

A Structural Equation Model on the Effects of Family Values and Religiosity toward Impulse Buying Tendency

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Extensive Summary

Introduction

Family and religion are two important institutions which must be thought together in the example of Turkey and they are also the source of social relationships (Aydemir and Tecim, 2014, p.192). Furthermore, family and religion become prominent in Turkey according to World Values Survey (Esmer, 2011). The literature notes that there is a significant relationship between religiosity and impulse buying tendency (Bailey and Sood, 1993; Mokhlis ve Spartks, 2007; Akarsu, 2014) which can be negative (Mokhlis ve Spartks, 2007) or positive (Bailey and Sood, 1993; Akarsu, 2014). Moreover, there is a relationship between family values and religiosity (Topçuoğlu, 2010). Therefore, the purpose of this study is to measure the effects of family values and religiosity on impulse buying tendency.

Religiosity

Although religiosity is usually measured by Allport and Ross (1967)'s scale in the literature while building upon on Christianity, it is often criticized by scholars. In the current study, we used Rehman and Shabbir (2010)'s Islamic Religiosity Index to measure the religious values of consumers in our sample. This Index is appropriate by the reason of building upon Islam. Rehman and Shabbir (2010) define religiosity with five dimensions such as ideological, ritualistic, intellectual, consequential, and experimental. The ideological dimension includes the overall beliefs associated with a religion such as beliefs about God, Prophet, fate and etc. Ritualistic dimension include the actions prescribed by religion such as prayer, fasting, and etc. Intellectual dimension is explained by the individual's knowledge about religion. Consequential dimension is defined by the importance of religion. Experimental dimensions describe the practicality of the religion (Rehman and Shabbir, 2010, p.65).

Impulse Buying Tendency

Rook (1987) defined impulse buying as a *“purchase behavior based on the presence of an immediate stimulus object accompanied by a feeling of excitement,*

pleasure, and a powerful urge to buy that precludes any thoughtful or deliberate consideration of the implications and future outcomes resulting from the purchase". If a consumer experiences a sudden, often powerful and persistent urge to buy something immediately and the impulse to buy is hedonically complex then this process can be called as impulse buying (Rook, 1987, p. 191). In summary, impulse buying tendency is explained as the degree to purchase something immediately. We used Weun et al. (1998)'s scale to measure impulse buying tendency.

Family Values

Family values are defined by Faver (1981) as the value placed on developing and maintaining close and caring relations with one's immediate family. The importance given to family as a source of purpose and meaning in a person's life is referred to family values. Family values is measured by (Burroughs ve Rindfleisch, 2002)'s scale in our study.

Method

Our sample consists of 250 consumers. According to the frequency analysis, the sample represents the new middle class consumers who are mostly young, well-educated urbanites and white collar professionals. We used reliability and validity analyses, exploratory and confirmatory factor analyses, descriptive statistics, Pearson correlation analysis and structural equation modeling. According to reliability results of our pilot test with 100 consumers, all of our scales are reliable. When carrying out exploratory factor analyses, we used Principal Component Analysis and Varimax rotation. We considered factor loadings of 0.50 and above.

Findings

According to exploratory factor analysis of Islamic Religiosity Index, we found three dimensions such as "ideological and experiential", "ritualistic", "intellectual and consequential". The other two scales which are family values scale and impulse buying tendency scale consisted of one dimension. According to the results of first-order confirmatory factor analyses, fit indices of the Islamic Religiosity Index scale (CMIN/DF: 3.091; RMSEA: 0.092; GFI: 0.916; CFI: 0.95; IFI: 0.95), family values scale (CMIN/DF: 3.343; RMSEA: 0.097; GFI: 0.961; CFI: 0.968; IFI: 0.968), impulse buying tendency scale (CMIN/DF: 0.607; RMSEA: 0.000; GFI: 0.99; CFI: 1.000; IFI: 1.000) were found acceptable. According to the results of second-order confirmatory factor analysis, fit indices of the Islamic Religiosity Index scale (CMIN/DF: 3.091; RMSEA: 0.092; GFI: 0.916; CFI: 0.95; IFI: 0.95) were found acceptable. Furthermore, convergent validity, discriminant validity and reliability analyses were carried out. All of the scales are both reliable and valid as can be seen in Table 1.

Table 1. Pearson Correlations and AVE, CR, Mean, SD

	Ritualistic	Ideological and experiential	Intellectual and Consequential	Family Values	Impulse Buying
Ritualistic	1				
Ideological and experiential	.532**	1			
Intellectual and consequential	.456**	.682**	1		
Family Values	.199**	.375**	.440**	1	
Impulse Buying	-.237**	-.145*	-.088	.071	1

Cronbach Alpha	0.877	0.828	0.893	0.858	0.910
CR	0.88	0.83	0.92	0.93	0.95
AVE	0.71	0.62	0.65	0.62	0.79
Mean	3.42	4.35	4.36	3.87	2.75
Standart deviation	1.34	0.85	0.73	0.77	1.10
**p<0.01; *p<0.05; CR: composite reliability; AVE: average variance extracted					

Table 2 illustrates that there is a negative and significant relationship between consumers' religiosity and their impulse consumption tendency. Furthermore, there is a positive and significant relationship between consumers' religiosity and their family values.

Table 2. Structural Model

Path		Standardized regression weights	Standard deviation	t	p
Impulse Buying Tendency	<--- Religiosity	-.181	.096	-2.460	.014
Family Values	<--- Religiosity	.510	.057	5.439	***
Ritualistic	<--- Religiosity	.598			
Ideological and experiential	<--- Religiosity	.856	.101	9.020	***
Intellectual and consequential	<--- Religiosity	.801	.082	8.996	***
FamV1	<--- Family Values	.575			
FamV3	<--- Family Values	.605	.211	7.606	***
FamV4	<--- Family Values	.786	.165	9.018	***
FamV5	<--- Family Values	.824	.175	9.256	***
FamV6	<--- Family Values	.757	.155	8.824	***
FamV7	<--- Family Values	.777	.200	8.957	***
ImpCons10	<--- Impulse Buying Tendency	.830			
ImpCons11	<--- Impulse Buying Tendency	.898	.061	17.291	***
ImpCons12	<--- Impulse Buying Tendency	.866	.061	16.483	***
ImpCons13	<--- Impulse Buying Tendency	.796	.065	14.580	***
CMIN/DF: 2.86; RMSEA: 0.087; GFI: 0.899; CFI: 0.932; IFI: 0.932					

Conclusion

The purpose of this study is to measure the effects of family values and religiosity on impulse buying tendency. Restrictions of the study are the sample size and the absent other class groups such as higher or lower classes compared to the new middle class. As a consequence of that the sample represents the new middle class; findings of this study can be considered in the context of new middle classes in an emerging market such as Turkey. In this study, we found a positive and significant relationship between religiosity and family values. Furthermore, we found that there is a negative and significant relationship between religiosity and impulse buying tendency. Finding of the study regarding the negative and significant effect of religiosity on impulse buying tendency, is similar to Mokhlis and Spartks (2007) but contrast to Bailey and Sood

(1993) and Akarsu (2014)'s findings. Jensen and Jensen (1993) state that highly religious individuals get higher scores on family values. On the other hand, our study shows that there is no significant relationship between family values and impulse buying tendency. Moreover, religious values have an effect on impulse buying tendency but family values do not when the new middle class consumers are considered. Businesses should observe religious values of consumers to increase impulse consumption which is more emotional than rational, hedonic and complex. When the new religious middle classes whom began to grow after 80's in Turkey are considered, this finding is important. Businesses should determine products which are often bought impulsively and provide products, prices, places and promotions that won't contradict with religious values of consumers. Future academic research should involve variables such as materialism, life quality, gender, age and income.