

**DEDICATION**

**THIS THESIS IS DEDICATED TO MY**

***FATHER***

**WHO HAS DONE HIS BEST TO UPLIFT ME, WITHOUT WHOM  
I WOULD NOT HAVE BEEN ABLE TO ACHIEVE THIS,**

**AND TO MY**

***MOTHER***

**FOR HER LOVE AND AFFECTION**

## ABSTRACT

Although religion is one of the fundamental elements of social behavior, consumer researchers have rarely investigated its influence upon consumption behavior. The importance of religion in influencing consumer behavior is the basis of this study. In particular, the study is directed to the examination of the proposition that the degree of religiosity has a significant influence on consumer behavior. Religion linkage to socioeconomic status and hence to consumption must be acknowledged. Religion serves to link consumers to a style of life that determines not only what and how much is consumed, but also why it is consumed.

Data collection was carried out in Peninsula Malaysia in the period between 23<sup>rd</sup> December 1998 until 31<sup>st</sup> January 1999. Questionnaire was used to collect the data, and a total of 1101 useful questionnaire returned, which give a response rate of 84.6%. The results showed that: Religiosity influences all consumer behavior items, while socioeconomic status was found to influence three items only namely: comparison, local quality, and financial services. No interaction effect between religiosity and socioeconomic status was found on consumer behavior except for two items, namely: kinship and value for money. Ethnic intensity was found to moderate the relationship between religiosity and consumer behavior only for four items, namely: comparison, internal sources, service, and product image. On the other hand, ethnic intensity does not found to have moderating effect on socioeconomic and consumer behavior. Finally, there was no moderating effect of ethnic intensity on the interaction between religiosity and socioeconomic status on consumer behavior.