Religious symbolism in Islamic financial service advertisements

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Abstract
Purpose – This paper aims to examine the impact of increasing the intensity of religious cues in financial service advertisements on target and non-target groups.

Design/methodology/approach – To test the proposed hypotheses, a 2 (Religion: Muslims versus Non-Muslims) x 3 (Religious identity primes: Low versus Medium versus High) factorial design was used. Both target and non-target groups were randomly exposed to factitious advertisements of an Islamic bank embedded with low, medium and high intensity of religious cues.

Findings – The results of this study indicate that within target group the manipulation did result into a more favourable attitudes towards the advertisement (Aad) and attitudes towards the brand (Ab) for the medium intensity advertisement; however, for high intensity advertisement, only Aad was more favourable compared to low intensity advertisement. Relatively strong evidence was found in case of non-target group negative reactions in term of Aad, Ab and purchase intention. The direct comparison between target and non-target groups suggest a general pattern of more positive response from target group as compared to non-target group.

Practical implications – The findings of this study provide an important insight into the effectiveness of identity salience messages in financial service marketing. The study provide empirical evidence that intensifying the rhetoric beyond a certain point will generate negative results from both target and non-target respondents.

Originality/value – The authors integrated the research on symbolism, social identity and target and non-target effects to analyse the attitudinal and behavioural differences between and within target and non-target groups of financial service advertisements with different intensity of religious cues.

Keywords Advertisements and promotions to Muslims, Islamic financial services marketing, Religious symbolism, Target and non-target groups, Islamic religious appeals

Paper type Research paper

Introduction
Despite increasing growth in the scope and size of Islamic financial services, existing research provides little insight on how Islamic banks can effectively advertise to connect with their existing and potential customers (Haque et al., 2010; Hoggarth, 2016). In fact, this

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scenario represents the broader complexities and challenges that are routinely faced by service advertisers (Tripp, 1997; Chan et al., 2006). The conceptual foundation of Islamic financial services is driven from the Shariah (Islamic legal and religious laws) that not only demand compliance with interest free financial services but also impose stringent ethical standards for promoting these services (Alserhan, 2011). This creates little space for Islamic service marketers to glamorize, exaggerate, deceive and entice customers without violating the spirit of Islamic ethics (Yousaf, 2014).

Thus, in the absence of conventional marketing gimmicks at their disposal, marketers of Islamic financial services tend to restore to religious symbolism in their marketing communication (Naseri and Tamam, 2012; Yousaf, 2014). One can understand that such communication strategy is based on the assumption that it will resonate well with majority of its customer’s religious identity. Past studies suggest that Muslim customers tend to prefer Islamic financial services over conventional banking services to fulfil their religious obligations (Ltifi et al., 2016; Metwally, 2002; Souiden and Rani, 2015). However, assuming homogeneity among customers of Islamic financial services is incorrect. For example in a recent research, Muhammad et al. (2012) identified four basic segments of the Islamic financial service customers, labelled as religious conviction, religious and economic rationales, ethical observant and rational consumers in a multi religion society. Their study also identified that ethical observant or rational consumer segment of Islamic financial services represent a significant portion of non-Muslim consumer.

Thus, it is not surprising to note that halal marketers in general and Islamic financial institutions in particular realize the importance of attracting other consumer segments to expand and diversify their customer base in multi-religion as well as secular societies (Fang, 2016; Nazim and Ibrahim, 2012). This put Islamic financial marketers in a paradoxical situation. They understand that portraying Islamic identity is integral part of their corporate brand identity and is also critical for retaining the religious conviction segment (Ishtiaq and Siddiqui, 2016). At the same time, they are also concerned about the unintended consequences which this type of communication strategy can generate from the non-Muslim customers (Izberk-Bilgin and Nakata, 2016). Thus, it becomes uniquely challenging for Islamic financial service providers to understand the extent to which they can use religious symbolism to generate favourable response from its core customers, without annoying its non-religious existing or potential customers.

Although this study chooses Islamic financial services as a pretext to investigate the effectiveness of identity salience communication in service advertising, it is reasonable to assume that the results will also shed light on the effectiveness of this strategy for other identity driven service organizations. For example, organizations working on woman empowerment, minority group education, churches and faith base charitable organizations. This study aims to not only investigate the effectiveness of religious cues in financial service advertisements but also attempt to answer the impact of increasing the intensity of religious cues on target and non-target groups reactions towards these advertisements.

Based on symbolic interaction theory (Blumer, 1986), inverted U theory (Yerkes and Dodson 1908) and belief congruence theory (Schwartz et al., 1990), this study aims to systematically investigate and answer:

- how an increase in the intensity of religious cues/symbols in an financial service advertisements influences target group attitudes towards the advertisement, the brand and purchase intentions (PIs);
- whether increasing the intensity of religious cues and symbols negatively influences non-target group attitudes toward the advertisement, the brand and PIs; and
whether increasing the intensity of religious cues generates a more favourable response from target consumers compared to non-target consumers.

Research background

Although the influence of religion on consumer behaviour remains a significant topic of interest for scholars across the globe (Arli et al., 2016; Birch et al., 2001; Leary et al., 2016; McDaniel and Burnett, 1990; Minton, 2015). However, relatively less attention was paid to investigate the effectiveness of marketing communication strategies focused on activating consumers’ religious identity in service context (Dotson and Hyatt, 2000; Henley et al., 2009; Minton, 2015; Taylor et al., 2010). This is a surprising omission in the marketing literature, considering that the use of religious symbols in advertising is on the rise in both the secular West as well as in the Islamic world (Alhouti et al., 2015; Nardella, 2012; Yousaf, 2014). Some consider that the increasing trend of using religious symbols in advertising is so extensive that the traditional boundaries between the spiritual and commercial worlds have blurred (Nardella, 2012). While, others argue that many brands are acting like religion by offering a belief system, myths, rituals and symbols and a network of community to replace conventional religions (Dholakia, 2016).

A limited number of studies in the West have examined the impact of a single religious cue on consumer responses towards advertisements (Dotson and Hyatt, 2000; Henley et al., 2009; Lumpkins, 2010; Minton, 2015; Taylor et al., 2010). However, to our knowledge, there is no research that has empirically investigated the potential impact of increasing the intensity of religious cues in advertisements on target respondents’ reactions. Second, prior studies on the impact of using religious cues in advertisements were limited in their scope, as they only investigated the impact of using religious cues on target group reactions, ignoring the potential of its unintended consequences from non-target groups.

Despite the existence of extensive advertising research on the consequences of target and non-target communication effects, there remain significant avenues to explore and expand the existing body of knowledge in this niche area of advertising research. Prior research on the impact of target and non-targeted advertising is generally focused on race and/or ethnicity and has rarely attempted to investigate the potential of embedding other identity driven markers, in particular using religious cues to enhance the congruence between a brand and its target consumers (Aaker et al., 2000; Appiah, 2001; Butt and de-run, 2011; Deshpandé and Stayman, 1994; Lenoir et al., 2013; Yoo and Lee, 2015; Zúñiga, 2015). This is an important consideration for organization offering faith base services in multi-religious societies, as non-target groups might gradually feel more irritated as the intensity of religious cues increases in an advertisement.

Third, past studies rarely explore the impact of embedding religious cues in advertisements for service organizations, in general, and for the services that are congruent/incongruent with respondent religious beliefs, in particular. Thus, little is known about the effectiveness of such communication strategies in service marketing context. This is a surprising omission in literature considering the substantial number of studies suggesting the inherent differences in the nature of service and product advertising (Briggs et al., 2010; Cutler and Javalgi, 1993; Décaudin and Lacoste, 2010).

The context of Islamic financial service provides an ideal situation to test the impact of symbolism in service advertising research, as the services provider tend to rely more on symbolic reassurances in their communication (Cutler and Javalgi, 1993; Cobb-Walgren and Mohr, 1998). Several past studies supported the notion that financial service organizations like banks are more likely to engage in deploying transformation/emotional advertising
appeals (Abernethy and Butler, 1992; Butler and Abernethy, 1996; Lee et al., 2011; Mortimer,
2008). Nonetheless, the effectiveness of using religious appeals to engage Islamic financial
service customers is still an uncharted territory. More importantly, little if any research is
available that answers how much religious symbolism is enough in promoting Islamic
financial services and what are the unintended consequences of trumping the religious
rhetoric.

Literature review and hypotheses development
Religious symbolism in advertising
Social identities facilitate individuals to positively define themselves. The interaction
between an individual and multiple social contexts create various subsets of human identity
(Phinney and Alipuria, 1990). Thus, it is a common tendency among consumers to identify
themselves with a multitude of identities, including religious identity (Béji-Bécheur et al.,
2012). Although all dimensions of a consumers’ identity are not equally important, religion
serves as an important identity maker in the life of consumers in general and for Muslim
consumers in particular (Verkuyten and Yildiz, 2007). This is due to the fact that unlike
other religions, Islam dominates both social and spiritual aspects of its followers (Muhamad
et al., 2016; Turner, 2006). Therefore, it is not surprising to find well-documented prior
research suggesting that religious Muslims are more likely to incorporate their beliefs
system in their day-to-day consumption (El-Bassiouny, 2016).

Within the realm of consumer identity research, a substantial literature is available that
has documented the effectiveness of advertising appeals congruent with the self-concept of
targeted consumers (Chang, 2002; Hong and Zinkhan, 1995; Reed, 2004; Reed et al., 2012).
Multiple theoretical concepts such as symbolic interaction theory, associative network
model, accommodation theory and belief congruence theory were commonly applied to
explain respondent’s positive attitudes towards self-congruent appeals (Henley et al., 2009;
Schwartz et al., 1990). For example, according to symbolic interaction theory, an individual’s
world view is largely dependent on his/her interpretation based on prior learning of various
symbols through social interaction (Henley et al., 2009; Ingoldsby et al., 2004). Thus, when
an advertiser embeds these symbols in their communication, they generate positive/
negative feelings depending on the perceived similarity/dissimilarity and the importance of
similarity judgement (Alhouti et al., 2015; Schwartz et al., 1990).

Religion and religious symbols have sacred values in most people’s daily lives and as a
result can be manipulated for commercial gain (Zwick and Chelariu, 2006). Using religious
symbols in the pursuit of commercial profits is not something unfamiliar in the field of
business (McDannell, 1995; Taylor et al., 2010). In addition, using religious symbols and
appeals in advertising is in line with the existing trend which emphasizes non-verbal
communication over verbal communication (Mallia, 2009). Prior studies of the interaction
between religion and advertising can be grouped into three major categories. The first and
perhaps the oldest stream is linked with exploring the role of religion and religiosity on
consumer responses toward advertisements in general or towards controversial
advertisements (Al-Makaty et al., 1996; Fam et al., 2004; Ketelaar et al., 2015; Michell
and Al-Mossawi, 1995; Michell and Al-Mossawi, 1999; De Run et al., 2010). The second stream
of research is more qualitative in nature and examines the extent of religious imagery in
contemporary advertisements both in Western and Eastern societies (Al-Olayan and
Karande, 2000; Haque et al., 2010; Luqmani et al., 1989; Nardella, 2012; Naseri and Tamam,
2012; Mallia, 2009). The third major stream explores the impact of embedding religious
symbols in advertisements on respondents’ attitudinal and behavioural intentions (Dotson
and Hyatt, 2000; Henley et al., 2009; Lumpkins, 2010; Minton, 2015; Taylor et al., 2010).
This third stream is perhaps the least explored area, as there are only a handful of prior studies with an explicit focus on investigating the influence of religious symbolism in advertisements. The focus of most of these studies was to investigate the impact of the presence of Christian religious cues, the role of product congruence and the religious cues, religiosity and the way these cues are processed in line with Elaboration likelihood model (Dotson and Hyatt, 2000; Henley et al., 2009; Lumpkins, 2010; Minton, 2015; Taylor et al., 2010). Lumpkins (2010) who investigated the impact of religious symbolism in health service advertisements and Henley et al. (2009) who use counselling services as one of their experimental manipulation are perhaps the only studies that have empirically explored the linkage between religious symbols and service advertising.

In Muslim societies, a bulk of the research on the use of religious symbols in marketing communication is primarily focused on identifying the existing practices in society rather than empirically testing the effectiveness/ineffectiveness of such communication strategies (Al-Olayan and Karande, 2000; Haque et al., 2010; Luqmani et al., 1989; Naseri and Tamam, 2012; Razzouk and Al-Khatib, 1993).

It is still an unanswered question that how much of religious symbolism in marketing communication of a firm is sufficient to achieve desired results. Inverted “U” theory provides some clues to the possible answer. It suggests that there is a possibility of diminishing returns on intensifying the efforts of similarity. However, this needs to be empirically validated not only from the target group but also from the non-target group perspective. This is extremely important for organizations operating in multi-religious societies, where the non-target groups are sufficient in number and in terms of purchasing power.

**Targeting and its intended and unintended consequences**

A company engaging in the process of market segmentation attempts to discover clusters of homogeneous groups of customers that it would prefer to serve (Butt and de-run, 2010; Kotler and Armstrong, 2010). Targeting is selecting a segment of consumers as potential customers who share similar characteristics. The primary reason that marketers engaged in targeting specific segments of a society is their belief that targeted consumers will have a strong positive affiliation for the brand, resulting in possible higher PI (Aaker, 1999; Butt and de-run, 2011).

Past research suggests that these positive reactions towards targeted advertisements resulted from the inference made by consumer with the characteristics of the advertisement (e.g. source picture, language used, lifestyle, symbols) and his/her own life (Aaker et al., 2000; Butt and de-run, 2011; Whittler and DiMeo, 1991). Similar principles can be applied when religion becomes the basis of segmentation and targeting. Thus, one can predict that the persuasive power of an advertisement can be enhanced by embedding religious symbols as cues, which will generate feelings of source similarity in target respondents (Taylor et al., 2010). The religious cues, such as ethic/cultural/national cues in an advertisement, are easily accessible to the target group and may help in generating similarity feelings (Brumbaugh, 2002).

One question that is rarely answered in previous research is the extent to which increasing the rhetoric will bring a negative rather than positive response from the target groups. Thus, in accordance with the inverted U theory (Yerkes and Dodson, 1908), we expect that for the target groups the advertisements embed with high intensity religious appeals will generate less positive attitudes towards the advertisement, brand and PIs as compared to advertisements with a medium intensity of religious cues. However, the high
and medium intensity advertisements will generate more positive attitudes and behavioral intentions compared to advertisements with low intensity religious cues:

**H1a.** A target group will have more positive (a) attitudes towards the advertisement (Aad), (b) attitudes towards the brand (Ab) and (c) PI for advertisements with medium and high intensity of religious cues as compared to advertisements low on religious intensity cues.

**H1b.** A target group will have more positive (a) Aad, (b) Ab and (c) PI with medium intensity of religious cues as compared to advertisement high on religious intensity cues.

Advertisements targeting a specific group generally require engagement with mass media. This creates the possibility that those who are not the intended targets of the advertisement will also get exposed (Butt and de-run, 2011; Pollay and Gallagher, 1990). Research on the target and non-targeting effects of advertising has been extensively documented in the advertising literature (Appiah, 2001; Brumbaugh, 2002; Butt and de-run, 2011; Meyers-Levy, 1988; Tepper, 1994; Whittler, 1989; Williams and Qualls, 1989; Yoo and Lee, 2015; Zúñiga, 2015). Prior research suggests that non-target respondents tends feel irritated, ignored and offended when exposed to such stimuli (Aaker et al., 2000; Butt and de-run, 2011; Greco, 1988). Conversely, these feeling of being ignored can generate negative effects towards the advertisement, advertiser and product, and subsequently effects purchasing intentions (Butt and de-run, 2011; Grier and Brumbaugh, 1999).

The intensity of unintended negative effects depends on the extent to which the cues in an advertisement are incongruent with the viewer’s needs, beliefs or values and the level of dissimilarity feelings (Aaker et al., 2000; Brumbaugh, 2002; Butt and de-run, 2011; Whittler and DiMeo, 1991; Williams and Qualls, 1989). Based on the above argument, we extend this narrative by suggesting that not only the feeling of incongruence with a particular cue, but increasing the number of incongruent cues may also positively correlate with negative feelings for non-target groups.

Unlike the target group, we expect that increasing the number of religious cues will negatively correlate with non-target group members’ attitude towards an advertisement, brand and PIs. Thus, non-target groups will have more negative attitudes for high intensity advertisements compared to medium and low intensity advertisements. This is in line with the belief congruence hypothesis (Alhouti et al., 2015; Schwartz et al., 1990), as the intensity of religious cues increases (in this case by increasing incongruent cues), the non-target consumer exposed to such advertisements will experience lesser similarity between their religious beliefs and the advertisements. This conflict between their religious beliefs and stimuli can result into a less favourable evaluation of the stimuli and its sponsor brand:

**H2.** A non-target group will have more positive (a) Aad, (b) Ab and (c) PI for advertisements with low intensity of religious cues as compared to advertisements with medium and high intensity religious cues.

However, when the target and non-target groups are compared across advertisements with different intensity of religious cues, we expect that regardless of intensity of religious cues, target groups will have more favourable response towards the advertisements, the brand and higher PIs as compared to non-target groups. In line with symbolic interactionism theory, consumers are heavily influenced by their interaction with society and in particular with reference groups to which they attach themselves (Leigh and Gabel, 1992). This influence also manifested itself in day-to-day consumption habits of its group members. The
member of the group would like to interact and consume products that reflect group preference to demonstrate conformance to the group norms. Thus, when Muslim consumers are exposed to advertisements embedded with Islamic religious cues/symbols, such exposures heighten their situational religious identity exactly in a manner in which prompting ethnic cues can give birth to situational ethnic identity (Deshpandé and Stayman, 1994). To avoid cognitive dissonance, they are more likely to generate congruent and positive attitudinal and behavioural intentions towards experimental stimuli. Thus, although the increase in positive attitude towards the Ad, Ab and PI is not linear for target group, as suggested by our previous hypothesis, we believe it will still be stronger than non-target groups.

Similarly, belief congruence theory postulates that similarity and importance are two important antecedents of similarity judgement (Alhouti et al., 2015; Schwartz et al., 1990). When a consumer is exposed to stimuli, they make initial evaluation as to whether there is any similarity between the stimuli and their belief system. A positive answer will generate a more favourable response towards the stimuli compared to a negative conclusion due to the conflict between the respondent’s belief and values. Thus, unlike the target group, the non-target group members exposed to advertisements embedded with Muslim religious cues will find no apparent similarity either between the product being offered (e.g. Islamic financial products) and the symbolism used in the message. This lack of similarity may generate negative or less favourable attitude towards the advertisement, brand and PIs from non-target group as compared to target group.

Therefore, we propose the following hypothesis:

\[ H3. \] The target group will have more favourable (a) Aad, (b) Ab and (c) PI for advertisements with low, medium and high intensity of religious cues as compared to the non-target group.

Method

Design and stimuli

Experiment designs are primarily applied in advertising research to establish a causal relationship between the independent and dependent variables of interest (Vargas et al., 2017). Typical experimental designs involve controlling and/or manipulating one or more independent variables to establish their causation effect on the outcome (dependent) variable. Past researchers investigating the influence of consumer identity congruence/incongruence on their attitudes and behaviour towards advertisements mostly applied experimental designs (Appiah, 2001; Brumbaugh, 2002; Butt and de-run, 2011; Meyers-Levy, 1988; Tepper, 1994; Whittler, 1989; Williams and Qualls, 1989; Yoo and Lee, 2015; Zúñiga, 2015). Thus, following the well-established tradition in advertising research in general, we applied an experimental design to test the impact of manipulating the religious appeals on target and non-target groups.

We created three advertisements of Islamic car financing service (Ijra) for this experiment, as a representation of congruence/incongruence between a service and its target consumers. The list of potential religious cues for Muslims audience was generated based on previous studies on religious imagery in advertising in the Muslim world (Bakar et al., 2013; Haque et al., 2010; Luqmani et al., 1989; Yousaf, 2014). The final list of cues include models (male and female) from the Malay ethnic group in traditional dress, like Hijab for females model and a cap for male, a tag line highlighting benefits of using Sharia compliance products, Quranic text referring to prohibition of mark-up in Islam, and a certification logo indicating that the bank is approved by the Malaysian central bank sharia board.
The stimuli consisted of full-colour 8½ x 11 inches photographic factitious advertisements of one of the largest pure Islamic financial institutions in Malaysia. The term “pure Islamic financial institution” is coined to distinguish the banks which only operate in Islamic financial sectors compared to those who operate in both conventional and Islamic financial sectors. In line with previous studies in similar areas, an increasing number of religious cues were embedded in each subsequent advertisement, while the rest of the features remained the same (Appiah and Liu, 2009; Appiah, 2001; Zuñiga, 2015). The first advertisement only contained the name of the bank itself (Bank Islam) and the nature of product “Ijra” (A sharia compliant car financing product) as the two religious cues. In the second advertisement for medium religious intensity cues, we added a picture of a Malay couple in their traditional dress. The female was wearing “Hijab”, while the male model was also wearing traditional cap of Malay. We also replaced the neutral tag line in the first advertisement with a tag line suggesting the spiritual benefits of complying with Sharia while consuming financial products. For the third advertisement, we added two additional explicit religious cues in the second advertisement; one was the translation of the famous Quranic verse that forbid Muslims to transact in interest based products in Malay language “O those who believe, do not eat up “Riba” doubled and redoubled.” [Al-i-‘Imran 3:130] and the second cue was the logo of the Sharia board of the State Bank of Malaysia. Thus, the high intensity advertisement has three times more Islamic religious cues than the low intensity advertisement.

In a small-scale pre-test, 15 respondents were requested to rank the experimental stimuli as low, medium and high on religious cues embeddedness. They were also asked to identify the intended target group of the advertisement. Results suggest that the 90 per cent of the participants from both religious groups correctly identified all three ads as low, medium and high on religious cues embeddedness. All of the target and non-target respondents correctly identified the intended target group of these advertisements.

To test the proposed hypotheses, a 2 (Religion: Muslims versus Non-Muslims) x 3 (Religious identity primes: Low versus Medium versus High on religious cues) factorial design was used. In the advertisement manipulation, both target and non-target groups were randomly exposed to low, medium and high intensity facetious advertisements of a real Islamic bank in Malaysia.

**Measure, sample and procedure**
A questionnaire was developed adapting established scales. The first section of the questionnaire focused on demographic variables, including age, ethnicity, gender, religion and other personal information. The second section encompasses questions regarding the dependent and independent variables used in this research. All the questions were measured on a seven point scale, where 1 = strongly disagree and 7 = strongly agree. The details of the scales adopted/adapted are listed in Table I. For example, the construct attitude towards advertisement was measured by adopting six item bipolar scale developed by Dröge (1989).

<table>
<thead>
<tr>
<th>Measure</th>
<th>Author</th>
<th>No. of items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase intention</td>
<td>Yi (1990)</td>
<td>3</td>
</tr>
<tr>
<td>Attitude towards brand</td>
<td>Matthes et al. (2014)</td>
<td>5</td>
</tr>
<tr>
<td>Attitude towards Ad</td>
<td>Droge (1989)</td>
<td>6</td>
</tr>
<tr>
<td>Attitude towards Islamic financial products</td>
<td>Matthes et al. (2014)</td>
<td>3</td>
</tr>
<tr>
<td>Self-reference</td>
<td>Lee et al. (2002)</td>
<td>1</td>
</tr>
</tbody>
</table>

Table I. Scales adopted for this research
with the help of pair of opposite adjectives such as good vs bad, attractive vs unattractive and positive vs negative. Matthes et al. (2014) five item bipolar scale was used to measure consumers’ attitude towards the brand with a pair of opposite adjectives, such as positive vs negative and attractive vs unattractive. A three-item bipolar scale developed by Yi (1990) was used to measure consumer PIs.

The data were collected from Malaysian citizens in the federally administrated area of Kuala Lumpur and parts of Selangor state of Malaysia. The respondents were chosen using stratified convenience sampling to ensure equal representation of both Muslim and non-Muslim respondents. Trained enumerators from a local marketing research firm were hired to contact potential respondents using mall intercept method. The trained enumerators approached potential respondents, brief them about the purpose of the research and proceed further with those participants who show their willingness to participate in the survey. The willing respondents were shown a folder with couple of unrelated advertisements including one of the experimental advertisements. They were asked to view the folder at the pace they will go through a magazine in their real life. Once they complete viewing the folder, they were asked to complete the questionnaire while keeping in their mind the advert of Islamic bank they saw in the folder. A total of 600 completed questionnaires were returned. After data cleaning for missing values and extreme cases, a usable sample of 581 respondents was obtained. Out of the 581 respondents, 47 per cent were male and 53 per cent were female; 61 per cent were working professional, 18 per cent were mothers or “housewives”, 13 per cent were self-employed, 6 per cent were students and remaining 2 per cent were retirees. Approximately, 6 per cent were holding a postgraduate degree, 40 per cent have a college education, 45 per cent have a high school diploma and 9 per cent attended primary school. Around 20 per cent were between the age of 18 and 25, 35 per cent of the respondents were between the age of 25 and 35 and rest of the respondents were between the age of 35 and 65. Around 51 per cent of the respondents were Muslim, while remaining 49 per cent belong to other religions, mainly Buddhist (41.7 per cent), followed by Christian (7.1) and Hindus (0.3 per cent). Around 58 per cent respondents were married, while 42 per cent were single.

Results
Data were analysed with the help of IBM SPSS Statistics. The Cronbach’s alpha scores were above 0.90 for all three dependent variables, suggesting strong internal consistency for the scales used in this study (Nunnally et al., 1967). Table II reports the Cronbach’s alpha scores and the correlation between each pair of constructs.

Manipulation check
To establish that the manipulation of the advertisements worked properly, we conducted separate one-way ANOVAs for the Muslim and non-Muslim groups. The respondents were asked to report their degree of agreeableness with the statement that “the advertisement is

| Table II. Construct reliability, average variance extracted and correlations |
|-----------------------------|------------|-----------|         |
| Measure | Cronbach’s alpha | PI | Aad |
| PI | 0.97 | | |
| Aad | 0.96 | 0.712 | |
| Ab | 0.97 | 0.832 | 0.713 |

Notes: All correlations are significant at the $p < 0.001$ level (two-tailed); PI = Purchase Intention, Aad = Attitude towards the advertisement, Ab = Attitude towards the brand
written for their religious group”. For the Muslim groups, the one-way ANOVA result was significant F (2, 294) = 46.21, p < 0.001. A bonferroni post hoc test reveals a significant difference across three types of advertisement. The mean value for high intensity ad was significantly higher than ad with medium (M\text{Inten} = 5.85, M\text{Med} = 5.09, p < 0.01) and low intensity religious cues (M\text{Inten} = 5.85, M\text{Low} = 4.00, p < 0.01). Similarly, the mean value for the advertisement with medium intensity was significantly higher than the low intensity advertisement (M\text{Med} = 5.092, M\text{Low} = 4.00, p < 0.01). This establishes that respondents perceive highest religious similarity with the advertisement high on religious intensity and lowest for the advertisement with low intensity of religious cues.

For the non-Muslim groups, the one-way ANOVA result for the statement that “the advertisement is written for my religious group” was also significant F (2, 281) = 55.65, p < 0.001. Furthermore, post hoc result also confirmed that the non-Muslim respondents score the lowest for the high intensity advertisement and the highest for the low intensity advertisement. The mean value for high intensity ad was significantly lower than ads with medium (M\text{Inten} = 2.43, M\text{Med} = 3.14, p < 0.01) and low intensity (M\text{Inten} = 2.43, M\text{Low} = 3.96, p < 0.01). Similarly, the mean value for ad with medium intensity was significantly lower than the low intensity ad (M\text{Med} = 3.14, M\text{Low} = 3.96, p < 0.01). This establishes that the non-target respondents perceive the highest similarity with the ad low on religious intensity of cues and the lowest similarity for the ad with high intensity of religious cues.

Multivariate analysis
To test the specific hypotheses, we conducted a series of F and t-tests. For H1a, we conducted a one-way ANOVA to test potential attitudinal differences between target (Muslim) respondents and the three types of advertisements. H1a proposed that advertisements with medium and high intensity religious cues will generate more favourable response in terms of advertisement attitude, brand attitude and PIs as compared to advertisement low on religious intensity cues for its target respondents. The one-way ANOVA results were significant for attitude towards the advertisement F (2, 294) = 46.68, p < 0.01, attitude towards the brand F (2, 294) = 15.06, p < 0.01, but not significant for PIs F (2, 294) = 2.43, p < 0.08. A post hoc analysis suggests that our hypothesis was partially supported. The mean value for the medium intensity advertisement was higher as compared to advertisement low on religious intensity for the dependent variable “attitude towards the advertisement” (M\text{Med} = 5.61, M\text{Low} = 4.89, p < 0.01). Similarly participants exposed to the high intensity advertisement had a more favourable attitude towards the advertisement compared to participants exposed to the low intensity advertisement (M\text{Inten} = 5.64, M\text{Low} = 4.89, p < 0.01).

For the dependent variable “attitude towards the brand”, there was no significant difference in respondents’ mean value score when compared across advertisements with high and low intensity religious cues (M\text{Inten} = 5.43, M\text{Low} = 5.59, p < 0.16), but the respondents exposed to the medium intensity advertisement, showed significantly more favourable brand attitude compared with participants in low intensity advertisement (M\text{Med} = 5.87, M\text{Low} = 5.59, p < 0.01). Furthermore, the results indicate no significant difference in terms of respondents’ PIs when compared across medium and low intensity advertisements (M\text{Med} = 5.18, M\text{Low} = 5.38, p < 0.09) and high and low intensity advertisements (M\text{Inten} = 5.25, M\text{Low} = 5.38, p < 0.50).

H1b suggested that the advertisement with medium intensity of religious cues will generate more positive consumer Aad, Ab and higher PIs as compared to advertisement high on religious intensity cues for the target group. Independent sample t-tests suggest that the two groups were not significantly different for the attitude towards the advertisement and PIs. However, the results indicate a significant difference between respondents brand
attitude across medium and high intensity advertisements \( (M_{\text{Med}} = 5.87, M_{\text{Inten}} = 5.43, p < 0.01) \), partially supporting the inverted U hypothesis.

\( H2 \) proposed that the non-target group will have more positive \( \text{Aads} \), \( \text{Abs} \) and \( \text{PI} \) for advertisements with low intensity of religious cues as compared to advertisements with medium and high intensity religious cues. The results of one-way ANOVA for each dependent variable indicates that significant difference did exist between non-target respondents in their attitude towards the advertisement \( F(2, 281) = 42.24, p < 0.01 \) and \( \text{PIs} \) \( F(2, 281) = 21.36, p < 0.001 \); however, no difference was found for attitude towards the brand \( F(2, 281) = 2.59, p < 0.07 \), when compared across advertisements with low, medium and high religious intensity.

Post hoc analysis revealed that respondents exposed to the advertisement with low intensity religious cues did not differ with respondents exposed to the medium intensity advertisement in their attitude towards the advertisement. However, respondents exposed to the advertisement with high intensity of religious cues had a significantly less positive attitude towards the advertisement compared to respondents exposed to the advertisement with low intensity religious cues \( (M_{\text{Inten}} = 3.81, M_{\text{Low}} = 4.79, p < 0.01) \). Furthermore, non-target respondents exposed to the advertisement with the medium intensity of religious cues generate more positive attitude towards the advertisement compared to respondents exposed to the advertisement with high intensity religious cues \( (M_{\text{Med}} = 4.58, M_{\text{Inten}} = 3.81, p < 0.01) \). The same pattern follows for the non-target group’s \( \text{PI} \) when compared across high and low intensity advertisements \( (M_{\text{Inten}} = 3.05, M_{\text{Low}} = 3.95, p < 0.01) \) and medium and high intensity advertisements \( (M_{\text{Med}} = 3.05, M_{\text{Inten}} = 3.97, p < 0.01) \). However, no difference was found between respondents \( \text{PIs} \) towards the advertisements for medium and low intensity \( (M_{\text{Med}} = 3.97.58, M_{\text{Low}} = 3.96, p < 1.00) \).

Finally, \( H3 \) proposed that the target group will have more favourable attitudes and \( \text{PIs} \) for all three types of advertisements as compared to non-target groups. For the low intensity advertisement, the results suggest that there was no significant difference between target and non-target groups in their attitude towards the advertisement. However, for brand attitude \( (M_{\text{Mus}} = 5.59, M_{\text{N-Mus}} = 4.22, t = 14.06, p < 0.001) \) and \( \text{PIs} \) \( (M_{\text{Mus}} = 5.38, M_{\text{N-Mus}} = 3.96, t = 10.47, p < 0.001) \) the target group had a more favourable response. For the medium intensity advertisement, the results indicate that the target group has a more favourable attitude towards the advertisement \( (M_{\text{Mus}} = 5.61, M_{\text{N-Mus}} = 4.58, t = 10.39, p < 0.001) \), the brand \( (M_{\text{Mus}} = 5.87, M_{\text{N-Mus}} = 4.40, t = 12.83, p < 0.001) \) and \( \text{PI} \) \( (M_{\text{Mus}} = 5.18, M_{\text{N-Mus}} = 3.17, t = 8.94, p < 0.001) \) compared to the non-target group.

For the high intensity advertisement, the pattern remains the same, as the target group reported a more favourable \( \text{Aad} \) \( (M_{\text{Mus}} = 5.63, M_{\text{N-Mus}} = 3.81, t = 16.53, p < 0.001) \), \( \text{Ab} \) \( (M_{\text{Mus}} = 5.43, M_{\text{N-Mus}} = 4.41, t = 11.92, p < 0.001) \) and \( \text{PIs} \) \( (M_{\text{Mus}} = 5.25, M_{\text{N-Mus}} = 3.05, t = 19.01, p < 0.001) \) compared to the non-target group. These results are pretty much in line with the past studies that have explored the impact of target and non-target consumer response towards self-congruent persuasive appeals.

Discussion and conclusion
Based on theories in symbolism, social identity and target and non-target effects, this research investigated the effectiveness/ineffectiveness of intensifying the religious cues in Islamic financial service advertisements within and between the target and non-target group reactions. The research was conducted in a multi religious society with Muslim majority population along with a significant population of non-Muslim consumers. The choice of Islamic financial services was also an excellent pretext to understand the behaviour of consumers who religiously feel congruent or incongruent with the service advertised. Thus,
one can argue from the contextual point of view, our research design provides optimal conditions to judge the effectiveness/ineffectiveness of intensifying religious cues for Islamic financial service advertisements.

Interestingly, despite these favourable contextual elements present in our research design for target group, the results did not reflect an overwhelming support for our hypotheses. For example, $H1a$ proposed that medium and high intensity ads will generate a more favourable Aad, Ab and PIs from target respondents (Muslim consumers). However, the results only offer partial support for this hypothesis. The high and medium intensity advertisements did generate more favourable Aads, but only the medium intensity advertisement was able to generate more favourable brand attitudes. The results indicate no significant difference in PIs either for medium or high intensity advertisements compared with the low intensity advertisement. This is very interesting as it not only goes against the common sense but also questions the wisdom behind the excessive use of religious imagery by advertisers in markets where Muslims are a majority. Despite some evidence that increasing the intensity of religious cues did increase Aad, this gain was not fully materialized into more favourable Ab, and it was completely absent from their PIs.

These results suggest a relatively weak benefit of increasing the religious rhetoric for the sponsored brand and subsequent PIs. The apparent lack of consistency between the advertisement attitude and the brand attitude can be understood from a religious beliefs perspective. As sharia (Islamic religious laws) law explicitly ban financial transactions involving interest, Islamic banking offers the best possible alternative for Muslim consumers when seeking financial products. Thus, a message that encourages sharia compliance cannot be discarded by a true believer of Islam; hence, we can notice a slight increase in favorability of Aad as the intensity of religious cues increased. However, there is no religious compulsion in Islam to like a particular sponsor brand or even to buy the products/services from the brand promoting a commercial message based on Islamic religious doctrine. Thus, consumers may have registered their discontent towards the sponsor brand for extensively using sacred religious cues (such as Quranic text) by indicating less favourable attitudes toward the brand and PIs for the high intensity advertisement. In future, similar experiments should also involve measurement of consumer perceptions about the manipulative intent of the sponsor brand. This will help to support or discard our interpretation of this particular result.

$H1b$ proposed that increasing the religious rhetoric beyond a certain point will be less effective and will be reflected by an inverted U response pattern by target group members. Thus, the respondents will have a more positive attitude towards the medium intensity advertisement compared with low intensity advertisement ($H1a$), but when compared between medium and high intensity, the situation will be opposite. The results indicate that there was no significant decrease in target group respondents’ Aad and PIs, when compared across medium and high intensity advertisements. However, there was a significant decrease in brand attitude for the high intensity advertisement compared with medium intensity advertisement. This provides partial support for $H1b$.

For the non-target group ($H2$), the results of comparison across three type of advertisement were relatively more in line with our expectation and past studies. The non-target group members’ response toward the low intensity advertisement did not differ with medium intensity advertisement; however, their response was significantly positive for the advertisement with low intensity of religious cues compared with high intensity advertisement. The results suggest a similar pattern for the PI variable, where a significant difference was only found between high and low intensity advertisements but no significant difference in respondents’ PI for medium and low intensity advertisements. Interestingly,
there was no significant difference in respondents’ brand attitude when compared between, low and medium, low and high, and medium and high intensity advertisements. Again, there was partial support for $H_2$. One can see that at least some pattern emerged that reflects a less positive attitude and PIs towards the advertisement with high intensity as compared to low intensity advertisement.

Based on the theory of symbolic interaction and belief congruence theory, we proposed $H_3$, that the targeted consumers will have more positive Aads and Abs and also have higher PIs for all three advertisements (low, medium and high on religious cues intensity) as compared to non-target groups. Consistent with theoretical postulation from the past, our results are quite in line with the past literature on the effectiveness of ethnic, patriotic and racial cues in advertisements. Thus, our results provide support to establish research that target groups will have more favourable responses in terms of Aad, Ab and PIs for medium and high intensity advertisements as compared to non-target groups. The only deviation from the past was a non-significant difference between target and non-target groups for their attitude towards the low intensity advertisement. This is possibly the result of mild nature of low intensity ad that was not potent enough to generate sufficient level of accommodation for target group, while was also least irritating for the non-target group.

**Managerial implications**

When it comes to comparing the target and non-target groups, firms can expect that intensifying religious appeal of their financial services will generate a more favourable response from target groups compared to non-target groups. However, when interpreted in a holistic manner, the results also suggest the lack of a meaningful advantage of using this strategy as the attitudinal and behavioural change within the target group was not completely in line with expectations. The results indicate that this strategy has a potential to backfire, as the target groups indicate a decline in their brand attitude when the intensity is increased from medium to high level. Thus, organizations must recognize that it might not be beneficial to increase the religious rhetoric beyond a certain point. Too many and too explicit religious cues might lead consumers to feel that a brand is trying to exploit their religious sentiment for commercial gain. On the other hand, a financial service firm that is more interested in expanding its market share by attracting the non-target groups should use low intensity implicit cues rather than high intensity explicit religious cues to reduce possible negative reactions from non-target groups, while retaining its existing target customers.

**Limitation and future research direction**

Despite the significant contributions of this research in the area of financial service communication, some limitations need to be acknowledged. The use of a single service category might have influenced the results. Thus, future researchers can test the effectiveness of our results for different type of services. For example, a low involvement service context might generate stronger results for target groups and less negative reaction from non-target groups.

Second, a comparison between religious and rational appeals can further expand our understanding on the effectiveness of different type of appeals in Islamic financial service advertising for target and non-target groups. For example, it will be interesting to find our whether their exist segments within target consumers who prefer rational appeals as compared to religious appeals. Furthermore, such research study can also provide insight that the non-Muslim consumers are more likely to prefer the rational appeals from Islamic financial institutions as compared to religious appeals.
References


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