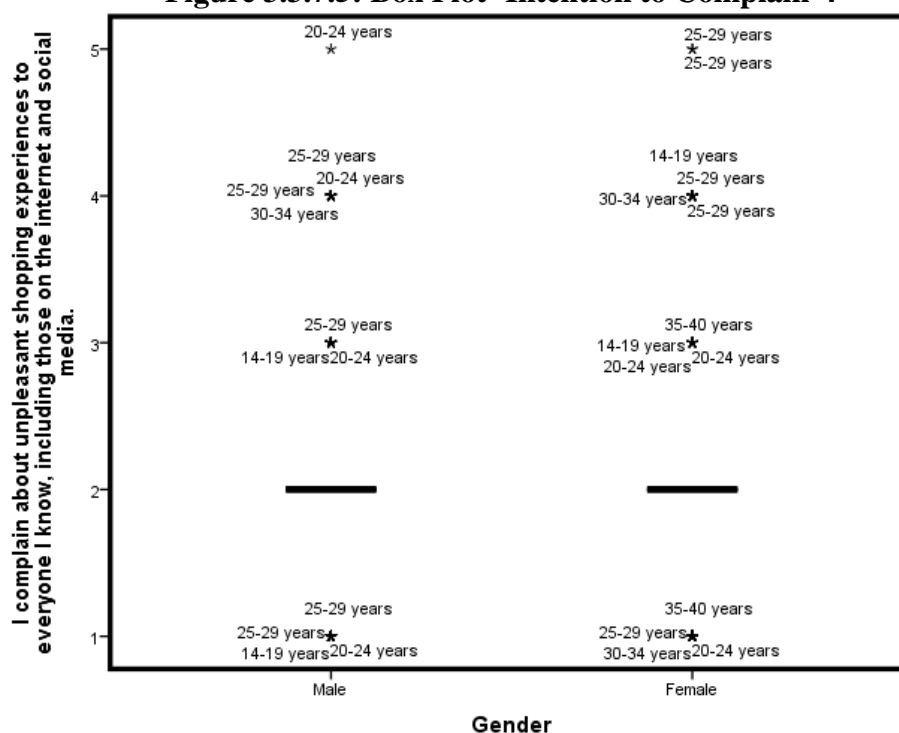
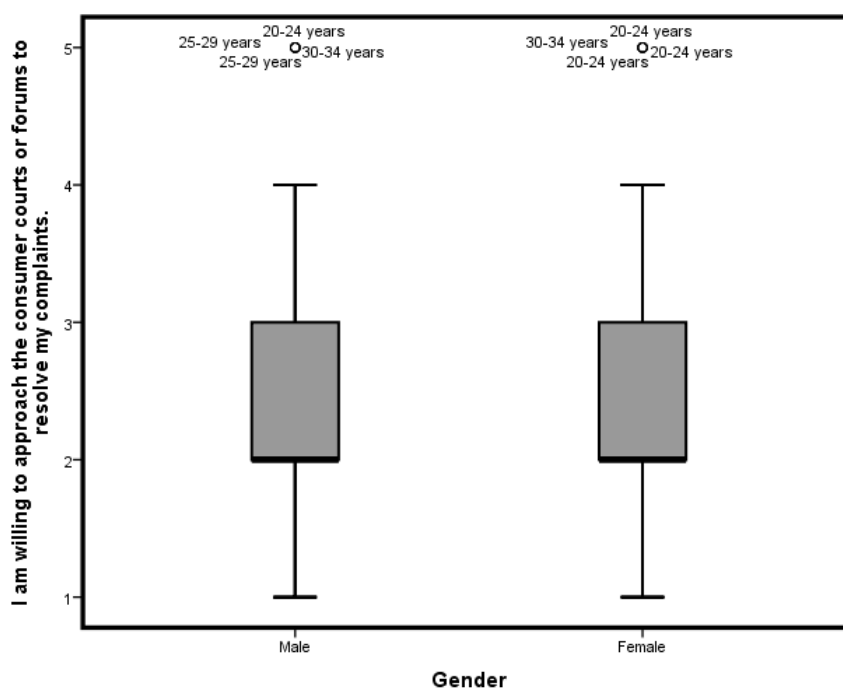


Table 3.3.7.6: Willingness to Approach Consumer Courts/Forums

Do you agree to this statement: I am willing to approach the consumer courts or forums to resolve my complaints?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	27	34	61	7.7	9.7	17.4
Disagree	87	82	169	24.9	23.4	48.3
Neutral	30	31	61	8.6	8.9	17.4
Agree	33	18	51	9.5	5.1	14.6
Strongly Agree	4	4	8	1.1	1.1	2.3
Total	181	169	350	51.7	48.3	100

Table 3.3.7.6 shows that while 65.7% of the respondents were unwilling to approach consumer courts/forums, 16.9% were willing to do so to resolve their complaints. 17.4% were undecided or ‘Neutral’ about this query. The median score is low at median = 2 for both groups as seen in Figure 3.3.7.6, indicating low willingness to approach the courts/forums overall.

Figure 3.3.7.6: Box Plot- Willingness to Approach Consumer Courts/Forums



3.3.8 Consumer Loyalty

Table 3.3.8.1: Consumer Loyalty-1

Do you agree to this statement: I tend to shop at the same clothing stores once I establish a rapport with them?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	17	12	29	4.9	3.4	8.3
Disagree	51	38	89	14.6	10.9	25.4
Neutral	25	16	41	7.1	4.6	11.7
Agree	84	100	184	24.0	28.6	52.6
Strongly Agree	4	3	7	1.1	0.9	2.0
Total	181	169	350	51.7	48.3	100

Table 3.3.8.1 shows that while 54.6% of the respondents tended to shop from familiar stores, 33.7% did not have such inclination. 11.7% were undecided or 'Neutral' about this query. The median scores are 3 and 4 for males and females respectively as seen in Figure 3.3.8.1 below.

Figure 3.3.8.1: Box Plot- Consumer Loyalty-1

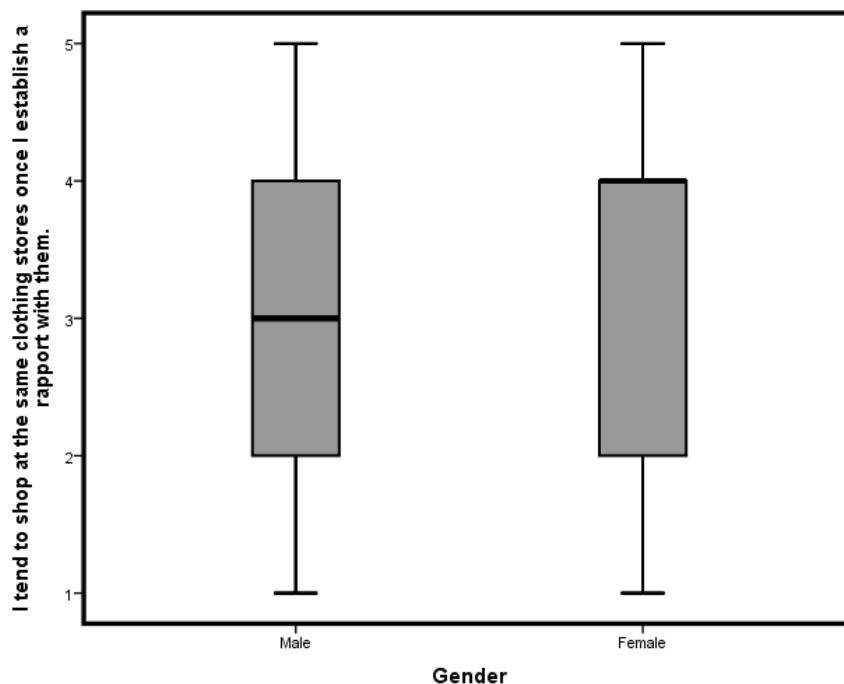


Table 3.3.8.2: Consumer Loyalty-2

Do you agree to this statement: The store does not matter as long as I get what I need?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Agree	28	31	59	8.0	8.9	16.9
Agree	82	85	167	23.4	24.3	47.7
Neutral	19	14	33	5.4	4.0	9.4
Disagree	45	36	81	12.8	10.3	23.1
Strongly Disagree	7	3	10	2.0	0.9	2.9
Total	181	169	350	51.7	48.3	100

Table 3.3.8.2 shows that to 64.6% of the respondents, the store did not matter as long as they got what they needed, while 26% disagreed with this majority. Reverse scoring is used for this item. The median score is 2 for both groups as seen in Figure 3.3.8.2 below. The range of scores is much wider for males than females, implying store loyalty mattered more to females than males in the study.

Figure 3.3.8.2: Box Plot- Consumer Loyalty-2

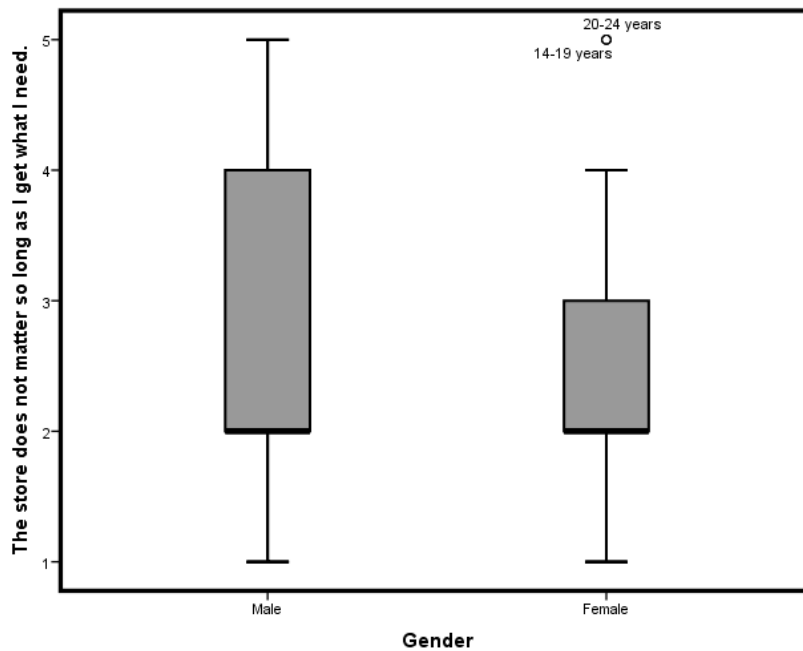


Table 3.3.8.3: Consumer Loyalty-3

Do you agree to this statement: I follow my favourite stores even when they change locations?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	12	0	12	3.4	0	3.4
Disagree	57	35	92	16.3	10.0	26.3
Neutral	29	23	52	8.3	6.6	14.9
Agree	74	97	171	21.1	27.7	48.9
Strongly Agree	9	14	23	2.6	4.0	6.6
Total	181	169	350	51.7	48.3	100

Table 3.3.8.3 shows that while 55.5% of the respondents were loyal to their favourite stores, 29.7% did not show such loyalty. 14.9% were undecided or ‘Neutral’ about this query. The median scores are 3 and 4 for males and females respectively as seen in Figure 3.3.8.3 below, implying females tended to be more loyal than males.

Figure 3.3.8.3: Box Plot- Consumer Loyalty-3

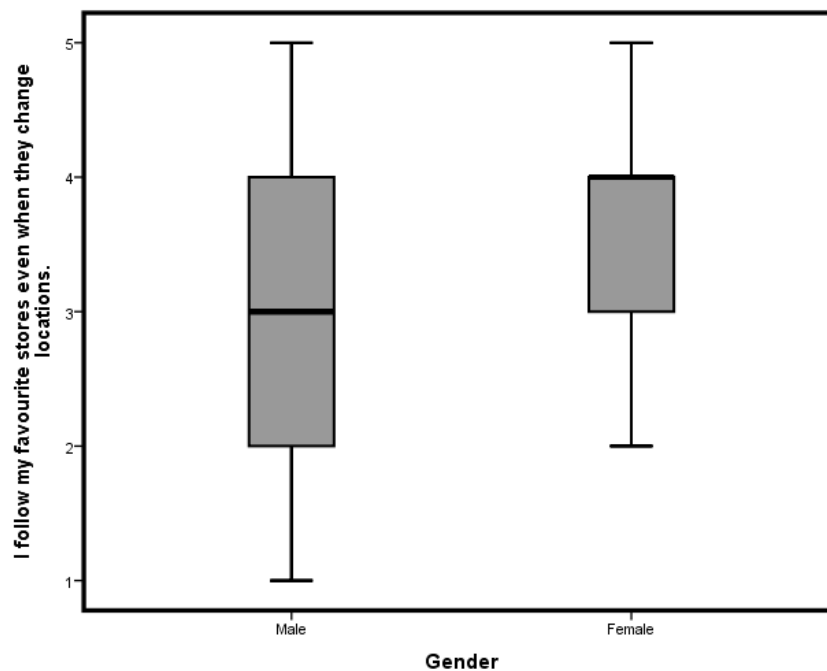
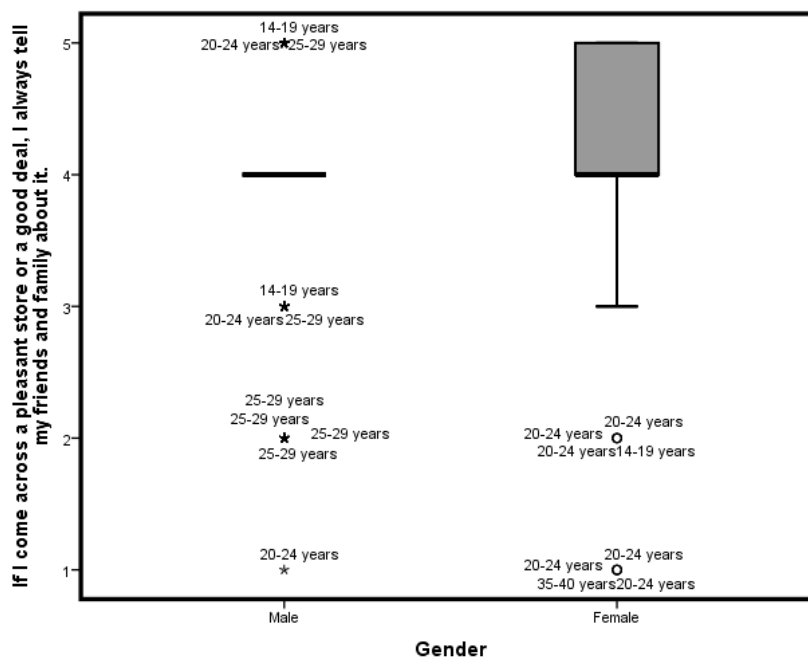


Table 3.3.8.4: Consumer Loyalty-4

Do you agree to this statement: If I come across a pleasant store or a good deal, I always tell my friends and family about it?						
Rating Scale	Frequency			Percentage (%)		
	Male	Female	Total	Male	Female	Total
Strongly Disagree	1	4	5	0.3	1.1	1.4
Disagree	20	4	24	5.7	1.1	6.9
Neutral	17	7	24	4.9	2.0	6.9
Agree	104	97	201	29.7	27.7	57.4
Strongly Agree	39	57	96	11.1	16.3	27.4
Total	181	169	350	51.7	48.3	100

Table 3.3.8.4 shows that while the majority (84.8 %) of the respondents told friends and family about pleasant stores and good deals, 8.3% did not have such inclination. 6.9% of the respondents were undecided or ‘Neutral’ about this query. The median score is high at median = 4 for both genders as seen in Figure 3.3.8.4 below. The position of the shaded IQR box implies that, except for some outliers, respondents usually always tell their friends and family about good deals and pleasant stores.

Figure 3.3.8.4: Box Plot- Consumer Loyalty-4



3.3.9 Consumer Behaviour Indexes and Significant Findings

Keeping in mind the consumer decision model followed in the present research and the hypotheses presented for testing, the following six indexes were calculated from the results of the consumer behaviour questionnaire. Results of statistical tests for significant differences between various demographic groups are also reported in this section.

3.3.9.1 Frequency of Shopping for ‘Church Attire’

This index is a summation of the scores on six queries that seek to find out how frequently respondents shop or feel the need to shop for the clothes they wear to church and church-related social activities.

Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of frequency of shopping for church attire, $z = 6.693$, $p = 0.000$. The effect size $r = 0.358$ indicates a medium difference between the genders. The mean ranks (female = 212.82, male = 140.65) imply females shop more frequently than males.

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents’ frequency of shopping for church attire and their demographic profile with respect to age, education level and occupation. From this analysis, it may be inferred that

- The age group a respondent belongs to has a statistically significant effect on the respondent’s frequency of shopping for church attire, with $H(4) = 19.537$, $p = 0.001$. Further, Jonckheere-Terpstra test for ordered

alternatives shows that $J = 18,400$, $z_j = - 3.912$, $p_j = 0.000$, $r_j = - 0.209$, indicating there is a statistically significant trend of shopping frequency decreasing with older age groups ($p_j < 0.05$).

- Education level has no significant effect on a respondent's frequency of shopping for church attire, $H(4) = 1.282$, $p = 0.864$.
- There is a statistically significant difference in frequency of shopping for church attire between respondents with different occupations, $H(5) = 14.854$, $p = 0.011$.

3.3.9.2 Tendency to Take Pre-Purchase Advice/Consultation

This index is a summation of the scores on five queries that seek to find out respondents' tendency to seek pre-purchase advice from their social groups and popular media.

Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of tendency to seek pre-purchase advice, $z = 5.413$, $p = 0.000$. The effect size $r = 0.289$ indicates a moderate difference between the genders. The mean ranks (female = 205.67, male = 147.33) imply females tend to seek advice more often than males.

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents' tendency to seek pre-purchase advice and their demographic profile with respect to age, education level and occupation. From this analysis, it may be inferred that

- The age group a respondent belongs to has a statistically significant effect on the respondent's tendency to seek pre-purchase advice, with $H(4) = 20.482$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives shows that $J = 18,547$, $z_j = -3.772$, $p_j = 0.000$, $r_j = -0.202$, indicating there is a statistically significant trend of the tendency to seek pre-purchase advice decreasing with older age groups ($p_j < 0.05$).
- Education level has no significant effect on a respondent's tendency to seek pre-purchase advice, $H(4) = 3.699$, $p = 0.448$.
- There is a statistically significant difference in tendency to seek pre-purchase advice between respondents with different occupations, $H(5) = 23.176$, $p = 0.000$.

3.3.9.3 Tendency for Pompous Dressing

This index is a summation of the scores on six queries that seek to find out respondents' affinity towards pompous styles of dressing for church activities. Pomposity is taken to indicate the conspicuous consumption of fashion goods.

Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of their affinity towards pompous styles of dressing for church activities, $z = 4.407$, $p = 0.000$. The effect size $r = 0.236$ indicates a moderate difference between the genders. The mean ranks (female = 200.08, male = 152.55) imply females are more likely to be pompous than males.

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents' affinity towards pompous styles of dressing for

church activities and their demographic profile with respect to age, education level and occupation. From this analysis, it may be inferred that

- The age group a respondent belongs to has a statistically significant effect on the respondent's affinity towards pompous styles of dressing, with $H(4) = 14.700$, $p = 0.005$. Further, Jonckheere-Terpstra test for ordered alternatives shows $J=19,629$, $z_j = - 2.734$, $p_j = 0.006$, $r_j = - 0.146$, indicating there is a statistically significant trend of pomposity decreasing with older age groups ($p_j < 0.05$).
- Education level has a statistically significant effect on a respondent's affinity towards pompous styles of dressing, $H(4) = 12.951$, $p = 0.012$.
- There is a statistically significant difference in affinity towards pompous styles of dressing between respondents with different occupations, $H(5) = 16.432$, $p = 0.006$.

3.3.9.4 Trust in Salespersons

This index is a summation of the scores on four queries that seek to find out the level of trust respondents place in salespersons.

Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of the level of trust they place in salespersons, $z = - 1.985$, $p = 0.047$. The effect size $r = - 0.106$ indicates a small difference between the genders. The mean ranks (female = 164.46, male = 185.81) imply females are much less likely to trust salespersons than males.

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents' level of trust in salespersons and their demographic profile with respect to age, education level and occupation. From this analysis, it may be inferred that

- The age group a respondent belongs to has no significant effect on the level of trust in salespersons, with $H(4) = 6.839$, $p = 0.145$.
- Education level has a statistically significant effect on a respondent's level of trust in salespersons, $H(4) = 21.752$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives shows $J=18,245$, $z_j = -4.129$, $p_j = 0.000$, $r_j = -0.221$, indicating there is a statistically significant trend of trust level decreasing with higher education level ($p_j < 0.05$).
- There is a statistically significant difference in levels of trust in salespersons between respondents with different occupations, $H(5) = 21.109$, $p = 0.001$.

3.3.9.5 Intention to Complain

This index is a summation of the scores on four queries that seek to find out respondents' complaint intentions in case of unpleasant consumption experiences.

Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of their complaint intentions, $z = -2.913$, $p = 0.004$. The effect size $r = -0.156$ indicates a small difference between the genders.

The mean ranks (female = 159.34, male = 190.59) imply females are much less likely to have complaint intentions than males.

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents' complaint intentions in case of unpleasant consumption experiences and their demographic profile with respect to age, education level and occupation. From this analysis, it may be inferred that

- The age group a respondent belongs to has a statistically significant effect on the respondent's complaint intentions, with $H(4) = 28.927$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives shows $J=27,409$, $z_j= 4.739$, $p_j = 0.000$, $r_j = 0.253$, indicating there is a statistically significant trend of complaint intentions increasing with older age groups ($p_j < 0.05$).
- Education level has a statistically significant effect on a respondent's complaint intentions, $H(4) = 29.981$, $p= 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives shows $J = 28,106.50$, $z_j = 5.331$, $p_j = 0.000$, $r_j = 0.285$, indicating there is a statistically significant trend of complaint intentions increasing with education level ($p_j < 0.05$).
- There is no significant difference in complaint intentions between respondents with different occupations, $H(5) = 5.213$, $p = 0.390$.

3.3.9.6 Consumer Loyalty to Stores

This index is a summation of the scores on four queries that seek to find out respondents' attitude towards store loyalty.

Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of their attitude towards store loyalty, $z = 3.041$, $p = 0.002$. The effect size $r = 0.162$ indicates a small difference between the genders. The mean ranks (female = 192.37, male = 159.75) imply females are more likely to have store loyalty than males.

Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents' attitude towards store loyalty and their demographic profile with respect to age, education level and occupation. From this analysis, it may be inferred that

- The age group a respondent belongs to has no significant effect on the respondent's attitude towards store loyalty, with $H(4) = 4.315$, $p = 0.365$.
- Education level has a statistically significant effect on a respondent's attitude towards store loyalty, with $H(4) = 12.880$, $p = 0.012$. Further, Jonckheere-Terpstra test for ordered alternatives shows that $J = 25,083$, $z_j = 2.426$, $p_j = 0.015$, $r_j = 0.130$, indicating there is a statistically significant trend of loyalty increasing with education level ($p_j < 0.05$).
- There is no significant difference in attitude towards store loyalty between respondents with different occupations, $H(5) = 5.596$, $p = 0.348$.

3.4 Tests of Reliability

In order to determine the internal consistency of the questionnaires used in the present research, that is, to find out whether the scores obtained actually measure the respondents' orientations and to check for test- retest reliability, reliability analyses were done to find out the Cronbach's Alpha (α) coefficient for all relevant items. The higher the α -value, the greater the reliability of the scale in measuring the intended construct. Generally, an α -value that lies between 0.7 to 0.8 is considered adequate and acceptable. However, Field (2013) cited Kline (1999) to say that 'when dealing with psychological constructs, values below even 0.7 can, realistically, be expected because of the diversity of the constructs being measured'.

3.4.1 Test of Reliability for the ROS Scale

The Religious Orientation Scale (ROS) developed by Allport and Ross (1967) distinguished between two forms of religiosity- extrinsic and intrinsic religious orientations. The ROS incorporates these two orientations and the complete scale consists of two sub-scales, namely the Extrinsic sub-scale with 11 items, and the Intrinsic sub-scale with 9 items, bringing the ROS to a 20-item scale. There is no direct inverse relationship between the two sub-scales and as such, the two sub-scales can be treated as distinct scales (Burris 1994).

In order to determine the internal consistency of the Religious Orientation Scale (ROS) used in the present research, a reliability analysis was done to find out the Cronbach's Alpha (α) coefficient for the entire ROS scale and also for each of the two sub-scales. As suggested by (Burris 1994) and Fields (2013), the α -values of the two sub-scales have also been calculated separately. The results are presented as follows:

- For the complete ROS scale with 20 items, Cronbach's $\alpha = 0.738$, showing an adequate level of internal consistency.
- For the Extrinsic ROS sub-scale, Cronbach's $\alpha = 0.693$, which is lower than the generally accepted α -value ranging from 0.7 to 0.8. However, Field (2013) cited Kline (1999) to say that 'when dealing with psychological constructs, values below even 0.7 can, realistically, be expected because of the diversity of the constructs being measured'. Since the calculated α -value is very close to 0.7, the Extrinsic ROS sub-scale is taken to be reliable.
- For the Intrinsic ROS sub-scale, Cronbach's $\alpha = 0.800$ is optimal, which shows that the sub-scale has a good internal consistency.

The present findings of the reliability analysis of the Religious Orientation Scale are consistent with the findings of previous researchers. Further, Burris (1994) also reported that Donahue (1985) and later on, Burris and Tarpley (1998) and Patwardhan, Keith and Vitell (2012) invariably found the Extrinsic ROS sub-scale to have lower internal consistency compared to the Intrinsic ROS sub-scale. Thus, the ROS is considered fit for the purposes of the present research.

3.4.2 Test of Reliability for the Consumer Behaviour Indexes

The six consumer behaviour indexes calculated from the results of the consumer behaviour questionnaire were also tested for internal consistency and test-retest reliability using Cronbach's Alpha (α) coefficient. The results range from $\alpha = 0.71$ to 0.60 and all the indexes are considered fit for the present research.

3.5 Hypotheses Testing

Keeping in view the research objectives of the present study, six hypotheses were framed.

These hypotheses are tested using bivariate correlation to determine whether significant relationships exist between the variables and also to find out the direction of such relationships. Spearman's rank correlation coefficient (Spearman's rho r_s) was calculated for each relationship. The results of the hypotheses tests are presented as follows:

Hypothesis 1: There is a significant relationship between extrinsic religiosity and frequency of shopping for 'church attire'.

Table 3.5.1: Relationship between Extrinsic Religiosity and Frequency of Shopping

Correlations		
Spearman's rho		Frequency of Shopping
Scale: ROS Extrinsic Index	Correlation Coefficient	.121*
	Sig. (2-tailed)	.024
	N	350
* Correlation is significant at the 0.05 level (2-tailed).		

From the above Table 3.5.1, it can be seen that there is a significant and positive correlation between Extrinsic ROS Index score and frequency of shopping for church attire ($r_s = 0.121$, $p < 0.05$).

This implies that as the level of extrinsic religiosity increases, the frequency of shopping for church attire also increases significantly.

Therefore, Hypothesis 1 is accepted.

However, the effect size = 1.46% implies that only 1.46% of the variation in frequency of shopping for church attire is contributed by extrinsic religiosity.

Hypothesis 2: There is a significant relationship extrinsic religiosity and the tendency to take pre-purchase advice/consultation.

Table 3.5.2: Relationship between Extrinsic Religiosity and Inclination for Pre-purchase Advice

Correlations		
Spearman's rho		Pre-purchase Advice
Scale: ROS Extrinsic Index	Correlation Coefficient	.051
	Sig. (2-tailed)	.341
	N	350

From the above Table 3.5.2, it can be seen that there is no significant correlation between Extrinsic ROS Index score and the tendency to ask for advice before purchasing church attire in the target group ($r_s = 0.051$, $p > 0.05$).

Therefore, Hypothesis 2 is rejected.

Hypothesis 3: There is a significant relationship between extrinsic religiosity and the tendency for pompous dressing in Mizo society.

Table 3.5.3: Relationship between Extrinsic Religiosity and Tendency for Pompous Dressing

Correlations		
Spearman's rho		Pompous Dressing
Scale: ROS Extrinsic Index	Correlation Coefficient	.084
	Sig. (2-tailed)	.117
	N	350

From the above Table 3.5.3, it can be seen that there is no significant correlation between Extrinsic ROS Index score and the tendency to wear pompous attire in the target group ($r_s = 0.084$, $p > 0.05$).

Therefore, Hypothesis 3 is rejected.

Hypothesis 4: There is a significant relationship between religiosity and trust in salespersons.

Table 3.5.4: Relationship between Religiosity and Trust in Salespersons

Correlations		
Spearman's rho		Trust in Salespersons
Scale: ROS Total Index	Correlation Coefficient	.333*
	Sig. (2-tailed)	.000
	N	350
* Correlation is significant at the 0.01 level (2-tailed).		

From the above Table 3.5.4, it can be seen that there is a significant and positive correlation between total ROS score and the tendency to trust salespersons ($r_s = 0.333$, $p < 0.01$).

This implies that as the level of religiosity increases, the tendency to trust salespersons also increases significantly.

Therefore, Hypothesis 4 is accepted.

However, the effect size = 11.09% implies that only 11.09% of the variation in trust tendency is contributed by religiosity.

Hypothesis 5: There is a significant relationship between religiosity and intention to complain in case of a dissatisfactory consumer experience.

Table 3.5.5: Relationship between Religiosity and Complaint Intentions

Correlations		
Spearman's rho		Intent to Complain
Scale: ROS Total Index	Correlation Coefficient	-.163*
	Sig. (2-tailed)	.002
	N	350
* Correlation is significant at the 0.01 level (2-tailed).		

From the above Table 3.5.5, it can be seen that there is a negative and significant correlation between total ROS score and the intention to complain in case of dissatisfactory experiences ($r_s = -0.163$, $p < 0.01$).

This implies that as the level of religiosity increases, the intention to register complaints decreases significantly.

Therefore, Hypothesis 5 is accepted.

However, the effect size = 2.66 % implies that only 2.66% of the variation in complaint intention is contributed by religiosity.

Hypothesis 6: There is a significant relationship between religiosity and consumer loyalty to stores.

Table 3.5.6: Relationship between Religiosity and Consumer Loyalty to Stores

Correlations		
Spearman's rho		Consumer Loyalty
Scale: ROS Total Index	Correlation Coefficient	.057
	Sig. (2-tailed)	.284
	N	350

From the above Table 3.5.6, it can be seen that there is no significant correlation between total ROS score and loyalty to stores among the target consumer group ($r_s = 0.057, p > 0.05$).

Therefore, Hypothesis 6 is rejected.

3.6 Additional Significant Results

Certain outcomes and relationships were observed during the course of the statistical analyses performed during the present study. While most of these observed relationships were statistically significant, there were several which were not statistically significant but offered interesting insights into the psyche of a religious Mizo consumer. These results are presented in this section as seen below.

1. Correlation analysis indicated that there is a negative relationship between Intrinsic ROS Index score and the tendency to wear pompous attire in the target group ($r_s = -0.047$, $p = 0.379$). Since $p > 0.05$, the relationship is not significant but it is worth noting that as intrinsic religiosity increases, the tendency to wear pompous attires to church (which can, as mentioned before, indicate conspicuous consumption of clothes for church) decreases.
2. Regarding respondents' choice of formal church attire, correlational analysis indicated that there is a statistically significant positive relationship between Intrinsic ROS Index score and the likelihood of heeding instructions from church official ($r_s = 0.372$, $p = 0.000$). This implies that as the level of intrinsic religiosity rises, the tendency to observe rules laid down by the church also rises.

3. Correlation analysis indicated that there is a statistically significant negative relationship between ROS total score and willingness to approach consumer courts/ forums ($r_s = - 0.119$, $p = 0.026$). This implies that respondents with a high religiosity score were less willing to seek legal means to resolve their complaints.
4. Correlation analysis indicated that there is a statistically significant positive relationship between ROS total score and the likelihood of a respondent telling only close friends and family about unpleasant shopping experiences ($r_s = 0.184$, $p = 0.001$). This implies that respondents with a high religiosity score were more likely to keep their complaints private.
5. Correlation analysis indicated that there is a statistically significant positive relationship between ROS total score and the likelihood of a respondent telling friends and family about pleasant stores and good deals ($r_s = 0.184$, $p = 0.001$). This implies that respondents with a high religiosity score were more likely to make consumer recommendations.
6. Correlation analysis indicated that there is a negative relationship between the tendency to wear pompous attire and trust in salespersons ($r_s = - 0.070$, $p = 0.190$). Since $p > 0.05$, the relationship is not significant but it is worth noting that the conspicuous consumption of clothes is negatively related to trust in salespersons.

7. Correlation analysis indicated that there is a negative relationship between intention to complain against unsatisfactory experiences and frequency of shopping ($r_s = - 0.042$, $p = 0.433$). Since $p > 0.05$, the relationship is not significant. However, it is remarkable that those who shop more frequently exhibited lower intentions to complain.

8. Correlation analysis indicated that there is a negative relationship between intention to complain against unsatisfactory experiences and the tendency to seek pre-purchase advice ($r_s = - 0.012$, $p = 0.830$). Since $p > 0.05$, the relationship is not significant but it is noteworthy that respondents who sought more pre-purchase advice showed lower complaint intentions.

9. Correlation analysis indicated that there is a negative relationship between trust in salespersons and consumer loyalty ($r_s = - 0.011$, $p = 0.841$). Since $p > 0.05$, the relationship is not significant. However, it is striking that loyalty is inversely related to trust in salespersons.

10. Correlation analysis indicated that there is a statistically significant negative relationship between trust in salespersons and intention to complain against unsatisfactory experiences ($r_s = - 0.148$, $p = 0.005$). This implies that respondents who trust salespersons were significantly less likely to lodge complaints against businesses. However, the effect size implies that only 2.19% of the variation in complaint intention is contributed by trust in salespersons.

11. Correlation analysis indicated that there is a statistically significant positive relationship between intention to complain against unsatisfactory experiences and consumer loyalty ($r_s = 0.250$, $p = 0.000$). This means that loyal consumers were significantly more likely to lodge their complaints. However, the effect size implies that only 6.25% of the variation in complaint intention is contributed by consumer loyalty.
12. Correlation analysis indicated that there is a statistically significant positive relationship between consumer loyalty and the tendency to seek pre-purchase advice ($r_s = 0.128$, $p = 0.017$). This implies that loyal consumers tended to seek more advice before purchasing clothes. However, the effect size implies that only 1.64% of the variation in loyalty is contributed by the tendency to seek advice.
13. Correlation analysis indicated that there is a statistically significant positive relationship between consumer loyalty and frequency of shopping ($r_s = 0.211$, $p = 0.000$). This means that loyal consumers shopped more frequently for church clothes. However, the effect size implies that only 4.45% of the variation in loyalty is contributed by shopping frequency.
14. Correlation analysis indicated that there is a statistically significant positive relationship between customer loyalty and the tendency to wear pompous attire ($r_s = 0.291$, $p = 0.000$). This implies that consumers who leaned towards pomposity tended to be loyal customers. However, the effect size implies that only 8.47% of the variation in loyalty is contributed by pompous tendency.

15. Correlation analysis indicated that there is a statistically significant positive relationship between the tendency to wear pompous attire and frequency of shopping ($r_s = 0.435$, $p = 0.000$). This means that consumers who leaned towards pomposity tended to shop significantly more frequently. Further, the effect size implies that 18.92% of the variation in shopping frequency is explained by pompous tendency.
16. Correlation analysis indicated that there is a statistically significant positive relationship between the tendencies to wear pompous attire and to seek pre-purchase advice ($r_s = 0.594$, $p = 0.000$). This means that consumers who leaned towards pomposity were significantly more likely to seek pre-purchase advice. Further, the effect size implies that 35.28% of the variation in advice seeking behaviour is explained by pompous tendency.
17. Correlation analysis indicated that there is a statistically significant positive relationship between the tendency to seek pre-purchase advice and frequency of shopping ($r_s = 0.496$, $p = 0.000$). This implies that consumers who shopped more frequently were significantly more likely to seek pre-purchase advice. Further, the effect size implies that 24.60% of the variation in advice seeking behaviour is explained by shopping frequency.

18. Kruskal-Wallis H Test indicated that education level has a statistically significant effect on willingness to approach consumer courts/forums with $H(4) = 34.216$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives shows that $J = 28,046.50$, $z_j = 5.591$, $p_j = 0.000$, $r_j = 0.299$, indicating there is a statistically significant trend of willingness to approach consumer courts/forums increasing with education level ($p_j < 0.05$).

19. Kruskal-Wallis H Test indicated that age has a statistically significant effect on willingness to approach consumer courts/forums with $H(4) = 12.021$, $p = 0.017$. Further, Jonckheere-Terpstra test for ordered alternatives shows that $J = 25,611$, $z_j = 3.189$, $p_j = 0.001$, $r_j = 0.170$, indicating there is a statistically significant trend of willingness to approach consumer courts/forums increasing with age ($p_j < 0.05$).

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CHAPTER - 4

CONCLUSION:

FINDINGS AND SUGGESTIONS

The final chapter presents a summary of the research findings. This chapter begins with a summary of the preceding chapters. Reports of the findings of the study are presented in the second part of the chapter, followed by a discussion on insights and suggestions in the third part of the chapter. This final chapter concludes with a list of suggested areas for further research.

4.1 Summary of Chapters

Chapter One provides the theoretical background of consumer behaviour and the decision-making process involved in consumption activities. It also introduces the concept of religiosity as- a cultural construct and an influencing factor in consumer behaviour research, its dissimilarities with spirituality and also the measurement techniques developed by academic researchers. The first chapter also provides the significance of and justifications for the present study, the research objectives and hypotheses, a report of the review of relevant literature, research design, methodology and sources of data. The first chapter closes with a list of limitations of the study.

Chapter Two provides an overview of the nature of religiosity in Mizoram and the birth and influence of Christianity in Mizo society. The chapter sheds light on the importance Mizo Christians place on their physical appearance- the root of it and how it

manifests in present day Mizo society. A brief profile of the target population is also presented. The second chapter concludes by relating the Mizo consumer behaviour with the consumer decision model followed for the present research study, along with explanations for the hypotheses framed for the study.

Chapter Three presents the data analysis and interpretations of the raw data collected from the target population sample. Tables and figures are used to present data in the most meaningful manner. A statistical reliability test of the religiosity measurement scale used in the study is also reported in this chapter, as well as the demographic profile of the sample. The third chapter concludes with the testing of the hypotheses of the study and a report of other significant findings.

This concluding chapter summarizes the findings of the study, provides a discussion on these findings and offers suggestions to stakeholders and also, possible areas for further research. The questionnaire used in the study is attached in the Appendices.

4.2 Findings and Discussions

The main objective of the study is to gauge the role of religiosity in the Mizo consumer buying process in the context of church-appropriate attire. The study also seeks to determine the extent to which a Mizo consumer's religiosity influences his judgment about the conspicuous consumption of fashion apparel.

Survey data was collected from young Christian respondents living in Aizawl. All the 350 responses analysed were from members of the Kristian Thalai Pawl, the youth fellowship of the Mizoram Presbyterian Church, the largest denomination in

Mizoram. The total number of items presented in the final questionnaire and administered to the respondents is fifty-eight. Out of these, twenty items compose of the Religious Orientation Scale and thirty-eight questions make up the questionnaire on Mizo consumer behaviour in the context of church attire. The data collected was analyzed using appropriate statistical tools to arrive at meaningful inferences.

The sample was evenly distributed between the genders, with 51.7% of all respondents being males and females at 48.3%. Two-thirds of all respondents were between 20 to 29 years of age and a similar proportion (62.3%) of them were college-educated. Almost half of the sample (49.7%) consisted of students while 10.3% of the sample was unemployed. Three-fourths of the sample was made up by permanent residents of Aizawl.

The following is a discussion on the findings of the present study, organized into three sections as:

4.2.1 Findings regarding the Religious Orientations of the Respondents

4.2.2 Findings regarding the Consumer Behaviour of the Respondents

4.2.3 Findings regarding the Influence of Religiosity on Consumer Behaviour

4.2.1 Findings regarding the Religious Orientations of the Respondents

1. An overwhelming 79.4% of the respondents believed that leading a moral life was not enough by itself without religious beliefs. Also, 84.5% of all respondents agreed that their religious beliefs shape their whole approach to life. Further, 88.3% believed that *religion is especially important because it answers many questions about the meaning of life.*

2. More than two-thirds of the respondents (81.5%) considered their religion as a source of comfort during bad times. Further, 75.5% of all respondents agreed or strongly agreed that they tried hard to carry their religion over into other dealings in life and 73.1% replied that they read literature about their faith.

3. Meanwhile, the majority of respondents (46.1%) felt that there were more important things other than their religion in their lives. However, a considerable proportion (40.8%) disagreed or strongly disagreed with this majority. More than half of all respondents (55.1%) disagreed with the statement- *Although I am a religious person I refuse to let religious considerations influence my everyday affairs*. Further, 42.6% of all respondents disagreed with the statement- *Occasionally I find it necessary to compromise my religious beliefs in order to protect my social and economic well-being*.

4. An overwhelming 83.7% of all respondents accepted that it is important for them to spend time in private religious thought and meditation, with 82% having felt the presence of God with them. 79.4% of all respondents agreed with the statement- *The prayers I say when I am alone carry as much meaning and personal emotion as those said by me during services*. However, respondents were split into two groups- 43.2% disagreed while 49.1% agreed with the statement- *I pray chiefly because I have been taught to pray*. Also, 77.9% of all respondents accepted that *the purpose of prayer is to secure a happy and peaceful life* while 68% believed the primary purpose of prayer is to gain relief and protection.

5. A majority 72% of all respondents reported that they attend church unless prevented by unavoidable circumstances. The majority of respondents (65.5%) accepted that they considered the church as a place to formulate good social relationships. Also, 47.8% of all respondents accepted that church membership helps in establishing a person in the community. A similar 48.3% of all respondents were primarily interested in religion because their church offered a congenial social activity while a considerable number (35.4%) disagreed with this majority at the same time.

6. For the seventh ROS Intrinsic sub-scale item, responses were varied with the maximum response being neutral (35.4%) to the statement- *If I were to join a church group I would prefer to join a Bible study group rather than a social fellowship*. This is likely due to the fact that the concept of regular Bible study meetings is not widespread within the target population. Further, social fellowships are more prevalent within the Mizo community.

7. The scores on the Intrinsic ROS sub-scale were substantially higher than those on the Extrinsic sub-scale as consistently higher proportions of respondents agreed with the higher-scored ranks in the Intrinsic sub-scale. The median Extrinsic score was 35 out of 55 while the median Intrinsic score was 37 out of 45, implying the Mizo respondents were consistently more agreeable to the Intrinsic-item statements than the Extrinsic-item statements.

8. While Mann-Whitney U-test showed no statistically significant difference in religiosity between the genders, female respondents (median = 38) showed a slightly higher intrinsic religiosity than males (median = 37). A small difference was found between the genders on median ROS total score (female = 71, male = 70) as well as the mean (female = 71.54, male = 70.64), indicating female respondents reported slightly higher levels of religiosity than males. These findings are in line with those of Taylor and Chatters (1988) and Watson, Jones and Morris (2004).

9. Kruskal-Wallis H Test was conducted to find out whether there were statistically significant differences between the respondents belonging to different age groups with regard to their religiosity scores. From this analysis, it may be inferred that
 - a) Age of the respondent had a statistically significant effect on the score of the Extrinsic ROS sub-scale. Also, there was a statistically significant trend of extrinsic religiosity decreasing with older age groups ($p_j < 0.05$).

 - b) Age of the respondent had no significant effect on the score of the Intrinsic ROS sub-scale.

 - c) Age of the respondent had no significant effect on the score of the ROS total scale.

10. Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents belonging to different education levels with regard to their religiosity scores. The results indicated that-

a) The education level of the respondent had no significant effect on the score of the Extrinsic ROS sub-scale. However, there was a statistically significant trend of extrinsic religiosity decreasing with higher education levels.

b) The education level of the respondent had no significant effect on the score of the Intrinsic ROS sub-scale.

c) The education level of the respondent had a statistically significant effect on the score of the ROS total scale. There was a statistically significant trend of overall religiosity decreasing with higher education levels. Elçi, Sener and Alpkın (2011) also had similar findings of religiosity decreasing with higher education levels.

11. Kruskal-Wallis H Test was conducted to find out whether there were significant differences between the respondents belonging to different occupations with regard to their religiosity scores. The results indicated that-

a) There was a statistically significant difference in the scores on the Extrinsic ROS sub-scale between respondents with different occupations.

b) There was a statistically significant difference in the scores on the Intrinsic ROS sub-scale between respondents with different occupations.

c) There was no statistically significant difference in the scores of the ROS total scale between respondents with different occupations.

4.2.2 Findings regarding the Consumer Behaviour of the Respondents

1. A higher median score indicated that female respondents felt the need to shop more often than males, especially during the festive seasons. Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of frequency of shopping for church attire, with female respondents shopping more frequently than male respondents in general. This is likely because females tend to shop for pleasure unlike male shoppers (Gohary & Hanzae 2014).
2. While 62% of all respondents showed a moderate frequency of shopping for church attire during Christmas and New Year, more than half (55%) hardly ever shopped during other church festivals like Easter Sunday and Good Friday. More than half (60.3%) of the respondents also shopped during sales. Meanwhile, compared to males, female respondents were more likely to shop for youth conferences and meets.

3. Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of their tendency to seek pre-purchase advice, with female respondents seeking advice more often than male respondents. They were also more likely than males to consider others' opinions of their church attire important. They were also more inclined to consult friends and family as well as the fashion media. Clarke, Beeghley and Cochran (1990), Rahman (2012) and Shin et al. (2011) recognized this advice-seeking tendency and noted that religious groups often serve as the first reference point for religious consumers.
4. Almost 60% of all respondents heeded the advisory and instructions from their church concerning formal church attire while a similar percentage showed little importance to the influence of friends and colleagues regarding the same. The influence of church officials is more apparent in female respondents. Further, more than two-thirds of the sample in the study was not influenced by celebrities and the fashion media when it comes to their church attire.
5. Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of their affinity towards pompous styles of dressing for church activities, with female respondents showing higher affinity for pompous styles than male respondents. Further, 57% of all respondents placed moderate to high importance on matching their church outfits with accessories.

6. More than half of all respondents (60.8%) wanted their clothing to reflect their personal tastes while about 42% liked to impress others with their outfits. - Moye and Kincade (2003) referred to these status-conscious, appearance-prioritizing shoppers as *Extremely Involved Apparel Shoppers*. However, male respondents showed little concern for being trendsetters in fashion while females tended to be less satisfied with the offerings of the clothing stores in Aizawl city.

7. Two-thirds of the sample in the present study preferred to have their own companions assist them with their shopping, even though a similar number did not find salespersons annoying. However, only 3.5% wanted the help of salespersons, that is, they wanted what Evans, Christiansen and Gill (1996) call 'personal trade'. Also, 30% of all respondents wanted no help at all- Moye and Kincade (2003) called these independent shoppers as *Confident Apparel Shoppers*. It was also found that male shoppers appreciated salespersons more than female shoppers, while 32% of all respondents found the services of salespersons satisfactory.

8. Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of the level of trust they place in salespersons. Like previous research findings by Evans, Christiansen and Gill (1996), male respondents had higher trust for salespersons as compared to female respondents. However, only about 7% of all respondents trusted salespersons.

9. While about 60% of the respondents had no intention to lodge complaints, Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their complaint intentions, with male respondents having higher complaint intentions than female respondents. This finding further implies that female respondents were more forgiving than male respondents.

10. Less than 20% of the respondents lodged their complaints directly with store managers/ owners, while more than 70% complained about unpleasant shopping experiences to their friends and family only. This finding reinforces that of Laroche et al. (2004), who noted that Asian consumers tended to complain only to their friends and family and not to businesses. Only 10% lets everyone know about their complaints. Furthermore, 65.7% of all respondents were unwilling to approach consumer forums/courts to resolve their complaints, while 17.4% were undecided about what course of action to take.

11. More than half of all respondents tended to shop for their church attire from familiar stores. Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their attitude towards store loyalty, with female respondents being more loyal than male respondents. Further, a huge majority (84.8%) made positive recommendations about good stores and deals to their friends and family.

12. Kruskal-Wallis H Test revealed that the age of a respondent had a statistically significant effect on the respondent's frequency of shopping for church attire, with a statistically significant trend of shopping frequency decreasing with older age groups. This finding corresponds with that of Yalkin and Rosenbaum-Elliott (2014).

13. Kruskal-Wallis H Test revealed that there was a statistically significant difference in frequency of shopping for church attire between respondents with different occupations but no such difference existed with respect to their education level.

14. Kruskal-Wallis H Test revealed that the age of a respondent had a statistically significant effect on the respondent's tendency to seek pre-purchase advice, with a statistically significant trend of advice-seeking decreasing with older age groups.

15. Kruskal-Wallis H Test revealed that there was a statistically significant difference in tendency to seek pre-purchase advice between respondents with different occupations but no such difference existed with respect to their education level.

16. Kruskal-Wallis H Test revealed that the age of a respondent had a statistically significant effect on the respondent's affinity towards pompous styles of dressing, with a statistically significant trend of pomposity decreasing with older age groups.

17. Kruskal-Wallis H Test revealed that there were statistically significant differences in affinity towards pompous styles of dressing between respondents with different occupations and also with different education levels.
18. Kruskal-Wallis H Test revealed that the age of a respondent had no significant effect on the level of trust in salespersons.
19. Kruskal-Wallis H Test revealed that respondents' education level had a statistically significant effect on their level of trust in salespersons. There was a statistically significant trend of trust levels decreasing with higher education.
20. Kruskal-Wallis H Test revealed that there was a statistically significant difference in levels of trust in salespersons between respondents with different occupations.
21. Kruskal-Wallis H Test revealed that the age of a respondent had a statistically significant effect on the complaint intentions, with a statistically significant trend of complaint intentions increasing with age.
22. Kruskal-Wallis H Test revealed that the education level of respondents had a statistically significant effect on their complaint intentions, with a statistically significant trend of complaint intentions increasing with education level. No such difference was found between the occupation groups.

23. Kruskal-Wallis H Test revealed that education level had a statistically significant effect on a respondent's attitude towards store loyalty, with a statistically significant trend of loyalty increasing with education level. Meanwhile, the age and occupation of a respondent had no significant effect on attitude towards store loyalty.
24. Correlation analysis indicated that there was a negative relationship between the tendency to wear pompous attire and trust in salespersons. Though the relationship was not statistically significant, it is worth noting that the conspicuous consumption of clothes was negatively related to trust in salespersons.
25. Correlation analysis indicated that there was a negative relationship between intention to complain against unsatisfactory experiences and frequency of shopping. Even though the relationship is not statistically significant, it is remarkable that those who shopped more frequently exhibited lower intentions to complain.
26. Correlation analysis indicated that there was a negative relationship between intention to complain against unsatisfactory experiences and the tendency to seek pre-purchase advice though the relationship was not statistically significant. It is noteworthy that respondents who sought more pre-purchase advice showed lower complaint intentions.

27. Correlation analysis indicated that there was a negative relationship between trust in salespersons and consumer loyalty though the relationship was not statistically significant. However, it is striking to find loyalty inversely related to trust in salespersons.
28. Correlation analysis indicated that there was a statistically significant negative relationship between trust in salespersons and intention to complain against unsatisfactory experiences. This implies that respondents who trust salespersons were significantly less likely to lodge complaints against businesses. However, the effect size indicated that only 2.19% of the variation in complaint intention was contributed by trust in salespersons.
29. Correlation analysis indicated that there was a statistically significant positive relationship between intention to complain against unsatisfactory experiences and consumer loyalty. This means that loyal consumers were significantly more likely to lodge their complaints. However, the effect size indicated that only 6.25% of the variation in complaint intention was contributed by consumer loyalty.
30. Correlation analysis indicated that there was a statistically significant positive relationship between consumer loyalty and the tendency to seek pre-purchase advice. This implies that loyal consumers tended to seek more advice before purchasing clothes. However, the effect size indicated that only 1.64% of the variation in loyalty was contributed by the tendency to seek advice.

31. Correlation analysis indicated that there was a statistically significant positive relationship between consumer loyalty and frequency of shopping. This means that loyal consumers shopped more frequently for church clothes. However, the effect size indicated that only 4.45% of the variation in loyalty was contributed by shopping frequency.
32. Correlation analysis indicated that there was a statistically significant positive relationship between customer loyalty and the tendency to wear pompous attire. This implies that consumers who leaned towards pomposity tended to be loyal customers. However, the effect size indicated that only 8.47% of the variation in loyalty was contributed by pompous tendency.
33. Correlation analysis indicated that there was a statistically significant positive relationship between the tendency to wear pompous attire and frequency of shopping. This means that consumers who leaned towards pomposity tended to shop significantly more frequently. Further, the effect size indicated that 18.92% of the variation in shopping frequency was explained by pompous tendency.
34. Correlation analysis indicated that there was a statistically significant positive relationship between the tendencies to wear pompous attire and to seek pre-purchase advice. This means that consumers who leaned towards pomposity were significantly more likely to seek pre-purchase advice. Further, the effect size indicated that 35.28% of the variation in advice seeking behaviour was explained by pompous tendency.

35. Correlation analysis indicated that there was a statistically significant positive relationship between the tendency to seek pre-purchase advice and frequency of shopping. This implies that consumers who shopped more frequently were significantly more likely to seek pre-purchase advice. Further, the effect size indicated that 24.60% of the variation in advice seeking behaviour was explained by shopping frequency.

36. Kruskal-Wallis H Test indicated that education level had a statistically significant effect on willingness to approach consumer courts/forums, with a statistically significant trend of willingness to approach consumer courts/forums increasing with education level. This implies that higher education makes consumers aware of their rights and makes them more willing to assert those rights.

37. Kruskal-Wallis H Test indicated that age had a statistically significant effect on willingness to approach consumer courts/forums, with a statistically significant trend of willingness to approach consumer courts/forums increasing with age. This implies that older consumers were more willing to assert their rights as consumers.

4.2.3 Findings regarding the Influence of Religiosity on Consumer Behaviour

The research findings relating to the influence of religiosity on consumer behaviour are presented in two parts as follows:

4.2.3.1 Findings from the Testing of Hypotheses

Hypothesis 1: There is a significant relationship between extrinsic religiosity and frequency of shopping for 'church attire'.

Finding: Correlation test showed that there was a statistically significant positive correlation between Extrinsic ROS Index score and frequency of shopping for church attire. This implies that as the level of extrinsic religiosity increases, the frequency of shopping for church attire also increases significantly. Therefore, the hypothesis is accepted. However, the effect size indicated that only 1.46% of the variation in frequency of shopping for church attire was explained by extrinsic religiosity.

Hypothesis 2: There is a significant relationship extrinsic religiosity and the tendency to take pre-purchase advice/consultation.

Finding: Correlation test showed that there was no significant correlation between Extrinsic ROS Index score and the tendency to ask for advice before purchasing church attire. Therefore, the hypothesis is rejected.

Hypothesis 3: There is a significant relationship between extrinsic religiosity and the tendency for pompous dressing in Mizo society.

Finding: Correlation test showed that there was no significant correlation between Extrinsic ROS Index score and the tendency to wear pompous attire. Therefore, the hypothesis is rejected.

Hypothesis 4: There is a significant relationship between religiosity and trust in salespersons.

Finding: Correlation test showed that there was a statistically significant positive correlation between total ROS religiosity score and the tendency to trust salespersons. This implies that as the level of religiosity increases, the tendency to trust salespersons also increases significantly. Therefore, the hypothesis is accepted. However, the effect size indicated that only 11.09% of the variation in trust tendency was contributed by religiosity.

Hypothesis 5: There is a significant relationship between religiosity and intention to complain in case of a dissatisfactory consumer experience.

Finding: Correlation test showed that there was a statistically significant negative correlation between total ROS religiosity score and the intention to complain in case of dissatisfactory experiences. This implies that as the level of religiosity increases, the intention to register complaints decreases significantly. Therefore, the hypothesis is accepted. However, the effect size indicated that only 2.66% of the variation in complaint intention was contributed by religiosity.

Hypothesis 6: There is a significant relationship between religiosity and consumer loyalty to stores.

Finding: Correlation test showed that there was no significant correlation between ROS religiosity score and loyalty to stores among the target consumer group. Therefore, the hypothesis is rejected.

4.2.3.2 Other Findings from Analysis

20. Correlation analysis indicated that there was a negative relationship between Intrinsic ROS Index score and the tendency to wear pompous attire to church. Though the relationship is not statistically significant, it is worth noting that as intrinsic religiosity increases, the tendency to wear pompous attires to church (which can, as mentioned before, indicate conspicuous consumption of clothes for church) decreases.

21. Regarding respondents' choice of formal church attire, correlation analysis indicated that there was a statistically significant positive relationship between Intrinsic ROS Index score and the likelihood of heeding instructions from church officials. This implies that as the level of intrinsic religiosity rises, the tendency to observe rules laid down by the church also rises.

22. Correlation analysis indicated that there was a statistically significant negative relationship between ROS total score and willingness to approach consumer courts/forums. This implies that respondents with a high religiosity score were less willing to seek legal means to resolve their complaints.
23. Correlation analysis indicated that there was a statistically significant positive relationship between ROS total score and the likelihood of a respondent telling only close friends and family about unpleasant shopping experiences. This implies that respondents with high religiosity score were more likely to keep their complaints private. This finding contradicts Swimberghe, Flurry and Parker (2011) who found a positive link between high religiosity and the likelihood of complaining to third parties.
24. Correlation analysis indicated that there was a statistically significant positive relationship between ROS total score and the likelihood of a respondent telling friends and family about pleasant stores and good deals. This implies that respondents with a high religiosity score were more likely to make consumer recommendations.
25. Correlation analysis indicated that there was a negative relationship between the tendency to wear pompous attire and trust in salespersons, implying the conspicuous consumption of clothes is negatively related to trust in salespersons.

26. Correlation analysis indicated that there was a negative relationship between intention to complain against unsatisfactory experiences and frequency of shopping, implying those who shop more frequently exhibited lower intentions to complain.
27. Correlation analysis indicated that there was a negative relationship between intention to complain against unsatisfactory experiences and the tendency to seek pre-purchase advice, implying respondents who sought more pre-purchase advice showed lower complaint intentions.
28. Correlation analysis indicated that there was a negative relationship between trust in salespersons and consumer loyalty, that is, loyalty is inversely related to trust in salespersons.
29. Correlation analysis indicated that there was a statistically significant negative relationship between trust in salespersons and intention to complain against unsatisfactory experiences. This implies that respondents who trust salespersons were significantly less likely to lodge complaints against businesses. However, the effect size implies that only 2.19% of the variation in complaint intention was contributed by trust in salespersons.

30. Correlation analysis indicated that there was a statistically significant positive relationship between intention to complain against unsatisfactory experiences and consumer loyalty. This means that loyal consumers were significantly more likely to lodge their complaints. However, the effect size implies that only 6.25% of the variation in complaint intention was contributed by consumer loyalty.
31. Correlation analysis indicated that there was a statistically significant positive relationship between consumer loyalty and the tendency to seek pre-purchase advice. This implies that loyal consumers tended to seek advice before purchasing clothes. However, the effect size implies that only 1.64% of the variation in loyalty was contributed by the tendency to seek advice.
32. Correlation analysis indicated that there was a statistically significant positive relationship between consumer loyalty and frequency of shopping. This means that loyal consumers shopped more frequently for church clothes. However, the effect size implies that only 4.45% of the variation in loyalty was contributed by shopping frequency.
33. Correlation analysis indicated that there was a statistically significant positive relationship between customer loyalty and the tendency to wear pompous attire. This implies that consumers who leaned towards pomposity tended to be loyal customers. However, the effect size implies that only 8.47% of the variation in loyalty was contributed by pompous tendency.

34. Correlation analysis indicated that there was a statistically significant positive relationship between the tendency to wear pompous attire and frequency of shopping. This means that consumers who leaned towards pomposity tended to shop significantly more frequently. Further, the effect size implies that 18.92% of the variation in shopping frequency was explained by pompous tendency.
35. Correlation analysis indicated that there was a statistically significant positive relationship between the tendencies to wear pompous attire and to seek pre-purchase advice. This means that consumers who leaned towards pomposity were significantly more likely to seek pre-purchase advice. Further, the effect size implies that 35.28% of the variation in advice seeking behaviour is explained by pompous tendency.
36. Correlation analysis indicated that there was a statistically significant positive relationship between the tendency to seek pre-purchase advice and frequency of shopping. This implies that consumers who shopped more frequently were significantly more likely to seek pre-purchase advice. Further, the effect size implies that 24.60% of the variation in advice seeking behaviour was explained by shopping frequency.
37. Kruskal-Wallis H Test indicated that education level had a statistically significant effect on willingness to approach consumer courts/forums. Further, Jonckheere-Terpstra test for ordered alternatives shows that there was a statistically significant trend of willingness to approach consumer courts/forums increasing with education level.

38. Kruskal-Wallis H Test indicated that age had a statistically significant effect on willingness to approach consumer courts/forums. Further, Jonckheere-Terpstra test for ordered alternatives shows that there was a statistically significant trend of willingness to approach consumer courts/forums increasing with age.

4.3 Insights: Remarks and Suggestions

The study of religiosity and its influences in consumer behaviour is a recent development. The present study is an attempt to understand the nature of religiosity, how it manifests in Mizo society and its influences in behaviour of Mizo consumers. Based on the findings reported, the following suggestions are offered:

1. Findings confirm that highly religious consumers are more forgiving. However, this finding does not bode well for the progress of consumer rights in Mizo society, even though the effect size is small at 2.66% only. Pairing this finding with the other finding that the likelihood of heeding instructions from church officials increases with intrinsic religiosity, it is recommended that the church takes up the task of educating Mizo consumers about their rights as consumers and assuring them that those rights do not conflict with Christian teachings about forgiveness.
2. Correlation analysis implies that respondents with a high religiosity score were less willing to approach consumer courts/forums to resolve their complaints. However, willingness increases with age as well as with education level, while religiosity decreases with age and education level. This is further proof that the church can influence consumer rights awareness among the Mizo.

3. Findings indicated a statistically significant positive correlation between religiosity and the tendency to trust salespersons. This implies that as the level of religiosity increases, the tendency to trust salespersons also increases significantly. This is in line with Christian teachings to trust in others. Businesses must take heed of this finding.
4. Findings show that educated consumers were less likely to trust salespersons but were more likely to be loyal. While this could be because such consumers already know what they want without assistance, stores can work on improving the quality of staff they employ so as to not break the trust of their loyal customers.
5. The loyalty of educated shoppers can be earned through various in-store customer care practices. For instance, competent staff to remedy complaints, easy return policies, convenient payment options like electronic payments, in-store alteration services for clothes, innovative loyalty programs, and a management open to customer feedback- these are a few of the ways in which businesses can retain educated customers. These strategies can also help in countering the threat of online clothing stores.
6. Stores should invest in good salespersons as a long-term marketing strategy. Employee discounts, flexible working hours, skill development and training, and pleasant working environment are some of the ways in which stores can retain good salespersons.

7. Findings also suggest that loyal consumers shopped more frequently and were more likely to be pompous dressers. They were also more likely to lodge complaints. However, these loyal consumers tended to not trust salespersons. Thus, it can be inferred that their loyalty is based on some aspect other than the help they get in the stores. Businesses must identify the characteristics they possess, which bring their loyal consumers back for more and work on improving it.
8. Findings suggest that frequent shoppers were less likely to lodge complaints. Stores must work on pleasing new or infrequent consumers as they are the ones most likely to create bad publicity for business.
9. With most consumers satisfied with the clothing stores in Aizawl, these stores can play an influencing role in shaping the norms of decency of church attire. Since the present research has shown that young female consumers are more likely to wear conspicuous (pompous) attire, the kind of merchandise available in stores can direct the styles of clothing eventually worn to church.
10. Findings suggest that the frequency of shopping increases with higher extrinsic religiosity, as with the tendency to trust salespersons. This can have practical implications that businesses can harness for profit. For instance, festive shopping, during Christmas and New Year, has become a tradition among the Mizo. Businesses can be more prepared during these times as more religious consumers are expected to be out shopping and they tend to trust salespersons.

Businesses can use this time to build equity for their establishment through religiously-appealing marketing campaigns.

11. Further, on the issue of festive shopping, clothing stores in Aizawl may find it profitable to reverse their current policy of hiking prices during these seasons, and instead focus on increasing their sales volume through festive discounts and offers.

4.4 Suggested Areas for Further Research

The present research is a very brief effort to examine the influence of religion and religiosity on consumer behaviour. The researcher is well aware of the limitations and shortcomings of the work presented. Since research is an ongoing process, the present researcher as well as other researchers may be interested in taking the findings of the present study further. Also, the limitations and shortcomings of this study may offer directions to future researchers.

The following is a list of suggestions for further research areas:

1. The study is confined to a very limited target population - members of the Kristian Thalai Pawl who are aged between 14 to 40 years, living in Aizawl city, leaving out the rural youth population. Therefore, the study findings cannot be generalized for Mizoram as a whole. Further, the study also ignores differences between various church denominations. Rural-urban and inter-denominational studies may offer better insights into the influence of religiosity in Mizo society.

2. The study is confined to a very limited sample of Mizo Christian youth. Comparisons between the youth and the older population may bring out interesting findings. Further, comparisons with Christian youth from other cultures may also reveal remarkable findings. Inter-religion studies are also desirable.

3. The present study ignores the effect of income level on consumption behaviour. Also, the possibility of a relationship between income and religiosity is ignored. A more comprehensive study to supplement, support or refute the present findings is desirable.

4. The present study is limited in scope too. It only looks at consumer behaviour within the context of church appropriate clothing. Religiosity influences other spheres of a consumer's life too. Research into such relationships may offer new insights into how religion affects behaviour.

5. The study only looks at a unidirectional relationship between religiosity and consumer behaviour, that is, the influence of religiosity on consumers. There may be a reciprocal relationship which the present study has ignored. Further, consumer behaviour is influenced by numerous factors, which may also be affected by religiosity and vice versa. Thus, there is scope for multidimensional studies looking into the interrelationships between various factors.

6. The relationship between religiosity and consumer behaviour was only analyzed through bivariate correlation, which does not imply causal relationship. More statistically rigorous analyses like structural equation modelling are desirable to find out the direct, mediating and moderating effects of the variables.

7. The study is based solely on self-reported responses. The religiosity questionnaire contains personal and private queries which the respondent may not feel comfortable to answer truthfully. A more in-depth and expansive study that includes third party responses is desirable.

This work has been a learning process and the fact that it is a pioneering endeavour within the context of the target population, with no precedent to consult, warrants some indulgence. Thus, the researcher asks that the present work be looked at as an initial attempt with potential for improvement.

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APPENDIX-I

QUESTIONNAIRE ON MIZO CONSUMER BEHAVIOUR

Please tick the most appropriate box for each query:

i. Are you a member of the Kristian Thalai Pawl (KTP)? Yes No

ii. Age: 14-19 yrs 20-24 yrs 25-29 yrs 30-34 yrs 35-40 yrs

iii. Gender: Male Female

iv. Education: Below Matriculate Matriculate
 Higher Secondary Graduate
 Postgraduate Other (_____)

v. Occupation: Student Government Employee
 Business Self-employed
 Private Sector Employee Unemployed

vi. Are you permanently residing in Aizawl? Yes No

(If not, where is your hometown?)

1. How often do you feel the need to shop for the clothes you wear to church?

- Almost weekly. I just can't seem to have enough clothes.
- Very often. Especially when there is a sale going on.
- Occasionally. Usually when some important event is approaching.
- Not too often. I normally buy new clothes to replace my damaged ones.
- Rarely. I rely on family and friends for my clothing supply.

2. When do you shop for church-related clothes? (Tick all applicable)

<p>Christmas and New Year</p> <p><input type="checkbox"/> Always</p> <p><input type="checkbox"/> Often</p> <p><input type="checkbox"/> Sometimes</p> <p><input type="checkbox"/> Rarely</p> <p><input type="checkbox"/> Never</p>
--

<p>Church Festivals</p> <p><input type="checkbox"/> Always</p> <p><input type="checkbox"/> Often</p> <p><input type="checkbox"/> Sometimes</p> <p><input type="checkbox"/> Rarely</p> <p><input type="checkbox"/> Never</p>
--

<p>Youth Conferences and Meets</p> <p><input type="checkbox"/> Always</p> <p><input type="checkbox"/> Often</p> <p><input type="checkbox"/> Sometimes</p> <p><input type="checkbox"/> Rarely</p> <p><input type="checkbox"/> Never</p>

<p>Sale Season</p> <p><input type="checkbox"/> Always</p> <p><input type="checkbox"/> Often</p> <p><input type="checkbox"/> Sometimes</p> <p><input type="checkbox"/> Rarely</p> <p><input type="checkbox"/> Never</p>

3. Do you ever feel like you have to buy new clothes when you see your friends doing so?

- Definitely. Even if I have to borrow money.
- Occasionally. Just enough to stay fashionable.
- Can't say.
- Not really. I don't think it is necessary.
- Not at all. I'm not affected by others' possessions.

4. How important is others' opinion/approval of your choice of church attire?

- Very important
- Somewhat important
- Can't say
- Not really
- Not at all important

5. How often do you consult the following before buying church clothes?

- Friends, classmates and colleagues
 Always Often Sometimes Rarely Never
- Fashion shows and magazines
 Always Often Sometimes Rarely Never

6. Who/What influences your fashion choice regarding formal church attire? (*Tick all applicable*)

- Advisory and instructions from church officials (elders, pastors, priests, etc.)
 Definitely Somewhat Neutral Not really Not at all
- Friends, classmates and colleagues
 Definitely Somewhat Neutral Not really Not at all
- Celebrities and fashion magazines
 Definitely Somewhat Neutral Not really Not at all

7. Who among the following do you most prefer for shopping assistance?

- My own companions Store owner / manager
- Salespersons I do not like to be bothered when I'm shopping.

8. Do you agree with the following statements?

- It is important that my clothes match with my shoes, bags, makeup and other accessories.
 Strongly disagree Disagree Neutral Agree Strongly agree
- I like to plan for and wear outfits that impress others.
 Strongly disagree Disagree Neutral Agree Strongly agree

- It is paramount that my clothing reflects my personal taste and style.

Strongly disagree Disagree Neutral Agree Strongly agree

- I like to be among the first to wear new styles of clothes and accessories.

Strongly disagree Disagree Neutral Agree Strongly agree

9. Do you agree with the following statements?

- I value the input of salespersons (I appreciate their help).

Strongly disagree Disagree Neutral Agree Strongly agree

- Salespersons are annoying.

Strongly disagree Disagree Neutral Agree Strongly agree

- Salespersons give me truthful advice.

Strongly disagree Disagree Neutral Agree Strongly agree

- Salespersons say anything, as long as they make their sale.

Strongly disagree Disagree Neutral Agree Strongly agree

- I am satisfied with the service I get from clothing salespersons in Aizawl.

Strongly disagree Disagree Neutral Agree Strongly agree

10. Do you agree with the following statements?

- I am satisfied with the merchandise I get from clothing stores in Aizawl.

Strongly disagree Disagree Neutral Agree Strongly agree

- When dissatisfied, I intend to make my complaints known.

Strongly disagree Disagree Neutral Agree Strongly agree

- I voice my complaints directly with the store manager/owner.

Strongly disagree Disagree Neutral Agree Strongly agree

- I complain about unpleasant shopping experiences to close friends and family only.

Strongly disagree Disagree Neutral Agree Strongly agree

- I complain about unpleasant shopping experiences to everyone I know, including those on the internet and social media.

Strongly disagree Disagree Neutral Agree Strongly agree

- I am willing to approach the consumer court or forums to resolve my complaints.

Strongly disagree Disagree Neutral Agree Strongly agree

- I tend to shop at the same clothing stores once I establish a rapport with them.

Strongly disagree Disagree Neutral Agree Strongly agree

- The store does not matter so long as I get what I need.

Strongly disagree Disagree Neutral Agree Strongly agree

- I follow my favourite stores even when they change locations.

Strongly disagree Disagree Neutral Agree Strongly agree

- If I come across a pleasant store or a good deal, I always tell my friends and family about it.

Strongly disagree Disagree Neutral Agree Strongly agree

APPENDIX-II

Religious Orientation Scale (ROS)

Please indicate the extent to which you agree or disagree with each item below by using the following rating scale:

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. Although I believe in my religion, I feel there are many more important things in my life.					
2. The primary purpose of prayer is to gain relief and protection.					
3. I read literature about my faith (or church).					
4. If I were to join a church group I would prefer to join a Bible study group rather than a social fellowship.					
5. I pray chiefly because I have been taught to pray.					
6. A primary reason for my interest in religion is that my church is a congenial social activity.					
7. Quite often I have been keenly aware of the presence of God or the Divine Being.					
8. It doesn't matter so much what I believe so long as I lead a moral life.					
9. Religion is especially important because it answers many questions about the meaning of life.					
10. The church is most important as a place to formulate good social relationships.					

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
11. What religion offers me most is comfort when sorrows and misfortune strike.					
12. It is important for me to spend periods of time in private religious thought and meditation.					
13. If not prevented by unavoidable circumstances, I attend church.					
14. Occasionally I find it necessary to compromise my religious beliefs in order to protect my social and economic well-being.					
15. The purpose of prayer is to secure a happy and peaceful life.					
16. I try hard to carry my religion over into all my other dealings in life.					
17. One reason for my being a church member is that such membership helps to establish a person in the community.					
18. The prayers I say when I am alone carry as much meaning and personal emotion as those said by me during services.					
19. My religious beliefs are really what lie behind my whole approach to life.					
20. Although I am a religious person I refuse to let religious considerations influence my everyday affairs.					

APPENDIX-III
QUESTIONNAIRE ON
MIZO CONSUMER BEHAVIOUR
(Mizo Translation)

Dik i tih ber zelah thai rawh.

i. Kristian Thalai Pawl (KTP) member i ni em? Ni e Ni lo

ii. Kum: 14-19 yrs 20-24 yrs 25-29 yrs
 30-34 yrs 35-40 yrs

iii. Gender: Mipa Hmeichhia

iv. Thiamna: Matric hnuai lam Matric pass
 Higher Secondary Graduate
 Postgraduate A dang (_____)

v. Eizawna: Zirlai Sawrkar hnathawk
 Sumdawng Mahni hnathawk
 Private hnathawk Hnathawk rihlo

vi. Aizawla awm nghet i ni em? Ni e Ni lo

(Nih loh chuan khawi khua nge?)

1. Biak ina hak chi thuamhnaw engtianga zingin nge lei i duh thin?

- Kartin deuhthaw. Mamawh ka ngah bik aniang e.
- Lei deuh reng. Sale ami anih ngat pheh chuan.
- A chang changin. Hun bik, inkhawmpui etc. a awm chang te hian.
- Zing lutuk lo. A chhe thlak nan ka lei deuh ber.
- A khat khawp. Miin min pek/leisak zarah ka nei ve a ni ber.

2. Biak in lam thuamhnaw engtiang hunah te nge i lei thin?

Christmas leh Kum Tharah

- Lei ngei ngei
- Lei fo
- Lei zeuh zeuh
- Lei mang lo
- Lei ngai miah lo

Kohhran Hun Puiah

- Lei ngei ngei
- Lei fo
- Lei zeuh zeuh
- Lei mang lo
- Lei ngai miah lo

Thalai/Sande Sikul Khawmpuiah

- Lei ngei ngei
- Lei fo
- Lei zeuh zeuh
- Lei mang lo
- Lei ngai miah lo

Sale Runpui Laiin

- Lei ngei ngei
- Lei fo
- Lei zeuh zeuh
- Lei mang lo
- Lei ngai miah lo

3. I thiante'n thuamhnaw thar an neihin neih ve i tum ngai em?

- Tum ve zel thin. Puk chawp pawhin.
- Tum chang a awm. Rual pawl tawkin.
- Sawi theilo.
- Tum lem lo. A tulna ka hrelo.
- Tum lo. Mi thil neih danin min tibuai lo.

4. I inkhawm thuamhnaw chungchangah midangte ngaihdan (opinion) i ngai pawimawh em?

- Ngai pawimawh em em Ngai pawimawh ve tho Sawi theilo
 Ngai pawimawh lem lo Ngai pawimawh miah lo

5. Inkhawm thuamhnaw i lei dawnin engtianga zingin nge a hnuaia mite hi i rawn thin?

- Thiante, classmate-te leh hnathawhpuite
 Rawn ziah Rawn ve fo Sawi theilo
 Rawn lem lo Rawn ngai miah lo
- Fashion show leh magazine-te
 Rawn ziah Rawn ve fo Sawi theilo
 Rawn lem lo Rawn ngai miah lo

6. Inkhawma i inchei dan tu/engin nge kaihruai (influence)?

- Kohhran thuchhuah leh inkaihhraina danin
 Kaihruai nasa Kaihruai ve tho Hre lo
 Kaihruai lem lo Kaihruai ngai lo
- Thiante, classmate-te leh hnathawhpuite inchei danin
 Kaihruai nasa Kaihruai ve tho Hre lo
 Kaihruai lem lo Kaihruai ngai lo
- Fashion magazine leh celebrities te inchei danin
 Kaihruai nasa Kaihruai ve tho Hre lo
 Kaihruai lem lo Kaihruai ngai lo

7. Thuamhnaw lei tura i bazarin i lei tur thlanpui tur chein tunge i duh ber?

- Ka bazarpuite / \hiante
- Dawr neitu / manager
- Dawr nghak / salesperson
- Tuma puih ka duh lo

8. A hnuaia thuziakte hi ngun takin chhiar la, nangma nihna a ni em?

- Ka kawr hak mil turin pheikhawk, ipte, makeup leh behbawm dangte ka ngaihven.
 - Ngaihven lo top Ngaihven lem lo Ngaihndan nei lo
 - Ngaihven ve tho Ngaihven lutuk
- Midangte nalh tih ngei ngei turin ka incheina ka ruahman lawk (plan) thin.
 - Ruahman lo top Ruahman lem lo Ngaihndan neilo
 - Ruahman ve tho Ruahman ziah
- Ka nalh tih zawng leh ka mimal duhdan pholang ngei thei tur thuamhnaw ka ngai pawimawh.
 - Ngai pawimawh lo top Ngai pawimawh lem lo Ngaihndan neilo
 - Ngai pawimawh ve tho Ngai pawimawh lutuk
- Thil chhuak thar (trendy) apiang inbel hmasa nih ka tum thin.
 - Tum lo top Tum lem lo Ngaihndan neilo
 - Tum ve thin tho Tum ziah

9. A hnuaia thuziakte hi i pawm em? (Dawr nghakte= Salespersons)

- Dawr nghakte puihna hi a tangkai ka ti.
 - Tangkai lo top Tangkai lem lo Ngaihndan nei lo
 - Tangkai ve tho Tangkai lutuk

- Dawr nghakte'n min lo ngaihven hian ninawm ka ti.
 - Ninawm miah lo Ninawm lem lo Ngaihndan nei lo
 - Ninawm ve tho Ninawm lutuk

- Dawr nghakte hian thurawn dik min pe thin.
 - Pe ngai miah lo Pe ngai lem lo Ngaihndan nei lo
 - Pe ve tho Pe ziah

- An inhralhna tur a nih phawt chuan dawr nghakte hian engpawh an sawi duhin ka hria.
 - Ni lo top Ni lem lo Ngaihndan nei lo Ni ve tho Ni lutuk

- Aizawl thuamhnaw dawr nghakte min puihnaah hian ka lungawi tawk.
 - Lungawi lo top Lungawi lem lo Ngaihndan nei lo
 - Lungawi ve tho Lungawi lutuk

10. A hnuaia thuziakte hi a dik i ti em?

- Aizawl thuamhnaw bazarah hian ka duh khawp thil ka hmu.
 - Hmu zo lo top Hmu zo lem lo Ngaihndan nei lo
 - Hmu zo ve tho Hmu zo lutuk

- Dawr nghakte chungka ka lawm loh chuan ka lawm lohna ka sawi lang thin.
 - Sawi ngai miah lo Sawi ngai lem lo Ngaihndan nei lo
 - Sawi ve tho Sawi ziah

- Ka lawm loh thu dawr neitu/manager hnenah ngei ka thlen thin.
 - Thlen ngai miah lo Thlen ngai lem lo Ngaihndan nei lo
 - Thlen ve tho Thlen ziah

- Dawr harsa leh hrehawm ka tihte chu ka thian hnaite leh ka chungte hnenah chauh ka sawi thin.
 - Sawi ngai miah lo Sawi ngai lem lo Ngaihndan nei lo
 - Sawi ve tho Sawi ziah

- Dawr harsa leh hrehawm ka tihte chu ka hmelhriat zawng zawng hnenah ka sawi thin, internet leh social media ah te pawh.
 - Sawi ngai miah lo Sawi ngai lem lo Ngaihndan nei lo
 - Sawi ve tho Sawi ziah

- Ka lungawilohna chingfel turin court emaw consumer forum emaw pan ka tum.
 - Tum miah lo Tum lem lo Ngaihndan nei lo
 - Tum ve tho Tum khawp

- Thuamhnaw leina atan chuan dawr than bik leh nel bik ka nei thin.
 - Nei miah lo Nei tam lo Ngaihndan nei lo
 - Nei ve nual Nei ngah lutuk

- Ka duh leh mamawh ang ka hmuh phawt chuan dawr duhsak bik ka nei lo.
 - Nei miah lo Nei lem lo Ngaihndan nei lo
 - Nei ve tho Nei lutuk
 - An dawr awmna an sawn pawhin ka dawr thante chu ka pan zui fo thin.
 - Pan lo top Pan lem lo Ngaihndan nei lo
 - Pan ve tho Pan ziah
 - Dawr nuam emaw inzuar tlawm bik emaw ka tawn fuh chuan ka thiante leh chungte ka hrilh thin.
 - Hrilh ngai miah lo Hrilh lem lo Ngaihndan nei lo
 - Hrilh ve tho Hrilh ziah
-

APPENDIX-IV

Religious Orientation Scale (ROS)

(Mizo Translation)

Inawm i tih ber zawnah zel thai rawh.

	pawm lo top	pawm lem lo	ngaihdan neilo	pawm ve tho	pawm em em
1. Ka sakhuaah rinna nghat tho mah ila, a aia pawimawh zawk thil ka nunah tam tak a awmin ka hria.					
2. Tawngtainain a tum ber chu hahdamna leh humhimna pek a ni.					
3. Ka rinna lam hawi ziahna lehkhabu leh chanchinbu ka chhiar fo thin.					
4. Fellowship/inpawlhona aiin Bible zirhona pawla tel ka thlang zawk ang.					
5. Ka tawngtai chhan ber chu tawngtai thin tura zirtir ka nih vang a ni.					
6. Sakhua ka tuipui chhan ber chu kohhran hi mipuite lungrual taka kan thawhho theihna hmun a nih vang a ni.					
7. Pathian awmpuina Chiang takin wavi eng emaw zat ka tawng tawh thin.					

	pawm lo top	pawm lem lo	ngaih dan neilo	pawm ve tho	pawm em em
8. Tha taka ka nun tho chuan eng pawh ring ila, a pawina ka hre lo.					
9. Sakhuanain nun awmzia min hriatthiamtir avangin pawimawh ka ti.					
10. Kohhran tangkaina ber pakhat chu thenrual tha siamna hmun atan a ni.					
11. Sakhuanain lungngaih leh vanduai hunah thlamuanna min pe thin.					
12. Pathian thu ngaihtuaha fianriala hun hman fo hi ka tan a pawimawh.					
13. Loh theih lohin min dang a nih lo chuan ka inkhawm ziah thin.					
14. Sum leh pai leh vantlanga ka dinhmun humhim/siam tha turin ka rinna her rem (compromise) a ngaih chang a awm thin.					
15. Tawngtainain a tum tak chu nun hlim leh thlamuang neih a ni.					
16. Ka nun kawng zawng zawngah ka sakhua ken tel ka tum hram hram thin.					
17. Kohhrana inhman ka duhna chhan chu khawtlangah mi zahawma min siam vang a ni.					

	pawm lo top	pawm lem lo	ngaihdan neilo	pawm ve tho	pawm em em
18. Fianrial/Mahni a ka tawngtaina hian biak ina ka tawngtaina ang bawkin awmze thuk leh Pathian pawlna min pe thei.					
19. Ka rinna hi ka nun kawng kaihruaitu ber a ni.					
20. Sakhaw mi tak chu ni tho mah ila, sakhuanain ka nitin khawsak a thunun ka remti lo.					

Abstract on
RELIGIOSITY AND ATTIRE:
A STUDY ON BUYING BEHAVIOUR AMONG THE MIZO

Abstract Submitted for the Award of the Degree of
MASTER OF PHILOSOPHY IN COMMERCE

by

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CHAPTER – 1: INTRODUCTION

Consumers continuously make economic choices regarding the desires they want to fulfil first, given the limited amount of resources at their disposal. They also make decisions to not fulfil certain desires if they believe such acts to be in conflict with their ethical, moral or religious beliefs, or if such acts are against the laws of the land. A business that understands the behaviour of its consumers, existing as well as potential, is more likely to succeed than one that does not.

Schiffman, Kanuk and Kumar (2010) define consumer behaviour as ‘the behavior that consumers display in *searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs*’. It is a complex decision-making process that influences the consumer *before, during and after* a purchase is made. The Engel, Kollat and Blackwell (EKB) Model identifies five stages in the decision-making process – problem or need recognition, information search, evaluation of alternatives, choice selection and post-purchase outcomes. Within the context of consumer behaviour in fashion, Solomon and Rabolt (2006) provide a slightly differentiated but mostly similar process. The present study followed along the lines of these models to look at how religiosity affects consumer behaviour at each step of the decision process.

1.1 Religion as a Cultural Construct in Consumer Behaviour Research

While religion and consumption are seen as conflicting concepts, there is a common thread binding the two disparate concepts together which is culture. Religion is one of the most dominant characteristics of a culture. According to Durkheim (1995), ‘A religion is a unified system of beliefs and practices relative to sacred things, that is to say, things set apart and forbidden- beliefs and practices which unite into one single moral community called a Church, all those who adhere to them’. Every religion lays down a formal set of rules or tenets that seek to guide or modify the beliefs, values and behaviour of its followers, providing a reliable support for culture formation (Delener 1990). Even if individuals do not remain true to these rules at heart ‘they would try to remain within its broad framework, at least externally’ (Pohlong 2004). Thus, religion and culture provide humans with values to live by, thereby influencing their behaviour at both the individual and social levels.

Religiosity (or religiousness) is the degree to which beliefs in specific religious values and ideals are held and practised by an individual (Kamaruddin 2007). According to Clayton and Gladden (1974), it is a commitment to an ideology. Compared to religiosity, spirituality is ‘a search for the sacred, a process through which people seek to discover, hold on to, and, when necessary, transform whatever they hold sacred in their lives’ (Pargament 1997, 1999). For instance, religiosity may be manifested in the form of church attendance, donations and participation in church group activities, but since spirituality is an abstract and internal construct, there may be no measurable visible outward manifestation. The terms ‘religiosity’, ‘religious orientation’ and ‘religiousness’ are used interchangeably to mean the same thing.

In 1967, G.W. Allport and M.J. Ross developed the intrinsic-extrinsic Religious Orientation Scale (ROS) to measure religious orientation style (Allport & Ross 1967). According to their study, intrinsically-motivated religious individuals are genuinely committed to their faith while extrinsically-motivated religious individuals are more self-serving. While intrinsic religiosity is an intrapersonal concept involving the internalization of the teachings and the role expectations laid down by religion; extrinsic religiosity is defined as ‘the sum total of the external manifestations of religion or, in a sense, a source of comfort and social support’. Individuals with high intrinsic religious motivation are more likely to hold higher ethical standards, while those with a more extrinsic motivation might not be so ethically sensitive (Vitell, Paolillo & Singh 2005). In fact, Allport (1966) put it succinctly as- ‘the extrinsically-motivated person uses his religion, whereas the intrinsically-motivated lives his religion’.

1.2 Significance and Scope of the Study

Numerous studies (Bailey & Sood 1993; Essoo & Dibb 2004; Giacalone & Jurkiewicz 2003; Mokhlis 2006; Singhapakdi et al. 2000) have attested to the significance of religion as a factor influencing consumers since religion ‘is not a fad that can be dismissed by the marketer as a short-term change, but rather it is a long-term phenomenon’ Khraim (2010). This is because the basic doctrines of a particular religion are static as compared to other cultural values and attitudes, making religion a reliable factor in studying consumer behaviour (McDaniel & Burnett 1990). However, despite its evident importance in consumers’ lives, religion has remained an under-studied topic in consumer research across the world.

Mizoram is a remote hilly state located in north-eastern India where the native Mizo people are predominantly Christian. Christian principles encourage a forgiving nature that may influence the way Christian consumers perceive and react to unpleasantness in their consumption experiences. Also, religion fosters a conservative attitude which may make religious consumers less adventurous and also more risk-averse. Thus, religion has a potential for significantly influencing the consumption and shopping behaviour of Mizo Christian consumers. The Mizoram Presbyterian Church issued an advisory regarding the maintenance of appropriate church attire for both male and female attendees. Though the advisory is not a prescription, it advises against the wearing of pants by females to church, amongst other pointers. That such an advisory needs to be issued brings to attention the importance Mizo Christians place on the clothes worn to church. While the culture of ‘Sunday Best’ is on the decline in other parts of the world (Litfin 2012), it is still preserved and actively propagated amongst Mizo Christians. Apart from ‘Sunday Bests’, there is also a requirement for semi-formal attire for numerous church activities that occur during the week. Being religious in Mizoram entails a demand for certain styles of clothing can be worn to these numerous church-related activities.

Using the Engel, Kollat and Blackwell (EKB) Model as reference, the present study examined the role of religiosity in the consumer decision-making process of Mizo Christians when it comes to the fulfilment of their sartorial needs. Starting from the first stage of need/problem recognition; to their pre-purchase information search tendencies; to their alternatives evaluation style; to their selection criteria and their shopping behaviour; and finally to their post-purchase behaviour, this study looked at the extent to which religiosity influences the way Mizo Christians purchase their church-related attire.

The study was undertaken among Christian youth belonging to the Mizo community. For this purpose, the Kristian Thalai Pawl (KTP), the youth fellowship of the Mizoram Presbyterian Church was selected as the target population, considering its unparalleled share in membership as compared to other similar organizations in Mizoram. The youth fellowship has a total membership of 1,38,871 according to the latest report (Kristian Thalai Pawl Report 2014-2015). The study was confined to Aizawl city, the state capital, where the concentration of the target group is the highest at 59,202 members, that is, about 42 percent of total members. The age group of the target population ranged from 14 to 40 years of age. Amongst all the constituent bodies

of the Mizoram Presbyterian Church, the youth fellowship has the maximum number of activities in any given year, which may translate into higher demand for clothing variety. Also, it is a well-known fact that there is greater awareness as well as higher demand for fashionable clothing among the youth, especially females, than in the older adult population (Yalkin & Rosenbaum-Elliott 2014).

1.3 Statement of the Problem

With the prevalent culture of regular participation in church services and related social activities in Mizoram, and the resultant demand for ‘respectable’ formal and semi-formal clothes, there is a thriving market for church-appropriate attire in Aizawl, the capital city of Mizoram. There are also numerous non-religious factors like the entertainment media, fashion taste, income, gender etc. that together influence Mizo consumers when it comes to buying clothes and other fashion goods. It would be an illuminating proposition to assess the extent of the influence of religiosity on their buying decisions. Further, the study also examined whether differences in religious orientation result in significant differences in consumer behaviour.

1.4 Objectives

The following research objectives were put forward:

- To gauge the role of religiosity in the Mizo consumer buying process in the context of church-appropriate attire.
- To determine the extent to which a Mizo consumer’s religiosity influences his/her judgment about the conspicuous consumption of fashion apparel.

1.5 Hypotheses

Keeping in view the research objectives mentioned above, six hypotheses were framed:

H1: There is a significant relationship between extrinsic religiosity and frequency of shopping for ‘church attire’.

H2: There is a significant relationship between extrinsic religiosity and the tendency to take pre-purchase advice/consultation.

H3: There is a significant relationship between extrinsic religiosity and the tendency for pompous dressing in Mizo society.

H4: There is a significant relationship between religiosity and trust in salespersons.

H5: There is a significant relationship between religiosity and intention to complain in case of a dissatisfactory consumer experience.

H6: There is a significant relationship between religiosity and consumer loyalty to stores.

1.6 Research Design and Methodology

The present research work is an empirical study, using both primary and secondary sources of data. Primary data was collected through personal interviews with select members of the target population and a set of structured questionnaires. The Religious Orientation Scale (ROS) developed by Allport and Ross (1967) was employed to find out the religious orientations of the target population. The sample comprised of 350 respondents drawn from members of the Kristian Thalai Pawl (KTP) living in Aizawl. All respondents belonged to the age group of 14 years to 40 years, as stipulated by the guidelines of the target organization.

Secondary data was collected from published and unpublished sources such as government reports, reports of the Central Kristian Thalai Pawl and research journals.

The total number of questions administered to the final respondents was fifty-eight. The entire questionnaire set was translated from English to Mizo by the researcher who is fluent in both languages. The Mizo version was back-translated into English by another bilingual person to check for translation errors and also to ensure that there is no loss of meaning in the translation process.

1.7 Chapters

The study has been organized into four chapters, as given below:

Chapter 1- Introduction

Chapter 2- Consumer Behaviour and Religiosity in Mizo Society: An Overview

Chapter 3- Data Presentation, Analysis and Interpretations

Chapter 4- Conclusion: Findings and Suggestions

Bibliography

Appendices

1.8 Limitations of the Study

Time constraint was the major limitation faced during the conduct of the present research work. The study was confined to a very specific, age-defined group of tribal

Christian youth living in Aizawl. Therefore, the findings of the study may not be valid for other age groups, or other Christian youth elsewhere in the world.

CHAPTER – 2: CONSUMER BEHAVIOUR AND RELIGIOSITY IN MIZO SOCIETY: AN OVERVIEW

Chapter Two provides an overview of the nature of religiosity in Mizoram and the birth and influence of Christianity in Mizo society. Christianity in Mizoram is a highly social affair, with all Mizo Christians claiming affiliation to one of the many denominations that are established in the state. According to official reports, the Mizoram Presbyterian Church dominates in membership figures, with 51.5 per cent of Mizo Christians (45.82 per cent of the total state population) claiming affiliation to it.

Being religious in a Mizo Christian community involves regular participation in church activities, accentuating the collective nature of the Mizo society. In fact, Pachuau (2014) says: ‘Time in Mizoram is governed by church time, in the span of both a day and a lifetime’. The entire week is divided up into various church services and activities, mostly at night (except on Sundays when the entire day is dedicated to church services), catering to various constituent groups of the local church like the youth group and the women’s group. In fact, throughout his lifetime, a Mizo Christian can mark significant life events in relation to the church, like baptism day, registration to Sunday School, confirmation day, marriage and even his funeral. The influence of Christianity is deeply entrenched into the everyday lives of the Mizo people. This is bound to have an impact on how Mizo consumers make their decisions regarding their purchases and their general attitude towards consumption.

While the culture of Sunday Best is on the decline in other parts of the world (Litfin 2012), it is still preserved and actively propagated amongst Mizo Christians. Even a cursory observation on any given Sunday will attest to this. The Mizos gradually took to European sensibilities in their dress, influenced by the colonial rulers and encouraged by the Christian missionaries. They associated Christianity with cleanliness, and greater attention was paid to their physical appearances, including the styles of clothing they wear. Mizos have cultivated a reputation among their fellow countrymen for being a fashionable people, eager to adopt various style influences from across the world.

A cursory stroll through the largest markets in Aizawl will attest to the predominance of clothing stores, compared to other goods. A major portion of the fashion merchandise available in Mizoram is sourced from outside the state. The only fashion item produced locally is the *puan*, for which the raw material is still imported. Local tailors play an important role in the continuation of the culture of formal church attire for Mizo women. While fashion mavens across the world hanker after, and pay through the nose for made-to-measure clothes, consumers in Mizoram can still afford to indulge themselves with such personalized service at relatively low cost. In fact, the busiest seasons for these tailors coincide with significant church events like Christmas and annual Sunday School meets, when all the Sunday School children follow ritual and bow to peer pressure to have new clothes. Markets are crowded during the days leading up to Christmas and such church meets, and families save up throughout the year so they can indulge during such festive seasons.

The Engel, Kollat and Blackwell (EKB) Model is a widely used, multimediation consumer decision model that describe the various processes a consumer has to go through before, during and after a purchase decision, and how several factors interact with each other within the decision making process (Lindquist and Sirgy 2003). At each stage of the process, one aspect of Mizo consumer behaviour in relation to the consumption of church attire was selected and analysed in relation with Mizo consumers' religiosity orientations.

2.1 Problem or Need Recognition

With the heavily social nature of Mizo Christianity and the numerous church services and related activities that take place throughout the year, there is likely to be a greater need for church attire felt by those who participate more in church activities, that is, extrinsic religiosity may be linked to greater demand for such attire.

2.2 Pre-purchase Information Search

Highly religious consumers tend to perceive greater risks in their purchase decisions and are more likely to use and depend on information sources and reference groups (Delener 1990; Shin et al. 2011). Living under the influence of a collectivistic culture even before the pre-Christian era (Pachau 2014), the Mizos place strong trust in their family, friends and other social groups. This tendency may translate into information-seeking behaviour when a Mizo consumer recognizes a need or problem to be satisfied.

2.3 Alternatives Evaluation and Choice Selection

Given the social nature of religiosity in Mizoram, there is a likelihood of the existence of demand for status-displaying goods (Mason 1985), following the theory of conspicuous consumption introduced by Thorstein Veblen. It will be interesting to find out whether religiosity influences the choice for pompous clothing choices, especially among the female churchgoers who may seek to employ the ‘*prestige-exclusivity effect*’ of conspicuously consuming, or showing off, their sartorial wealth.

2.4 Shopping Behaviour

Numerous studies show that religious consumers tended to be more conservative and risk-averse. Christian teachings extol the virtues of trusting others and holding them in utmost regard. Within the scope of the present study, highly religious consumers are expected to place greater trust in salespersons and may be more likely to consider their advice, when compared to less religious consumers. This assumption is well-founded when the collectivistic nature of Mizo society is brought into consideration.

2.5 Post-Purchase Behaviour

For some highly religious consumers, lodging consumer complaints may come in conflict with the Christian doctrine that venerates forgiveness. This may be one of the reasons why the consumer forums in Mizoram have such few cases to report (Directorate of Economics & Statistics 2014) despite research findings by Laldinliana & Jyoti Kumar (2012) that show Mizo consumers do have intentions to complain in case of dissatisfying purchases. The present study provides an assessment of the influence of religiosity on a consumer’s intention to voice complaints, formally or otherwise. Consequently, the study also looks into the influence of religiosity on store loyalty and the likelihood of positive recommendations.

CHAPTER – 3: DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS

This chapter deals with the analysis and presentation of the information obtained from the primary data collected. 500 questionnaires were physically distributed across Aizawl city. It was also uploaded on Google Forms. After screening the responses, 350 completed questionnaires were selected for analysis.

3.1 Sample Profile and Demographic Information

All 350 respondents belonged to the age group of 14 years to 40 years. Of these, 181 respondents were male (51.7%) and 169 were female (48.3%) and 66% of all respondents were aged between 20 to 29 years. The maximum number of respondents comprised of those with a postgraduate degree, closely followed by undergraduates. Together, respondents with at least college-level education comprised of 62.3% of the total sample size. Almost half of the sample, at 49.7%, consisted of students. An upsetting 10.3% of the respondents were unemployed at the time of questionnaire administration. Among the demographic indicators, income level was excluded for the present research because respondents who lack a regular source of personal income constituted 60% of the entire sample population. This discrepancy rendered income level an unsuitable criterion for the analysis.

3.2 Results of the ROS Indexes

The minimum Extrinsic ROS Index score was 15 and maximum was 54 out of 55. In general, respondents were moderately extrinsic in their religious orientation. The minimum Intrinsic ROS Index score was 19 and maximum was 45 out of 45. In general, respondents tended to be highly intrinsic in their religious orientation. The minimum total ROS score was 43 and maximum was 97 out of 100. In general, respondents tended to be moderate to high in their religious orientation.

3.3 Testing Differences in ROS Scores between Various Demographic Groups

Kruskal-Wallis H Test showed age had a significant effect on the Extrinsic ROS sub-scale score, $H(4) = 10.424$, $p = 0.034$. Also, Jonckheere-Terpstra test for ordered alternatives showed that $z_j = -2.471$, $p_j = 0.013$, $r_j = -0.13$, indicating a statistically significant trend of extrinsic religiosity decreasing with older age groups.

The education level of the respondent also had a statistically effect on the score of the ROS total scale, $H(4) = 12.665$, $p = 0.013$. Further, Jonckheere-Terpstra test for ordered alternatives showed that $z_j = -3.088$, $p_j = 0.002$, $r_j = -0.16$, indicating a statistically significant trend of overall religiosity decreasing with higher education levels.

There was statistically significant difference in the scores on the Extrinsic ROS sub-scale between respondents with different occupations, $H(5) = 12.876$, $p = 0.025$. Also, there was a statistically significant difference in the scores on the Intrinsic ROS sub-scale between respondents with different occupations, $H(5) = 20.486$, $p = 0.001$.

3.4 Tests of Reliability

For the complete ROS scale with 20 items, Cronbach's $\alpha = 0.738$, showing an adequate level of internal consistency. For the Intrinsic ROS sub-scale, Cronbach's $\alpha = 0.800$ is optimal. For the Extrinsic ROS sub-scale, Cronbach's $\alpha = 0.693$, which is lower than the generally accepted α -value ranging from 0.7 to 0.8. However, citing Kline (1999), 'when dealing with psychological constructs, values below even 0.7 can, realistically, be expected because of the diversity of the constructs being measured'. Since the calculated α -value is very close to 0.7, the Extrinsic ROS sub-scale is taken to be reliable.

3.5 Results of the Mizo Consumer Behaviour Questionnaire

The following is a report of the analysis performed on the data collected from the consumer behaviour questionnaire:

3.5.1 Frequency of Shopping for 'Church Attire'

This index is a summation of the scores on six queries that seek to find out how frequently respondents shop or feel the need to shop for the clothes they wear to church and church-related social activities.

Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of frequency of shopping for church attire, $z = 6.693$, $p = 0.000$. The effect size $r = 0.358$ indicated a medium difference between the genders. The mean ranks (female = 212.82, male = 140.65) imply females shopped more frequently than males.

Kruskal-Wallis H Test showed the following relationships:

- The age group a respondent belonged to had a statistically significant effect on the respondent's frequency of shopping for church attire, with $H(4) = 19.537$, $p = 0.001$. Further, Jonckheere-Terpstra test for ordered alternatives showed that $z_j = -3.912$, $p_j = 0.000$, $r_j = -0.209$, indicating a statistically significant trend of shopping frequency decreasing with older age groups.
- There is a statistically significant difference in frequency of shopping for church attire between respondents with different occupations, $H(5) = 14.854$, $p = 0.011$.

3.5.2 Tendency to Take Pre-Purchase Advice/Consultation

This index is a summation of the scores on five queries that seek to find out respondents' tendency to seek pre-purchase advice from their social groups and popular media.

Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of tendency to seek pre-purchase advice, $z = 5.413$, $p = 0.000$. The effect size $r = 0.289$ indicated a moderate difference between the genders. The mean ranks (female = 205.67, male = 147.33) imply females tended to seek advice more often than males.

Kruskal-Wallis H Test showed the following relationships:

- The age group a respondent belonged to had a statistically significant effect on the respondent's tendency to seek pre-purchase advice, with $H(4) = 20.482$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives showed that $z_j = -3.772$, $p_j = 0.000$, $r_j = -0.202$, indicating a statistically significant trend of the tendency to seek pre-purchase advice decreasing with older age groups.
- There was a statistically significant difference in tendency to seek pre-purchase advice between respondents with different occupations, $H(5) = 23.176$, $p = 0.000$.

3.5.3 Tendency for Pompous Dressing

This index is a summation of the scores on six queries that seek to find out respondents' affinity towards pompous styles of dressing for church activities. Pomposity is taken to indicate the conspicuous consumption of fashion goods.

Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their affinity towards pompous styles of dressing for church activities, $z = 4.407$, $p = 0.000$. The effect size $r = 0.236$ indicated a moderate difference between the genders. The mean ranks (female = 200.08, male = 152.55) imply females were more likely to be pompous than males.

Kruskal-Wallis H Test showed the following relationships:

- The age group a respondent belonged to had a statistically significant effect on the respondent's affinity towards pompous styles of dressing, with $H(4) = 14.700$, $p = 0.005$. Further, Jonckheere-Terpstra test for ordered alternatives showed $z_j = -2.734$, $p_j = 0.006$, $r_j = -0.146$,

indicating a statistically significant trend of pomposity decreasing with older age groups.

- Education level had a statistically significant effect on a respondent's affinity towards pompous styles of dressing, $H(4) = 12.951$, $p = 0.012$.
- There was a statistically significant difference in affinity towards pompous styles of dressing between respondents with different occupations, $H(5) = 16.432$, $p = 0.006$.

3.5.4 Trust in Salespersons

This index is a summation of the scores on four queries that seek to find out the level of trust respondents place in salespersons.

Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of the level of trust they place in salespersons, $z = -1.985$, $p = 0.047$. The effect size $r = -0.106$ indicated a small difference between the genders. The mean ranks (female = 164.46, male = 185.81) imply females were much less likely to trust salespersons than males.

Kruskal-Wallis H Test showed the following relationships:

- Education level had a statistically significant effect on a respondent's level of trust in salespersons, $H(4) = 21.752$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives showed $z_j = -4.129$, $p_j = 0.000$, $r_j = -0.221$, indicating a statistically significant trend of trust level decreasing with higher education level.
- There was a statistically significant difference in levels of trust in salespersons between respondents with different occupations, $H(5) = 21.109$, $p = 0.001$.

3.5.5 Intention to Complain

This index is a summation of the scores on four queries that seek to find out respondents' complaint intentions in case of unpleasant consumption experiences.

Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their complaint intentions, $z = -2.913$, $p = 0.004$. The effect size $r = -0.156$ indicated a small difference between the genders. The mean ranks (female = 159.34, male = 190.59) imply females were much less likely to have complaint intentions than males.

Kruskal-Wallis H Test showed the following relationships:

- The age group a respondent belonged to had a statistically significant effect on the respondent's complaint intentions, with $H(4) = 28.927$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives showed $z_j = 4.739$, $p_j = 0.000$, $r_j = 0.253$, indicating a statistically significant trend of complaint intentions increasing with older age groups.
- Education level had a statistically significant effect on a respondent's complaint intentions, $H(4) = 29.981$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives showed $z_j = 5.331$, $p_j = 0.000$, $r_j = 0.285$, indicating a statistically significant trend of complaint intentions increasing with education level.

3.5.6 Consumer Loyalty to Stores

This index is a summation of the scores on four queries that seek to find out respondents' attitude towards store loyalty.

Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their attitude towards store loyalty, $z = 3.041$, $p = 0.002$. The effect size $r = 0.162$ indicated a small difference between the genders. The mean ranks (female = 192.37, male = 159.75) imply females were more likely to have store loyalty than males.

Kruskal-Wallis H Test showed the following relationships:

- Education level had a statistically significant effect on a respondent's attitude towards store loyalty, with $H(4) = 12.880$, $p = 0.012$. Further, Jonckheere-Terpstra test for ordered alternatives showed that $z_j = 2.426$, $p_j = 0.015$, $r_j = 0.130$, indicating a statistically significant trend of loyalty increasing with education level.

3.6 Hypotheses Testing

Bivariate correlation was used to test the hypotheses.

H1: There is a significant relationship between extrinsic religiosity and frequency of shopping for 'church attire'.

Finding: There is a significant and positive correlation between Extrinsic ROS Index score and frequency of shopping for church attire ($r_s = 0.121$, $p < 0.05$). This implies

that as the level of extrinsic religiosity increases, the frequency of shopping for church attire also increases significantly. However, the effect size = 1.46% implies that only 1.46% of the variation in frequency of shopping for church attire is contributed by extrinsic religiosity. Therefore, Hypothesis 1 is accepted.

H2: There is a significant relationship extrinsic religiosity and the tendency to take pre-purchase advice/consultation.

Finding: There is no significant correlation between Extrinsic ROS Index score and the tendency to ask for advice before purchasing church attire in the target group ($r_s = 0.051$, $p > 0.05$). Therefore, Hypothesis 2 is rejected.

H3: There is a significant relationship between extrinsic religiosity and the tendency for pompous dressing in Mizo society.

Finding: There is no significant correlation between Extrinsic ROS Index score and the tendency to wear pompous attire in the target group ($r_s = 0.084$, $p > 0.05$). Therefore, Hypothesis 3 is rejected.

H4: There is a significant relationship between religiosity and trust in salespersons.

Finding: There is a significant and positive correlation between total ROS score and the tendency to trust salespersons ($r_s = 0.333$, $p < 0.01$). This implies that as the level of religiosity increases, the tendency to trust salespersons also increases significantly. However, the effect size = 11.09% implies that only 11.09% of the variation in trust tendency is contributed by religiosity. Therefore, Hypothesis 4 is accepted.

H5: There is a significant relationship between religiosity and intention to complain in case of a dissatisfactory consumer experience.

Finding: There is a negative and significant correlation between total ROS score and the intention to complain in case of dissatisfactory experiences ($r_s = - 0.163$, $p < 0.01$). This implies that as the level of religiosity increases, the intention to register complaints decreases significantly. However, the effect size = 2.66 % implies that only 2.66% of the variation in complaint intention is contributed by religiosity. Therefore, Hypothesis 5 is accepted.

H6: There is a significant relationship between religiosity and consumer loyalty to stores.

Finding: There is no significant correlation between total ROS score and loyalty to stores among the target consumer group ($r_s = 0.057$, $p > 0.05$). Therefore, Hypothesis 6 is rejected.

3.7 Additional Significant Results

1. Correlation analysis indicated a negative relationship between Intrinsic ROS Index score and the tendency to wear pompous attire in the target group ($r_s = -0.047$, $p = 0.379$). The relationship is not significant ($p > 0.05$) but it is worth noting that as intrinsic religiosity increases, the tendency to wear pompous attires to church decreases.
2. Regarding respondents' choice of formal church attire, correlation analysis indicated a statistically significant positive relationship between Intrinsic ROS Index score and the likelihood of heeding instructions from church official ($r_s = 0.372$, $p = 0.000$). This implies that as the level of intrinsic religiosity rises, the tendency to observe rules laid down by the church also rises.
3. Correlation analysis indicated a statistically significant negative relationship between ROS total score and willingness to approach consumer courts/ forums ($r_s = -0.119$, $p = 0.026$). This implies that respondents with a high religiosity score were less willing to seek legal means to resolve their complaints.
4. Correlation analysis indicated a statistically significant positive relationship between ROS total score and the likelihood of a respondent telling only close friends and family about unpleasant shopping experiences ($r_s = 0.184$, $p = 0.001$). This implies that respondents with a high religiosity score were more likely to keep their complaints private.
5. Correlation analysis indicated a statistically significant positive relationship between ROS total score and the likelihood of a respondent telling friends and family about pleasant stores and good deals ($r_s = 0.184$, $p = 0.001$). This implies that respondents with a high religiosity score were more likely to make consumer recommendations.
6. Correlation analysis indicated a negative relationship between the tendency to wear pompous attire and trust in salespersons ($r_s = -0.070$, $p = 0.190$). Since $p > 0.05$, the relationship is not significant but it is worth noting that the

conspicuous consumption of clothes is negatively related to trust in salespersons.

7. Correlation analysis indicated a statistically significant negative relationship between trust in salespersons and intention to complain against unsatisfactory experiences ($r_s = - 0.148$, $p = 0.005$). This implies that respondents who trust salespersons were significantly less likely to lodge complaints against businesses. However, the effect size implies that only 2.19% of the variation in complaint intention is contributed by trust in salespersons.
8. Correlation analysis indicated a statistically significant positive relationship between intention to complain against unsatisfactory experiences and consumer loyalty ($r_s = 0.250$, $p = 0.000$). This means that loyal consumers were significantly more likely to lodge their complaints. However, the effect size implies that only 6.25% of the variation in complaint intention is contributed by consumer loyalty.
9. Correlation analysis indicated a statistically significant positive relationship between consumer loyalty and the tendency to seek pre-purchase advice ($r_s = 0.128$, $p = 0.017$). This implies that loyal consumers tended to seek more advice before purchasing clothes. However, the effect size implies that only 1.64% of the variation in loyalty is contributed by the tendency to seek advice.
10. Correlation analysis indicated a statistically significant positive relationship between consumer loyalty and frequency of shopping ($r_s = 0.211$, $p = 0.000$). This means that loyal consumers shopped more frequently for church clothes. However, the effect size implies that only 4.45% of the variation in loyalty is contributed by shopping frequency.
11. Correlation analysis indicated a statistically significant positive relationship between customer loyalty and the tendency to wear pompous attire ($r_s = 0.291$, $p = 0.000$). This implies that consumers who leaned towards pomposity tended to be loyal customers. However, the effect size implies that only 8.47% of the variation in loyalty is contributed by pompous tendency.
12. Correlation analysis indicated a statistically significant positive relationship between the tendency to wear pompous attire and frequency of shopping ($r_s = 0.435$, $p = 0.000$). This means that consumers who leaned towards pomposity tended to shop significantly more frequently. Further, the effect size

implies that 18.92% of the variation in shopping frequency is explained by pompous tendency.

13. Correlation analysis indicated a statistically significant positive relationship between the tendencies to wear pompous attire and to seek pre-purchase advice ($r_s = 0.594$, $p = 0.000$). This means that consumers who leaned towards pomposity were significantly more likely to seek pre-purchase advice. Further, the effect size implies that 35.28% of the variation in advice seeking behaviour is explained by pompous tendency.
14. Correlation analysis indicated a statistically significant positive relationship between the tendency to seek pre-purchase advice and frequency of shopping ($r_s = 0.496$, $p = 0.000$). This implies that consumers who shopped more frequently were significantly more likely to seek pre-purchase advice. Further, the effect size implies that 24.60% of the variation in advice seeking behaviour is explained by shopping frequency.
15. Kruskal-Wallis H Test indicated that education level had a statistically significant effect on willingness to approach consumer courts/forums with $H(4) = 34.216$, $p = 0.000$. Further, Jonckheere-Terpstra test for ordered alternatives showed $z_j = 5.591$, $p_j = 0.000$, $r_j = 0.299$, indicating a statistically significant trend of willingness to approach consumer courts/forums increasing with education level ($p_j < 0.05$).
16. Kruskal-Wallis H Test indicated that age had a statistically significant effect on willingness to approach consumer courts/forums with $H(4) = 12.021$, $p = 0.017$. Further, Jonckheere-Terpstra test for ordered alternatives showed $z_j = 3.189$, $p_j = 0.001$, $r_j = 0.170$, indicating a statistically significant trend of willingness to approach consumer courts/forums increasing with age ($p_j < 0.05$).

CHAPTER – 4: CONCLUSION: FINDINGS AND SUGGESTIONS

The final chapter presents a summary of the research findings. This chapter begins with a summary of the preceding chapters. Reports of the findings of the study are presented in the second part of the chapter, followed by a discussion on insights and suggestions in the third part of the chapter. This final chapter concludes with a list of suggested areas for further research.

4.1 Findings and Discussions

1. An overwhelming 79.4% of the respondents believed that leading a moral life was not enough by itself without religious beliefs. Also, 84.5% of all respondents agreed that their religious beliefs shape their whole approach to life. More than two-thirds of the respondents (81.5%) considered their religion as a source of comfort during bad times. Further, 75.5% of all respondents agreed or strongly agreed that they tried hard to carry their religion over into other dealings in life and 73.1% replied that they read literature about their faith.
2. An overwhelming 83.7% of all respondents accepted that it is important for them to spend time in private religious thought and meditation, with 82% having felt the presence of God with them. A majority 72% of all respondents reported that they attend church unless prevented by unavoidable circumstances. The majority of respondents (65.5%) accepted that they considered the church as a place to formulate good social relationships. Also, 47.8% of all respondents accepted that church membership helps in establishing a person in the community.
3. The scores on the Intrinsic ROS sub-scale were substantially higher than those on the Extrinsic sub-scale as consistently higher proportions of respondents agreed with the higher-scored ranks in the Intrinsic sub-scale. The median Extrinsic score was 35 out of 55 while the median Intrinsic score was 37 out of 45, implying the Mizo respondents were consistently more agreeable to the Intrinsic-item statements than the Extrinsic-item statements.
4. Kruskal-Wallis H Test showed age of the respondent had a statistically significant effect on the score of the Extrinsic ROS sub-scale. Also, there was a statistically significant trend of extrinsic religiosity decreasing with older age groups and also with higher education levels. Religiosity was found to decrease with higher education levels.
5. A higher median score indicated that female respondents felt the need to shop more often than males, especially during the festive seasons. Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents. Females were also more likely than males to consider others' opinions of their church attire important. They were also more inclined to consult friends and family as well as the fashion media.

6. Almost 60% of all respondents heeded the advisory and instructions from their church concerning formal church attire while a similar percentage showed little importance to the influence of friends and colleagues regarding the same. The influence of church officials is more apparent in female respondents. Further, more than two-thirds of the sample in the study was not influenced by celebrities and the fashion media when it comes to their church attire.
7. Mann-Whitney U-test indicated that a statistically significant difference exists between male and female respondents in terms of their affinity towards pompous styles of dressing for church activities, with female respondents showing higher affinity for pompous styles than male respondents. More than half of all respondents (60.8%) wanted their clothing to reflect their personal tastes while about 42% liked to impress others with their outfits.
8. Two-thirds of the sample in the present study preferred to have their own companions assist them with their shopping. Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of the level of trust they place in salespersons. Male respondents had higher trust for salespersons as compared to female respondents. However, only about 7% of all respondents trusted salespersons.
9. While about 60% of the respondents had no intention to lodge complaints, Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their complaint intentions, with male respondents having higher complaint intentions than female respondents.
10. Less than 20% of the respondents lodged their complaints directly with store managers/ owners, while more than 70% complained about unpleasant shopping experiences to their friends and family only. This finding reinforces that of Laroche et al. (2004), who noted that Asian consumers tended to complain only to their friends and family and not to businesses. Only 10% lets everyone know about their complaints. Furthermore, 65.7% of all respondents were unwilling to approach consumer forums/courts to resolve their complaints, while 17.4% were undecided about what course of action to take.
11. More than half of all respondents tended to shop for their church attire from familiar stores. Mann-Whitney U-test indicated that a statistically significant difference existed between male and female respondents in terms of their

attitude towards store loyalty, with female respondents being more loyal than male respondents. Further, a huge majority (84.8%) made positive recommendations about good stores and deals to their friends and family.

12. Kruskal-Wallis H Test revealed that the age of a respondent had a statistically significant effect on the respondent's frequency of shopping for church attire, with a statistically significant trend of shopping frequency decreasing with older age groups.
13. Age also had a statistically significant effect on the respondent's tendency to seek pre-purchase advice, with a statistically significant trend of advice-seeking decreasing with older age groups.
14. Age also had a statistically significant effect on the respondent's affinity towards pompous styles of dressing, with a statistically significant trend of pomposity decreasing with older age groups. It also had a statistically significant effect on the complaint intentions, with a statistically significant trend of complaint intentions increasing with age.
15. Respondents' education level had a statistically significant effect on their level of trust in salespersons. There was a statistically significant trend of trust levels decreasing with higher education. There also was a statistically significant trend of complaint intentions, and also loyalty, increasing with education level.
16. Correlation analysis indicated that there was a statistically significant negative relationship between trust in salespersons and intention to complain against unsatisfactory experiences. This implies that respondents who trusted salespersons were significantly less likely to lodge complaints against businesses.
17. Correlation analysis indicated that there was a statistically significant positive relationship between intention to complain against unsatisfactory experiences and consumer loyalty. This means that loyal consumers were significantly more likely to lodge their complaints.
18. Correlation analysis indicated that there was a statistically significant positive relationship between customer loyalty and the tendency to wear pompous attire. This implies that consumers who leaned towards pomposity tended to be loyal customers. Such consumers also tended to shop significantly more frequently.
19. Correlation analysis indicated that there was a statistically significant positive relationship between the tendencies to wear pompous attire and to seek pre-

purchase advice. This means that consumers who leaned towards pomposity were significantly more likely to seek pre-purchase advice.

20. Kruskal-Wallis H Test indicated that education level and age had statistically significant effects on willingness to approach consumer courts/forums, with a statistically significant trend of willingness to approach consumer courts/forums increasing with education level as well as with age. This implies that higher education makes consumers aware of their rights and makes them more willing to assert those rights and older consumers were more willing to assert their rights as consumers.

4.2 Findings from the Testing of Hypotheses

H1: There is a significant relationship between extrinsic religiosity and frequency of shopping for 'church attire'.

Finding: Correlation test showed that there was a statistically significant positive correlation between Extrinsic ROS Index score and frequency of shopping for church attire. This implies that as the level of extrinsic religiosity increases, the frequency of shopping for church attire also increases significantly. Therefore, the hypothesis is accepted. However, the effect size indicated that only 1.46% of the variation in frequency of shopping for church attire was explained by extrinsic religiosity.

H2: There is a significant relationship extrinsic religiosity and the tendency to take pre-purchase advice/consultation.

Finding: Correlation test showed that there was no significant correlation between Extrinsic ROS Index score and the tendency to ask for advice before purchasing church attire. Therefore, the hypothesis is rejected.

H3: There is a significant relationship between extrinsic religiosity and the tendency for pompous dressing in Mizo society.

Finding: Correlation test showed that there was no significant correlation between Extrinsic ROS Index score and the tendency to wear pompous attire. Therefore, the hypothesis is rejected.

H4: There is a significant relationship between religiosity and trust in salespersons.

Finding: Correlation test showed that there was a statistically significant positive correlation between total ROS religiosity score and the tendency to trust salespersons. This implies that as the level of religiosity increases, the tendency to trust salespersons also increases significantly. Therefore, the hypothesis is accepted. However, the effect size indicated that only 11.09% of the variation in trust tendency was contributed by religiosity.

H5: There is a significant relationship between religiosity and intention to complain in case of a dissatisfactory consumer experience.

Finding: Correlation test showed that there was a statistically significant negative correlation between total ROS religiosity score and the intention to complain in case of dissatisfactory experiences. This implies that as the level of religiosity increases, the intention to register complaints decreases significantly. Therefore, the hypothesis is accepted. However, the effect size indicated that only 2.66% of the variation in complaint intention was contributed by religiosity.

H6: There is a significant relationship between religiosity and consumer loyalty to stores.

Finding: Correlation test showed that there was no significant correlation between ROS religiosity score and loyalty to stores among the target consumer group. Therefore, the hypothesis is rejected.

4.3 Insights: Remarks and Suggestions

1. Findings confirmed that highly religious consumers were more forgiving. However, this does not bode well for the progress of consumer rights in Mizo society, even though the effect size was small at 2.66% only. Coupling this finding with another finding that the likelihood of heeding instructions from church officials increases with intrinsic religiosity, it is recommended that the church takes up the task of educating Mizo consumers about their rights as consumers and assuring them that those rights do not conflict with Christian teachings about forgiveness.

2. Correlation analysis implied that respondents with a high religiosity score were less willing to approach consumer courts/forums to resolve their complaints. However, willingness increased with age as well as with education level, while religiosity decreased with age and education level. This is further proof that the church can influence consumer rights awareness among the Mizo.
3. Findings indicated a statistically significant positive correlation between religiosity and the tendency to trust salespersons. This implies that as the level of religiosity increases, the tendency to trust salespersons also increases significantly. This is in line with Christian teachings to trust in others. Businesses must take heed of this finding.
4. Findings showed that educated consumers were less likely to trust salespersons but were more likely to be loyal. While this could be because such consumers already know what they want without assistance, stores can work on improving the quality of staff they employ so as to not break the trust of their loyal customers.
5. The loyalty of educated shoppers can be earned through various in-store customer care practices. For instance, competent staff to remedy complaints, easy return policies, convenient payment options like electronic payments, in-store alteration services for clothes, innovative loyalty programs, and a management open to customer feedback- these are a few of the ways in which businesses can retain educated customers. These strategies can also help in countering the threat of online clothing stores.
6. Stores should invest in good salespersons as a long-term marketing strategy. Employee discounts, flexible working hours, skill development and training, and pleasant working environment are some of the ways in which stores can retain good salespersons.
7. Findings also suggested that loyal consumers shopped more frequently and were more likely to be pompous dressers. They were also more likely to lodge complaints. However, these loyal consumers tended to not trust salespersons. Thus, it can be inferred that their loyalty is based on some aspect other than the help they get in the stores. Businesses must identify the characteristics they possess, which bring their loyal consumers back for more and work on improving it.

8. Findings suggested that frequent shoppers were less likely to lodge complaints. Stores must work on pleasing new or infrequent consumers as they are the ones most likely to create bad publicity for business.
9. With most consumers satisfied with the clothing stores in Aizawl, these stores can play an influencing role in shaping the norms of decency of church attire. Since the present research has shown that young female consumers were more likely to wear conspicuous (pompous) attire, the kind of merchandise available in stores can direct/influence the styles of clothing eventually worn to church.
10. Findings suggested that the frequency of shopping increased with higher extrinsic religiosity, as with the tendency to trust salespersons. This can have practical implications that businesses can harness for profit. For instance, festive shopping, during Christmas and New Year, has become a tradition among the Mizo. Businesses can be more prepared during these times as more religious consumers are expected to be out shopping and they tend to trust salespersons. Businesses can use this time to build equity for their establishment through religiously-appealing marketing campaigns.
11. Further, on the issue of festive shopping, clothing stores in Aizawl may find it profitable to reverse their current policy of hiking prices during these seasons, and instead focus on increasing their sales volume through festive discounts and offers.

4.4 Suggested Areas for Further Research

1. The study was confined to a very limited target population - members of the Kristian Thalai Pawl who are aged between 14 to 40 years, living in Aizawl city, leaving out the rural youth population. Therefore, the study findings cannot be generalized for Mizoram as a whole. Further, the study also ignored differences between various church denominations. Rural-urban and inter-denominational studies may offer better insights into the influence of religiosity in Mizo society.

2. The study was confined to a very limited sample of Mizo Christian youth. Comparisons between the youth and the older population may bring out interesting findings. Further, comparisons with Christian youth from other cultures may also reveal remarkable findings. Inter-religion studies are also desirable.

3. The present study also ignored the effect of income level on consumption behaviour. As a result, the possibility of a relationship between income and religiosity

was ignored. A more comprehensive study to supplement, support or refute the present findings is desirable.

4. The present study is limited in scope too. It only looked at consumer behaviour within the context of church appropriate clothing. Religiosity influences other spheres of a consumer's life too. Research into such relationships may offer new insights into how religion affects behaviour.

5. The study looked at a unidirectional relationship between religiosity and consumer behaviour, that is, the influence of religiosity on consumers. There may be a reciprocal relationship which the present study has ignored. Further, consumer behaviour is influenced by numerous factors, which may also be affected by religiosity and vice versa. Thus, there is scope for multidimensional studies looking into the interrelationships between various factors.

6. The relationship between religiosity and consumer behaviour was only analyzed through bivariate correlation, which does not imply causal relationship. More statistically rigorous analyses like structural equation modelling are desirable to find out the direct, mediating and moderating effects of the variables.

7. The study was based solely on self-reported responses. The religiosity questionnaire contained personal and private queries which the respondent might not feel comfortable to answer truthfully. A more in-depth and expansive study that includes third party responses is desirable.