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The influence of Religiosity on digital relationship quality in the banking sector

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Abstract:

Despite the growing scrutiny of culture and subcultural norms as explanatory constructs for various dimensions of consumer behavior, the role of religiosity as an element of culture remains underexplored in marketing literature. This study aims to examine the influence of religiosity on digital relationship quality, encompassing satisfaction, trust, and commitment, among bank clients. Utilizing a sample of 357 respondents from 12 different religious groups, the study investigates how different dimensions of religiosity impact these key aspects of digital relationship quality. The findings reveal that intrinsic religiosity positively influences the three dimensions of commitment; affective, calculative and normative, while extrinsic personal religiosity negatively affects trust. Additionally, results indicate that extrinsic social religiosity positively influences both affective and normative commitment. These results suggest that religiosity should be considered a significant determinant in models of digital relationship quality and consumer behavior, providing valuable insights for marketers seeking to understand the complex interplay between religiosity and consumer engagement in digital environments.

Keywords: Religiosity – Relationship quality – Digital – Banking sector

The relationship between clients and banks is a multifaceted dynamic influenced by a variety of factors, including economic conditions, service quality, etc. Among these determinants, religiosity—a person's adherence to religious beliefs and practices—has emerged as a significant but underexplored factor influencing behavior and relationships. This research aims to examine the influences of religiosity on the digital relationship quality between clients and banks.

Theoretical review

Religiosity, often defined as the intensity of religious belief and adherence to religious practices, plays a central role in how individuals integrate religious values and norms into their behaviors and decisions (Glock & Stark, 1965). This complex dimension of human life encompasses a wide range of practices, experiences, and beliefs related to religion and spirituality. Religiosity manifests not only through participation in rituals and ceremonies but also significantly influences various societal aspects such as politics, education, health, interpersonal relationships, and the economy (Miller & Hoffmann, 1995). According to Genia (1993), religiosity can be categorized into three dimensions: intrinsic, extrinsic social, and extrinsic personal religiosity. Intrinsic religiosity is characterized by a deep personal commitment to religious beliefs, where religion is perceived as an end in itself. Extrinsic social religiosity refers to the use of religion to gain social benefits, such as community belonging and social status. Extrinsic personal religiosity involves using religion for personal gain, such as comfort, security, or coping with life's challenges. This multidimensional perspective is critical for understanding how religiosity influences different aspects of individuals' lives, including relationships.

Religiosity has the capacity to shape individual behavior (Alam *et al.*, 2011) by influencing attitudes towards goods, services, brands, and advertising messages (Fam *et al.*, 2004). Individuals with strong religiosity are likely to possess religious values and norms that guide their choices and behaviors, which can lead to specific attitudes towards goods and services. In this context, religiosity emerges as a key factor exerting a substantial influence on relational investment and relationship quality (Abror *et al.*, 2019). It plays a crucial role in how individuals interact and maintain relationships with businesses.

N'Goala (2000) identifies relationship quality as multidimensional, characterized by satisfaction, trust, and commitment. These three variables are key constructs in relationship quality studies (Bennour-Dahech, 2007) and form a causal chain (Cissé-Depardon & N'Goala, 2009). Hennig-Thurau & Klee (1997) assert that high-quality relationships exhibit high levels of these interdependent dimensions. Bojei & Abu (2014) emphasize trust's crucial role in long-term service provider-client relationships, noting that less committed clients are more likely to switch companies. Literature widely agrees that relationship quality, encompassing commitment, trust, and satisfaction, is a critical indicator of loyalty (Ivens & Pardo, 2004; Van Tonder & Petzer, 2018). Consequently, we adopt satisfaction, trust, and commitment as the components of relationship quality.

Satisfaction is a fundamental factor leading to strong and durable relationships (Yilmaz *et al.*, 2018; Meesala & Paul, 2018; Gong & Yi, 2018; Ruefenacht, 2018). In a digital environment, Allagui & Temessek (2004) reveal that consumers struggle to express their expectations regarding online services, there is ambiguity in expectations, satisfaction should be measured based on cumulative experience (Balasubramanian *et al.*, 2003). Thus, satisfaction is considered a "*global evaluation based on the experience of buying and consuming a product or service over time*" (Garbarino & Johnson, 1999, p.390). In this sense, we consider digital satisfaction as a cumulative evaluation of the client's relationship and experience with the bank through a digital channel.

Trust is a pivotal factor in developing and maintaining customer relationships, particularly in the banking sector. It significantly impacts customer retention and loyalty (Thakur, 2018; Ruefenacht,

2018). In the digital context, trust is crucial due to the absence of physical interaction. Suh & Han (2003) highlight that trust in digital transactions is based on belief, while Rousseau *et al.* (1998) describe online trust as a psychological state that encourages the use of e-banking services. Overall, trust is a critical element for banks to enhance customer relationships and loyalty (Cheshin *et al.*, 2018; Martínez, 2015; Melewar *et al.*, 2017). In the context of this research, trust comprises competence, integrity, and benevolence in the digital environment (McKnight *et al.*, 2002).

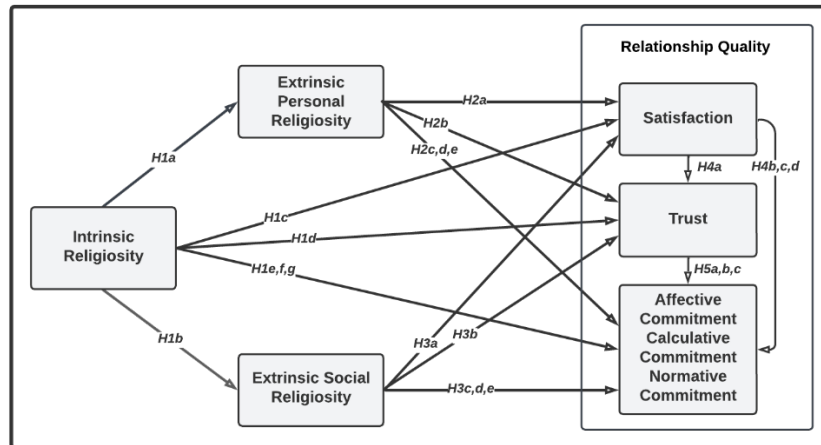
Dwyer *et al.* (1987) define commitment as a tacit or explicit promise to maintain the relationship between exchange partners. The literature identifies commitment as a multidimensional concept (Meyer & Allen, 1991), comprising - Cognitive (Calculated) Dimension which involves a rational evaluation of the costs and benefits associated with continuing the relationship (Geyskens *et al.*, 1996). It reflects a pragmatic assessment of whether the benefits of maintaining the relationship outweigh the costs - Affective Dimension is characterized by an emotional attachment to the brand, based on positive experiences and shared values (Geyskens *et al.*, 1996). It signifies a deep emotional bond, leading to increased loyalty - Normative Dimension refers to the social or moral obligations to maintain the relationship due to societal norms or pressures (Gundlach *et al.*, 1995). It encompasses the internalized norms and expectations that influence behavior.

Religiosity is a powerful force in both social and personal life (Mathur *et al.*, 2015). Rook (1987) explored how religiosity influences consumer behavior, highlighting that religiosity can serve as a resource for coping with stress and life challenges, thereby affecting consumer choices and preferences. Hirschman (1983) examined the use of religious symbols in advertising and marketing, noting their role in evoking positive emotions and associations, which can enhance brand appeal by leveraging feelings of trust, loyalty, and emotional connection linked to religiosity. Armfield & Holbert (2003) indicated that religious individuals are less likely to use the Internet. Mohd *et al.* (2010) found that users prefer and are more satisfied with websites designed for their Islamic culture. Consequently, Muslims tend to make purchases more quickly on religiously relevant websites. Mansouri (2012) investigated the impact of religiosity on consumer innovation, revealing that higher religiosity is associated with a lower willingness to innovate, suggesting that more religious individuals may be less inclined toward innovation.

However, the effect of religiosity on the quality of relationships in marketing remains underexplored (Bennett *et al.*, 2011). Existing research on interpersonal relationships and marriage indicates a strong connection between religiosity and relationship quality (Greeley, 1991; Call & Heaton, 1997; Reiter & Gee, 2008). Religiosity is linked to formal commitment in relationships, increased investment in relationship strength, reduced harmful behaviors, and a positive outlook on the relationship (Bennett *et al.*, 2011). It appears to foster a positive view of relationships, encourage relationship improvement, and promote a sense of commitment (Deb, 2018). Additionally, Bennett *et al.* (2011) demonstrated that religiosity has significant positive effects on the perceived quality of relationships in the context of donations, including trust, commitment, and satisfaction. Abror *et al.* (2019) found that highly religious customers tend to demand higher service quality, which can lead to lower satisfaction compared to less religious customers. This indicates that religiosity significantly affects relational investment and relationship quality (Deb, 2018).

Based on the existing literature, our hypothesis seeks to examine the influence of religiosity, in its three dimensions—intrinsic, extrinsic social, and extrinsic personal—serving as the independent variables, on the quality of relationships, which encompasses satisfaction, trust, and commitment as the dependent variables. Prior research has highlighted that these dimensions of religiosity can significantly impact various aspects of interpersonal relationships, suggesting a potential link to how individuals perceive and engage in digital interactions. Detailed aspects of our conceptual model are outlined in figure 1.

Figure 1: Conceptual model



Methodology

This quantitative study adopts a positivist approach and targets bank account holders in Lebanon. A total of 357 respondents were selected through convenience sampling, with demographic details provided in Appendix 1. The participants represent 12 different religious groups (Appendix 2), reflecting the religious diversity of Lebanon. The data was collected via an online questionnaire, distributed electronically between August 2022 and December 2022. Descriptive analysis was performed using classical statistics, and testable hypotheses were examined using Partial Least Squares (PLS) based Structural Equation Modeling (SEM).

PLS-SEM allows for the simultaneous analysis of multiple variables. In the first phase, measurement results (including Cronbach's alpha, Average Variance Extracted (AVE), item loadings, and discriminant validity) were analyzed. Then, structural path coefficients were calculated, and bootstrapping was performed with a sample size of 5000, as recommended by Hair *et al.* (2014). The constructs showed sufficient internal reliability, with Cronbach's alpha values above 0.70. Composite reliability, which is considered a more accurate measure in PLS, also exceeded 0.70 for all constructs. AVE values were above 0.5, indicating good convergent validity, meaning all measures correlate positively with other indicators of the same construct (Hair *et al.*, 2014). Detailed measurement results are available in Appendix 3. Discriminant validity is the indication of how much construct is distinct from the other constructs. To check the discriminant validity, Fornell & Larcker (1981) have set the criterion "The square root of the AVE of each construct should be higher than its highest correlation with any other construct" to assess the discriminant validity (Hair *et al.*, 2014) and appendix 4 shows that all latent variables have discriminant validity.

Results & Discussion

The aim of this research is to examine the role of religiosity in the digital relational quality between clients and banks. The results represented in appendix 5 reveal significant insights about how religiosity influences digital interactions between clients and banks.

Firstly, intrinsic religiosity appears to play a crucial role in enhancing the three forms of client commitment with their bank—affectional, calculative, and normative. These findings suggest that individuals with high intrinsic religiosity, driven by deep-seated beliefs and practices, are more likely to develop a strong commitment to their bank, whether emotionally (affective), rationally (calculative), or morally (normative). Affective commitment, which reflects the emotional bond between the client and the bank, is strongly influenced by intrinsic religiosity. This can be attributed to the fact that deeply

religious individuals often find emotional and spiritual support in their faith, which strengthens their loyalty to institutions perceived as aligned with their values (Haque *et al.*, 2019). Calculative commitment, which is based on a rational evaluation of costs and benefits, is also affected by intrinsic religiosity. Intrinsically religious clients are inclined to view their relationship with the bank through the lens of their ethical and moral values, motivating them to maintain this relationship even when it is rationally advantageous (Mukherjee & Nath, 2019). Normative commitment, which refers to a moral obligation or duty felt by an individual to maintain their relationship with their bank, is similarly influenced by intrinsic religiosity. Clients with high intrinsic religiosity may feel a moral duty to remain committed to their bank due to the ethical values instilled by their faith. These results suggest that this form of religiosity can be a significant motivational factor, driving clients to remain loyal to their bank and exhibit positive behaviors despite facing difficulties.

Additionally, personal extrinsic religiosity, which involves using religion for personal benefits such as security or spiritual comfort, significantly negatively influences clients' digital trust. This negative relationship may be explained by the tendency of individuals who practice their religion for extrinsic personal reasons to be more critical and distrustful of institutions that fail to meet their expectations for security or adherence to religious norms (Saroglou *et al.*, 2004).

Moreover, social extrinsic religiosity positively influences clients' affective and normative engagement but not calculative engagement. This indicates that clients who engage in religious practices for social reasons also develop a strong emotional attachment to their bank. Social and community interactions, often encouraged by social extrinsic religiosity, can extend this emotional attachment to banking relationships, thereby enhancing client loyalty (Koenig *et al.*, 2001). Social norms and community obligations motivating religious participation can also lead clients to maintain their relationship with the bank due to a sense of moral duty. This commitment may be reinforced by a desire to conform to social expectations and preserve relationships perceived as acceptable.

Comparative study

The eleven groups represented in our sample (excluding atheists) can essentially be categorized into three major religions: Judaism, Christianity, and Islam. Judaism, one of the oldest monotheistic religions, emphasizes the covenant with God and adherence to commandments (*mitzvot*) as the path to the World to Come (*Olam Ha-Ba*) (Neusner, 2004). Christianity, based on the life and teachings of Jesus Christ, teaches that paradise, or eternal life with God, is a reward for faith and good deeds (McGrath, 2020). Islam posits that paradise (*Jannah*) is promised to those who live according to the Quran and the teachings of the Prophet Muhammad, leading a life of faith (*Iman*) and righteousness (Nasr, 2002). These three religions share the idea that paradise is a reward based on one's faith and behavior during earthly life. In contrast, panentheistic or non-theistic religions often view paradise as a state experienced on earth through elevation. The focus on monotheistic religions (Judaism, Christianity and Islam) tends to present similar constructs of values concerning concepts like life, hell, heaven, and purgatory, thus these three religions share similar eschatological views. To understand the similarities and differences in terms of digital relationship quality, we compared the main religious groups and atheists using Pearson's correlation coefficient, allowing us to quantify the relationships between religiosity and digital relationship quality (Field, 2024).

The results of Pearson's correlations among the five religious denominations studied and atheists (appendix 6) show a positive correlation between satisfaction and trust across all denominations. This relationship indicates that, regardless of religious affiliation, a satisfying digital experience enhances customers' trust in the financial institution. This finding aligns with Bhattacharjee's (2002) research, which suggests that satisfaction is a key predictor of trust in online environments. Additionally, there is

a strong positive correlation between trust and affective commitment across the denominations. This trend suggests that when customers trust their bank, they are more likely to develop an emotional attachment, which is consistent with customer engagement theories (Chaudhuri & Holbrook, 2001). This similarity could be attributed to universal values, such as loyalty and emotional attachment, that transcend religious distinctions.

However, differences emerge when examining the correlations between trust and intrinsic religiosity. For example, among Muslims, high intrinsic religiosity is negatively correlated with trust in digital environments. This could be due to greater mistrust of digital technologies, which are seen as less compatible with deep religious values (Al-Hyari *et al.*, 2012). In contrast, this relationship is weaker or absent among Christians, Atheists, and Druze, possibly reflecting a more pragmatic approach or quicker adaptation to modern technologies. Another notable difference is found in the correlation between normative commitment and intrinsic religiosity. Among Orthodox, Sunni, and Shia groups, this relationship is significantly positive, suggesting that social norms and religious obligations play a crucial role in their engagement with online banking. However, this correlation is negative among Atheists, indicating that social and religious obligations are less influential in their engagement with digital banking services. Calculated commitment, based on a rational assessment of costs and benefits, also shows variations across denominations. Among Atheists, calculative commitment is strongly and positively correlated with extrinsic social religiosity, suggesting that their decision to maintain a relationship with the bank is closely linked to social relationships and community obligations. In contrast, this correlation is negative among Shia and weak or nonexistent among other studied groups, where calculated commitment appears less influenced by extrinsic religious considerations.

Theoretical Implications

This research also provides deep theoretical contributions to the understanding of digital relational quality by integrating religiosity as a critical variable in client-bank interaction models. The results highlight that religiosity, in its various dimensions (intrinsic, personal extrinsic, and social extrinsic), significantly influences individual behaviors, particularly in the context of digital banking services. This inclusion of religiosity enriches existing consumer behavior models by offering a more comprehensive and nuanced perspective on the factors affecting digital interactions.

Historically, theoretical models of digital relational quality have focused largely on dimensions such as satisfaction, trust, and engagement, often linked to economic and technological factors (Morgan & Hunt, 1994; Gefen, 2002). However, this research demonstrates that these models are inadequate if they do not incorporate religiosity as a key factor. The findings reveal that intrinsic religiosity enhances all forms of client commitment (affective, calculative, and normative). This discovery underscores the need to revisit and expand existing theoretical models to include religiosity, enabling a more refined understanding of commitment dynamics in digital services (Haque *et al.*, 2019).

A major theoretical contribution of this research is highlighting the complex interaction between religiosity and culture in shaping individual behaviors. While culture is often studied as a set of shared values, beliefs, and practices, and recognized as a crucial determinant of behavior (Hofstede, 1980; Trompenaars & Hampden-Turner, 1997), religiosity, although deeply embedded in cultures, is frequently overlooked in cultural studies. This omission is problematic because religiosity, as a distinct dimension of individual identity, can exert an autonomous influence on behaviors, sometimes independently or in interaction with broader cultural values & practices. The results call for a broadening of theoretical perspectives toward a more integrative approach that considers both culture and religiosity as distinct but interconnected dimensions influencing individual behaviors. This integration is essential for understanding the nuances of customer – company interactions.

Managerial Implications

This research provides significant contributions for banking institutions, particularly regarding the management of client relationships in a digital environment.

The study shows that both intrinsic and extrinsic religiosity significantly influence digital relational quality. Banks should adjust their strategies to align with their clients' religious values & practices. For clients with high intrinsic religiosity, it would be beneficial to highlight messages emphasizing integrity, ethics, and transparency, as these values are deeply rooted in their religious practices. Conversely, for clients motivated by extrinsic factors, communication should focus on security and spiritual comfort, demonstrating how digital banking services can meet their needs for protection and safety.

Banks should also consider personalizing their services to cater to the specific needs of clients based on their religious affiliation. For instance, Muslim clients, who may be more hesitant to use digital financial services that do not adhere to Islamic finance principles, might benefit from religiously compliant banking products. Similarly, digital services could be tailored to meet the expectations of various faith groups by incorporating features or assurances that resonate with their religious values. Such personalization can enhance client satisfaction and trust while strengthening long-term commitment with the bank.

The management of trust and client commitment is another critical area where the implications of this research are significant. The findings indicate that personal extrinsic religiosity can reduce trust in digital banking services. To mitigate this effect, banks should strengthen their digital security mechanisms and communicate clearly about the measures in place to protect clients. Additionally, affective and normative engagement, influenced by intrinsic and social extrinsic religiosity, can be fostered through initiatives that value community relations and moral commitment. Banks might, for example, develop loyalty programs that incorporate elements of social responsibility or community engagement aligned with the values of different religious groups.

Limitations and Future Research

One major limitation of this study is its focus on the specific geographic context of Lebanon. In Lebanon, religion plays a central role in both public and private life, with religious expression being highly visible and deeply embedded in daily activities. This specificity may limit the generalizability of the results to other geographic contexts where religion is less prominent in the public sphere or is practiced more privately. For example, in more secular societies, the dynamics between religiosity and digital relational quality may differ, potentially with a reduced impact of religiosity on digital behaviors. Thus, it would be valuable to extend this research to other countries and cultures to examine whether similar trends manifest in different sociocultural settings.

The research exclusively focused on the banking sector, which is indeed a highly relevant sector for studying digital relational quality in Lebanon due to the high adoption of digital technologies. However, other sectors, such as healthcare, education, or online commerce, where digital interactions also play a crucial role, may reveal different dynamics between religiosity and relational quality. Additionally, since banking services are highly regulated and standardized, the results may be influenced by the specific characteristics of this sector. Future research could explore other sectors with less stringent norms and expectations for digital services to determine if the conclusions drawn in this research are held in different contexts.

Another limitation is the predominantly quantitative methodological approach of this study. While quantitative analysis has identified significant influences between religiosity and digital relational

quality, it does not delve deeply into the underlying mechanisms explaining these relationships. Quantitative data can identify trends but are limited in their ability to reveal the nuances of individual perceptions and behaviors. A complementary qualitative approach, such as in-depth interviews, could provide richer insights into how individuals interpret and integrate their religiosity into their digital interactions with banking institutions.

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Appendix

Appendix 1: Demographic results

Descriptive analysis		Sample = 357
Gender		
	Frequency	Percentage
Male	175	49%
Female	178	49.8%
Gender-fluid	1	0.3%
Nonbinary	2	0.6%
Unlabeled	1	0.3%
Total	357	100%
Age		
	Frequency	Percentage
18 – 24	53	14.8%
25 – 34	161	45.1%
35 – 44	113	31.7%
44 – 54	21	5.9%
55 or above	9	2.5%
Total	357	100%
Marital status		
	Frequency	Percentage
Single	120	33.6%
In a relationship	71	19.9%
Married	166	46.5%
Divorced	0	0%
Widowed	0	0%
Total	357	100%
Education		
	Frequency	Percentage
Did not finish high school	23	6.4%
High school diploma	68	19%
Bachelor's degree / equivalent	186	52.1%
Graduate degree (Master/Doctorate)	80	22.4%
Total	357	100%
Employment		
	Frequency	Percentage
Not employed	60	16.8%
Employed part-time (<i>incl. freelance, self-employed, etc.</i>)	245	68.6%
Employed full time (<i>incl. freelance, self-employed, etc.</i>)	34	9.5%
Homemaker	17	4.8%
Retired	1	3%
Total	357	100%
Income		
LBP (Lebanese pound)	Frequency	Percentage
< 1 000 000	62	17.4%
1 000 001 – 5 000 000	186	52.1%
5 000 001 – 10 000 000	88	24.6%
10 000 001 – 20 000 000	13	3.6%
20 000 001 – 40 000 000	6	1.7%
> 40 000 001	2	0.6%
Total	357	100%

Appendix 2: Religious groups represented in the sample

Religion		
	Frequency	Percentage
Sunni	72	20.2%
Maronite	68	19%
Shia	61	17.1%
Druze	41	11.5%
Greek Orthodox	36	10.1%
Atheist	34	9.4%
Greek Catholic	30	8.4%
Alawite	6	1.7%
Armenian Orthodox	5	1.4%
Syriac Orthodox	2	0.6%
Latin	1	0.3%
Jewish	1	0.3%
Total	357	100%
Level of Religiosity		
Religiosity		Mean
Intrinsic Religiosity		5.18
Extrinsic social religiosity		2.47
Extrinsic personal religiosity		5.21

Appendix 3: Measurement results

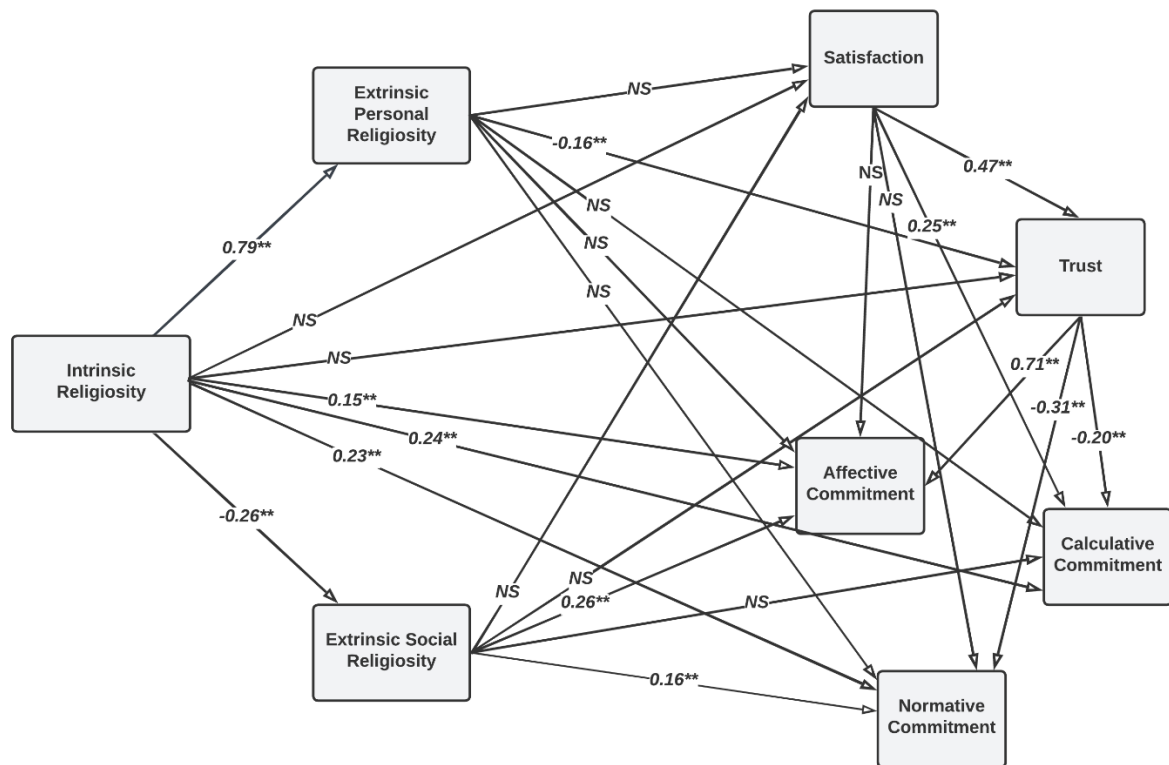
Items	Loadings	Cronbach's Alpha	AVE	Composite reliability
	≥ 0.6	≥ 0.6	≥ 0.5	≥ 0.7
SATISFACTION		0,863	0,710	0,907
SAT1: I am very satisfied with the ease of use of the web site.	0,815			
SAT2: I am very satisfied with the information provided by the web site.	0,908			
SAT3: My experience with the web site is very satisfactory.	0,866			
SAT4: I am very satisfied with the design of the web site.	0,775			
TRUST		0,875	0,574	0,903
Trust1: This financial institution is really competent in its field.	0.777			
Trust2: I can count on this financial institution to perform my transactions carried out on its web site in a timely manner.	0.653			
Trust4: I know what to expect from this financial institution.	0.777			
Trust5: This financial institution keeps its promises and commitments.	0.813			
Trust7: I can count on this financial institution to be honest with me.	0.837			
Trust9: When having problems, I expect that this financial institution will make every effort to solve them.	0.675			
Trust10: This web site represents an organization that keeps my best interests in mind.	0.751			
AFFECTIVE COMMITMENT		0,829	0,854	0,921
AFCOM1: I am very attached to this financial institution.	0.924			
AFCOM2: I feel a strong sense of belonging to this financial institution.	0.925			
CALCULATIVE COMMITMENT		0,779	0,693	0,869
CALCOM3: It would be very difficult for me to stop using this financial institution's web site.	0.921			
CALCOM4: The management of my personal finances would be disrupted if I decided to stop using this financial institution's web site.	0.888			
CALCOM5: I think that the cost in time, money, and effort to switch to another financial institution is high.	0.664			
NORMATIVE COMMITMENT		0,807	0,823	0,903
NOCOM6: I feel an obligation to use this financial institution's web site when I carry out online banking transactions.	0.965			
NOCOM7: I feel an obligation to maintain a relationship with this financial institution	0.846			

Items	Loadings	Cronbach's Alpha	AVE	Rho
	≥ 0.5	≥ 0.6	≥ 0.5	≥ 0.7
INTRINSIC RELIGIOSITY		0,916	0,709	0.935
IR2: It doesn't much matter what I believe so long as I am good.	0,759			
IR3: It is important to me to spend time in private thought and prayer.	0,882			
IR4: I have often had a strong sense of God's presence.	0,916			
IR5: I try hard to live all my life according to my religious beliefs.	0,874			
IR7: My whole approach to life is based on my religion.	0,881			
IR8: Although I believe in my religion, many other things are more important in life.	0,720			
EXTRINSIC SOCIAL RELIGIOSITY		0,882	0,808	0.927
ERS1: I go to church (House of worship) because it helps me to make friends.	0.900			
ERS2: I go to church (House of worship) mostly to spend time with my friends.	0.902			
ERS3: I go to church (House of worship) mainly because I enjoy seeing people I know there.	0.895			
EXTRINSIC PERSONAL RELIGIOSITY		0,917	0,858	0.948
ERP1: I pray mainly to gain relief and protection.	0.927			
ERP2: What religion offers me most is comfort in times of trouble and sorrow.	0.941			
ERP3: Prayer is for peace and happiness.	0.910			

Appendix 4 : Fornell & Larcker validity

	AC	CALCOM	ERP	ERS	IR	NORCOM	SAT	TRUST
AC	0.924							
CALCOM	-0.153	0.832						
ERP	0.006	0.275	0.926					
ERS	0.270	-0.034	-0.263	0.899				
IR	0.046	0.317	0.796	-0.261	0.842			
NORCOM	-0.287	0.654	0.338	0.045	0.352	0.907		
SAT	0.279	0.197	0.114	-0.021	0.138	0.023	0.842	
TRUST	0.677	-0.118	-0.150	0.080	-0.115	-0.291	0.450	0.757

Appendix 5: Structural Equation Results



Appendix 6: Pearson's correlation

Sat	1							
Trust	.7**	1						
Aff-C	.6**	.4**	1					
Cal-C	.5**	.1	.6**	1				
Nor-C	.3*	-.01	.2	.7**	1			
I-R	-.2	.1	-.1	-.4**	-.7**	1		
E-R-P	-.2	-.4*	-.2	.01	.2	.09	1	
E-R-S	-.4**	.03	-.5**	-.4**	-.4**	-.4**	.1	1
	Sat	Trust	Aff-C	Cal-C	Nor-C	I-R	E-R-P	E-R-S

Atheist
N = 34

Sat	1							
Trust	.5**	1						
Aff-C	.1	.3*	1					
Cal-C	.08	-.2	-.7**	1				
Nor-C	-.1	-.3*	-.7**	.7**	1			
I-R	.01	-.1	-.1	.1	.2	1		
E-R-P	-.1	-.3*	-.3*	.2	.3*	.3*	1	
E-R-S	-.02	.2	.2	-.2	-.2	-.3*	-.5**	1
	Sat	Trust	Aff-C	Cal-C	Nor-C	I-R	E-R-P	E-R-S

Druze
N = 41

Sat	1							
Trust	.4**	1						
Aff-C	.2*	.7**	1					
Cal-C	.4**	.29**	.1	1				
Nor-C	.2*	.1	-.02	.5**	1			
I-R	.29**	-.072	-.28**	.1	.1	1		
E-R-P	.18	-.1	-.3**	.01	.06	.6**	1	
E-R-S	-.15	.08	.3**	.05	-.05	-.3**	-.4**	1
	Sat	Trust	Aff-C	Cal-C	Nor-C	I-R	E-R-P	E-R-S

Catholic
N = 99

Sat	1							
Trust	.5**	1						
Aff-C	.3**	.6**	1					
Cal-C	-.2*	-.4**	-.5**	1				
Nor-C	-.13	-.3**	-.5**	.6**	1			
I-R	-.2*	-.3**	-.3**	.16	.3**	1		
E-R-P	-.17	-.2	-.2*	.05	.2	.5**	1	
E-R-S	.3**	.3**	.4**	-.07	-.18	-.6**	-.7**	1
	Sat	Trust	Aff-C	Cal-C	Nor-C	I-R	E-R-P	E-R-S

Sunni
N = 72

Sat	1							
Trust	.6**	1						
Aff-C	.07	.4**	1					
Cal-C	.1	-.08	-.6**	1				
Nor-C	-.16	-.3*	-.7**	.6**	1			
I-R	.02	-.1	-.5**	.5**	.7**	1		
E-R-P	.1	-.2	-.4**	.3*	.6**	.5**	1	
E-R-S	-.2	-.1	.2	-.1	-.3*	-.6**	-.5**	1
	Sat	Trust	Aff-C	Cal-C	Nor-C	I-R	E-R-P	E-R-S

Orthodox
N = 43

Sat	1							
Trust	.7**	1						
Aff-C	.3**	.5**	1					
Cal-C	-.3**	-.4**	-.4**	1				
Nor-C	-.4**	-.5**	-.7**	.6**	1			
I-R	-.2	-.4**	-.3**	.4**	.5**	1		
E-R-P	-.18	-.3**	-.3**	.3**	.3**	.4**	1	
E-R-S	.06	.2	.1	-.3*	-.1	-.4**	-.5**	1
	Sat	Trust	Aff-C	Cal-C	Nor-C	I-R	E-R-P	E-R-S

Shia
N = 61

** Positive Correlation is significant at the 0.01 level (2-tailed).
* Positive Correlation is significant at the 0.05 level (2-tailed).
Non significant correlation
* Negative Correlation is significant at the 0.05 level (2-tailed).
** Negative Correlation is significant at the 0.01 level (2-tailed).

*Sat = Satisfaction, Trust = Trust, Aff-C = Affective Commitment, Cal-C = Calculative Commitment, Nor-C = Normative Commitment, I-R = Intrinsic Religiosity, E-R-P = Extrinsic Personal Religiosity, E-R-S = Extrinsic Social Religiosity