Demystifying the evaluation of brands endorsed by religious leaders in the emerging markets

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Purpose - This paper uses social identity theory to investigate the sequential mediating effects of extrinsic religiosity and perceived role of religious leaders in the impact of consumers' intrinsic religiosity on perceived value of brands endorsed by religious leaders.

Design/ methodology/ approach - Two survey-based studies with urban consumers in two emerging markets, India (N=303) and Indonesia (N=150).

Findings - Intrinsic religiosity has a direct positive effect on extrinsic religiosity, which in turn mediates the effect of intrinsic religiosity on the perceived value of the brands endorsed by religious leaders in both India and Indonesia. However, extrinsic religiosity has a significant positive effect on the perceived value of these brands through the perceived role of religious leaders in India but not in Indonesia.

Research limitations/ Implications - Samples for both the studies are drawn from urban consumers in India and Indonesia, which also have large rural populations. Hence, future research may use both urban and rural samples from other countries to replicate our results.

Practical implications - Our findings may help both local and global brand managers in the emerging markets with religious societies, such as India and Indonesia, to understand how they may use endorsements by religious leaders to manage the differences in the impact of consumers' intrinsic versus extrinsic religiosity on their brand perceptions and evaluations.

Originality/value - This paper extends social identity theory to the international marketing context by showing that religious consumers in the emerging markets are likely to support the brands endorsed by religious leaders vis-à-vis other national or multi-national brands. Thus, religious identification offers a unique sacred worldview and unlimited group membership, unlike other social groups, especially in the highly religious emerging markets.

Keywords: brand evaluation, endorsement, India, Indonesia, perceived value, religiosity

Introduction

Many emerging markets are also highly religious societies, such as India or Indonesia, where religiously endorsed products are on the rise (Sardana *et al.*, 2018). For example, Indonesia's halal foods industry is valued at $172 billion (Nurhayati-Wolff, 2021) and number of products with halal labels has grown from 32,809 in 2012 to 127,286 in 2017 (Mufti, 2018). Similarly, there is a potential $40 billion religious market in India (Bhatt, 2016). Not surprisingly, many religious leaders have capitalized on this trend by launching consumer products with their own brands to disrupt the Indian fast-moving consumer goods (FMCG) market and to pose an incredible challenge to brands by multinational corporations and national companies. These brands include Patanjali, SriSri Ayurveda, Bochanwasi Shri Akshar Purushottam Sanstha, Sri Aurobindo Ashram and Isha Arogya (Gnanakumar 2020). Among all these brands, Patanjali is now the second largest player in the Indian FMCG market with annual sales of INR 105.16 billion, next only to Hindustan Unilever (ET Intelligence Group, 2020).

The impact of religion on consumer behavior is an important research area within the international marketing discipline as each religion has rules and prohibitions in its doctrine that relate to consumption, especially in the emerging markets (Baazeem *et al.*, 2016; Hur *et al.*, 2020). Moreover, one's religious identity can be a strong predictor of consumer choice behaviour, whether positive or negative (Butt *et al.*, 2017; Schlegelmilch *et al.*, 2016). Studies have explored the impact of consumers' religiosity on the consumption of secular brands (Delener, 1990; Arli *et al.*, 2016) but less on consumers' perception toward religious brands (Alserhan, 2010; Gnanakumar, 2020; Schlegelmilch *et al.*, 2016). Increasing religious freedom leads to the increase of religious shopping and a generalized religious market (Stolz and Usunier, 2019). The brand image creates a meaningful value among the religious followers of religious foundations, which leads to brands inspired by faith (Gnanakumar,

2020). Consumers in a religious society can experience sacredness in shopping (Smith *et al.*, 2018). Brands of faith created by the religious foundation have produced pervasive meaning and recognition within marketing circles (Einstein, 2007; Gnanakumar, 2020).

While the relationship between religious brands and religion has received research attention for many years, there is a lack of robust theories and empirical studies in this realm, especially from an international marketing perspective (Wang *et al.*, 2017). Religion's influence over religious brands also remains under-researched and not fully understood, especially in the emerging markets (Butt *et al.*, 2017; Abalkhail, 2020; Wang *et al.*, 2018). Lee et al. (2010) encourage research on important social referents (such as community leaders and/or religious leaders), distinct to celebrity endorsers (e.g. film and pop stars), influencing consumer behaviors. We address these research gaps and calls by investigating the impact of consumers' religiosity on their perception of the values of brands supported by their religious leaders or religious groups in the emerging markets. We also examine the mediating effect of religious leaders on the relationship between consumers' religiousness and their value perception of the brands endorsed by religious leaders.

This study makes several theoretical and managerial contributions. First, the results extend the social identity theory by showing that religious consumers are likely to support the brands endorsed by religious leaders in the emerging markets. Religious identification offers a unique sacred worldview and unlimited group membership, unlike other identification with other social groups (Yssedyk *et al*., 2010). This finding is significant from an international marketing perspective as Multinational Corporations (MNCs) continue to struggle to enter and/or consolidate their position in the emerging markets due to their limited knowledge and cultural connections with the consumers in these markets. Second, this study shows some interesting differences in the mediating effect of the perceived role of religious leaders on the impact of consumers' intrinsic and extrinsic religiosity on the evaluation of the brands

endorsed by religious leaders. Third, as religion shapes the cultural and ethnic identity of the consumers in many emerging markets, by studying the consumers in two of the largest emerging markets in Asia with distinct majority religions provides useful insights (He *et al*., 2021). Fourth, the findings of this study will assist brand managers working in other highly religious markets (e.g., Latin America and Middle East) to attract religious consumers to their brands. Finally, this study will help religious organizations and public policy makers in the emerging markets understand and manage the process by which the consumers evaluate the brands endorsed by the religious leaders (Cornwell *et al*., 2005).

Theoretical background and hypotheses development

Social identity theory

Tajfel and Turner (1979) define social identity as an individual's self-concept concerning his or her membership in social groups. A social group is a set of individuals who hold a common social identification or view themselves as members of the same social category, such as a religion (Stets and Burke, 2000). A person feels that he or she belongs to a social category or group by using similar products/services. For example, religious practices and beliefs can motivate consumers to purchase religious goods (Butt *et al.*, 2017; Park and Baker, 2007). Religious consumers have a sense of belonging with the ownership of religious brands (Heere *et al.*, 2011). Individual membership of a collective (group) identity, such as religion, helps define the self and influence individuals' behavior and reasoning (Balmer, 2008; Tajfel and Turner, 1979).

Studies on religious consumption show religious icons were found to have a higher positive impact on brand evaluation and purchase intention (Agarwala *et al.*, 2021). Consumers' attitude toward Halal's products influence their purchase intention and Muslims consumers strictly follow the halal logo (Garg and Joshi, 2018; Hassan and Pandey 2019).

Consuming religious goods can enhance attachment to a particular religious culture and reflect mastery of that culture (Park and Baker, 2007; Waller and Casidy, 2021). Hence, social identity theory is a useful theoretical lens used in the international marketing literature to investigate consumer behavior linked to religion, culture, and ethnicity (Butt *et al.*, 2017; Lee *et al.*, 2010; Schlegelmilch *et al.*, 2016).

Religious orientation (Intrinsic vs. extrinsic religiosity)

Religion is a strong predictor of consumer behavior for consumable items in emerging markets with strong influence of religion and tradition (Butt *et al.*, 2017). Religiosity is "the degree to which followers of one religion accept the major beliefs and practices of that religion" (Yousaf and Malik, 2013; Delener, 1990). Religiosity is an essential antecedent to various consumers' behavior as it shapes individuals' religious identity (Butt *et al.*, 2017). Allport and Ross (1967) defined religious orientation as the extent to which a person lives out of their religious beliefs. Past research distinguishes between intrinsic and extrinsic religious motivations to depict differences in individual proclivities towards religion and religious practices (Allport and Ross, 1967). For example, Allport (1967, p. 434) suggests that, "extrinsically motivated person uses his religion, while the intrinsically motivated person lives his religion". Intrinsic religiosity is also recognized as an instrumental value that is driven by the core values of religion, wherein individuals with an intrinsic religious orientation endeavor to reflect the true spirit of their religious beliefs in their actions (Allport and Ross, 1967). By contrast, extrinsic religiosity is a terminal value and driven by personal benefit—religion is considered as a means to some form of utility, either personal or social, such as joining a church to make business or social connections (Allport and Ross, 1967; Arli *et al.*, 2020). People with an extrinsic motivation use religion for their ends, whether those ends are utilitarian (e.g., personal status) or hedonic (e.g., social contacts) to serve their self-interest rather than acknowledging religious values (Pace, 2014).

Donahue (1985) shows that intrinsic religiosity positively correlates with religious commitment, while extrinsic religiosity positively correlates with institutional affiliation. Intrinsic religiosity positively relates with beliefs and behaviors, such as consumer ethical beliefs (Arli and Tjiptono, 2014; Cornwell *et al.*, 2005; Arli and Pekerti, 2017), pro-social behaviors (Arli and Lasmono, 2014), intention to purchase halal products (Mukhtar and Mohsin, 2012), and attitudes towards green products (Chai and Tan, 2013). It also negatively correlates with materialistic values (Ilter *et al.* 2017; Yeniaras and Akkemik, 2017) and risk-taking behaviors (Arli *et al.*, 2016). By contrast, due to its strong social orientation, extrinsic religiosity positively correlates with the willingness to donate organs (Ryckman *et al.*, 2006) and negatively correlates with altruism (Chau *et al.*, 1990). Interestingly, extrinsic religiosity is uncorrelated with consumers' attitudes towards green products (Chai and Tan, 2013), ecologically conscious consumption behavior (Islam and Chandrasekaran, 2015), and consumer ethics (Arli and Tjiptono, 2012; Vitell *et al.,* 2007). Notwithstanding these results, studies indicate that although intrinsic religiosity is distinct from extrinsic religiosity but may be positively related with each other (Donahue, 1985). Based on this discussion, we hypothesize a positive association between intrinsic and extrinsic religiosity, as follows:

H1. Intrinsic religiosity has a positive association with extrinsic religiosity

Perceived role of religious leaders (PRS)

According to *reference group theory* (Merton and Rossi, 1968), people's behaviors are influenced by the social groups to which they belong (or aspire to belong) and which they use as references to evaluate and seek directions for their behaviors (McDaniel and Burnett, 1990; Merton and Rossi, 1968; Wilkes *et al.*, 1986). Religious groups and leaders hold unique importance as significant others in the lives of their followers. They are used as a reference group to orient themselves to the values of a particular religious group (Vitell *et al.*, 2007). In addition, they have the power to raise awareness, influence public opinions, support

public policies, and shape social values in line with their faith-based teachings (Health Communication Capacity Collaborative, 2019). Past studies confirm the importance of religious leaders in influencing the attitude and behavior of their followers in many areas, including digital piracy (Casidy *et al.* 2016), decision to donate organs (Vincent *et al.*, 2011), political voting behavior (Campbell and Monson, 2003), perception toward people living with HIV (Abu-Mogli *et al.*, 2010), and family planning (Underwood, 2000).

Consequently, it is not surprising to see the growing influence of religious marketing in the last few decades (Einstein, 2007); wherein religious branding is used to provide informational cues to the consumers through a combination of symbols and languages, with the intention to increase awareness, changing perceptions and eventually generating sales (Einstein, 2007). However, religious leaders are generally expected to be devoid of materialistic desires. Hence, promoting a commercial business or endorsing a brand may also be perceived by at least some consumers as being against these normative expectations. In fact, honesty, competency, forward-looking, and inspiration are considered the main characteristics of an able and authentic leader (Kouzes and Pozner, 1990). Religious leaders are also perceived as role models who play a pivotal role in the lives of their followers (Brown and Trevino, 2014). We define the perceived role of religious leaders as the consumer perceptions about how these leaders should behave in their everyday lives as role models for their followers and the broader society as well as the extent to which they could engage in commercial activities. A religious or halal product endorsed by religious leaders or celebrities can help consumers remember the message of the advertisement and the brand name of the religious leaders is endorsing (Ting *et al.*, 2020). With so many halal products, an endorsement will give them a clear distinction. Therefore, we suggest that individual's level of religiosity will influence how they perceive and respect their leaders. The more religious they are, the more positive their perception toward their religious leaders. Hence,

H2. Intrinsic religiosity has a positive association with perceived role of religious leaders.

H3. Extrinsic religiosity has a positive association with perceived role of religious leaders.

Value perception

Intrinsically religious consumers are more likely to define their inner selves by their religiosity (Allport and Ross, 1967). Hence, products cannot add much in terms of fulfilling consumers' personal and value-expressive needs (Pace, 2014). In contrast, Pace (2014) suggests that extrinsic religious consumers do not live with religiosity as their source of identity or self-expression. They are more likely to use religious products to define and express their identities. In the context of religiously endorsed brands, brand credibility leads to a risk-minimization approach for consumers (Alam *et al.*, 2012). Past research shows that attitudes towards religion and the brand influence perception of religious labels on food packaging (Rauschnable *et al.*, 2015). For example, religion plays a significant role in consumers' choices of beauty products (Yakob *et al.*, 2018). A halal label has been used by Muslim consumers to reduce the risk element (Mohd, 2014).

In general, religiosity is an essential antecedent to various consumers' behavior (Delener 1990). In addition, religion is one of the critical elements of culture that greatly influences behavior, which subsequently affects people's purchasing decisions (Essoo and Dibb, 2004). Religion significantly affects food purchasing decisions and eating habits (Butt *et al.*, 2017; Blackwell *et al.*, 2001). Religious people are less likely to make impulsive purchase decisions (Mokhlis, 2006) and less likely to switch brands compared to their less-religious and non-religious counterparts (Choi, 2010). This is primarily because of familiarity and trust relating to the ingredients within the food products of the preferred brands.

Products/services that affirm the inherent religious beliefs will be valued by intrinsically motivated religious individuals because they would be perceived as supporting their specific

way of life. Such intrinsically religious people are then also susceptible to be persuaded into buying products/services that are promoted by their specific religious leaders for they will perceive a direct value in it (Sardana *et al.*, 2021). By contrast, extrinsically religiously motivated people are likely to find value in those specific products/services that help them express their identity and/or conform to the norms of the specific group that they wish to be related with (Sardana *et al.*, 2021). Hence, products that are directly promoted by religious leaders are likely to appeal to extrinsically motivated people and valued by them. Hence, we hypothesize as follows:

H4. Intrinsic religiosity has a positive association with the value perception about the products promoted by religious leaders.

H5. Extrinsic religiosity has a positive association with the value perception about the products promoted by religious leaders.

As mentioned earlier, celebrity religious leaders are essential components in society that significantly influence the perceptions and behaviors of their followers (Casidy *et al.*, 2016; Harun-Or-Rahid *et al.*, 2011; Sharma et al., 2021). In fact, a religious leader may often have the most significant influence on a person's perception, thoughts, and emotions (Toh and Tan, 1997). Anshel (2013) suggests that religious leaders can promote a healthier lifestyle among their followers or at least build a favorable perception of products by highlighting the products' healthier aspects. Hence, religious followers will adopt and follow the values thoughts of their leaders, which in turn may influence how they see the value of a brand endorsed by these leaders. Recent research using the *associative network memory model* also confirms that the perceived quality of products is directly linked associated to the credibility of religious and spiritual leaders as business founders and celebrity endorsers for their own brands (Sharma *et al.*, 2021). Thus, endorsement and promotion of specific products by reputable religious leaders is likely to enhance the value perception not only among their

followers but also among the wider community who subscribe to similar religious beliefs. Therefore, just like any other celebrity endorsements, consumers are likely to transfer a positive set of meanings to the brands endorsed by religious leaders. In other words, in addition to consuming the actual product or service, these religious consumers are likely to be eager to also consume the set of meanings associated with the brands (Miller and Allen, 2021). Accordingly, we hypothesize as follows:

H6. The perception about the role of religious leaders has a positive association with value perception about products promoted by the religious leaders.

Mediating effect of extrinsic religiosity and perception about religious leaders

Religious orientation (intrinsic and extrinsic) also defines buying behavior (Sardana *et al.*, 2018). On a similar note, Muhamad and Mizerski (2013) report differences between intrinsic and extrinsic religious-oriented individuals about the consumption of products considered taboo in the Muslim religion, such as smoking and listening to contentious popular music. Since intrinsically motivated individuals tend to internalize religious teachings and strictly adhere to those teachings, their value perception of smoking and listening to music is distinctively negative (Muhamad and Mizerski, 2013). In the context of extrinsic religiosity, religion does not act as a filter toward consumption (Chowdury and Fernando, 2013). Extrinsic values are merely utilitarian and instrumental (Allport and Ross 1967) and lead to the acceptance of unethical consumer actions (Arli *et al.*, 2020). This is how religion might serve a person (Allport and Ross, 1967; Chen and Tang, 2013). Consequently, people will assume self-identity from their possessions. Religiousness can also help achieve mundane social or business goals (Allport and Ross, 1967; Arli *et al.*, 2016). Consumers with a high level of extrinsic religiosity are more self-oriented and focus more on how to increase personal possessions (Chowdury and Fernando, 2013) than intrinsically religious consumers do. Consequently, extrinsic religiosity and the perceived role of religious leaders will mediate

consumers' perceptions toward the value of religious products. Hence, we hypothesize:

H7. Intrinsic religiosity will indirectly influence value perception about products promoted by religious leaders.

H8. Extrinsic religiosity will mediate the relationship between intrinsic religiosity and value perception about the products promoted by religious leaders.

Religious leaders play an essential role in shaping the behavior of their followers, including health-related behaviors amongst members of their faith communities (Howel and Shamir 2005). Religious leaders are often the most respected figures in their communities. For example, religious leaders influenced smoking cessations in Thailand (CDC, 1993); influenced the attitude and behavior of their members in regards to digital piracy in Indonesia (Casidy *et al.*, 2016), and were more likely to vote in accordance with the leadership position (Campbell and Monson, 2003). Hence, the perceived role of religious leaders is likely to mediate the relationship between religiosity and value perception, as follows:

H9. Perceived role of religious leaders will mediate the relationship between intrinsic religiosity and value perception of the products promoted by the religious leaders.

H10. Extrinsic religiosity (via the perceived role of religious leaders) will mediate the relationship between intrinsic religiosity and value perception.

Figure 1 shows the conceptual model and all the hypothesized relationships.

< Insert Figure 1 about here >

Methodology

India and Indonesia are among the world's most populous and culturally diverse societies representing two major religions, Hinduism and Islam (CIA World Factbook, 2022). India is home to most Hindus with 77% of its population (Hacket, 2015) and Indonesia has the

world's largest Muslim population at about 87% of its population (Lipka, 2017). Both these countries also have rapidly growing markets for religiously endorsed products (Sardana *et al.*, 2018), with the Indonesian halal foods industry expected to grow to $250 billion by 2025 (Nurhayati-Wolff, 2021) and a $40 billion religious market in India growing at 10% per annum (Bhatt, 2016). Hence, we chose these two countries to test all our hypotheses with two field-survey based studies in India (N=303) and Indonesia (N=150). The samples sizes for both our studies exceed the minimum sample size (five times the number of indicators), recommended by Hair et al. (2018). In fact, with only 12 items in our conceptual model, the sample sizes for both our studies are more than ten times the number of indicators.

Study 1 - India

India has witnessed a resurgence of Hindu pride and nationalism in the past two decades (Sardana and Zhu, 2017). This was also when India was undergoing a liberalization process that had tectonic implications not just on India's economy but also on social and cultural aspects. For instance, Western values and norms influenced people through attraction to the materialistic and consumer culture unleashed by the unbridled capitalism that India witnessed (Sardana and Zhu, 2017). This impacted the religious discourse as the evolving context made it ripe for the religious leaders to exploit deep-seated religious dimensions through capitalism. Several leaders then launched consumable products with their brands that highlighted purity, divinity, and ancient cultural aspects (Sardana *et al.*, 2018). In this context, the consumption of religious products available in India promoted and branded by various religious leaders is distinct from the uptake of religious and religious items sold in other contexts. For example, halal products intrinsically relate to Sharia laws in the Muslim religion. In contrast, the religiously branded products in India are everyday products with no religious connotation as such but are ingeniously packaged and branded by religious leaders. With 80% Hindus in India, it is timely to investigate the process driving the growth of these consumable brands

promoted by religious leaders in India.

Sample and procedure

Data collection in India consisted of multiple modes such as online (www.surveygizmo.com), face-to-face interviews, emails, and hard copy circulation. Referrals approached about 800 online respondents, and this figure snowballed. We received 299 responses from the online method, with only 213 valid responses, which resulted in an effective response rate of 26.6%. The link to the survey was posted in various WhatsApp groups of the authors and was the primary means to reach the respondents. They were also encouraged to share with their friends, if possible, and encouraged them to fill the questionnaire. We separately approached about 300 respondents with print copies and received 112 valid responses. In this case printed copies of the surveys were given to friends, acquaintances, and their referrals to be filled and returned back. The total valid sample from online and print for the India sample was 325 (213 + 112). We applied the Mahalanobis (De Maesschalck *et al*., 2000) distance method to exclude the responses farthest from the overall sample. We used 0.001 significance criteria to improve the sample responses. Further analysis included a sufficient sample size of 303 Indian respondents. Table 1 shows the demographic profiles of both the samples.

< Insert Table 1 about here >

Scales and measures

We designed a survey instrument based on the well-established validated scales from the literature. A Likert scale with a 1 to 7 rating was used for capturing the respondents' perceptions, where 1 equals "strongly disagree" and 7 equals "strongly agree." A review of the literature provided the content validity of the constructs. We adapted the scales of religious intrinsic (RI) and religious extrinsic (RE) from Allport and Ross (1967), Darvyri et al. (2014), and Maltby (1999). Our preference for this scale, initially developed by Allport

and Ross, rests on the strong argument provided by Vitell (2009) in favor of distinguishing between extrinsic and intrinsic dimensions of religiosity, particularly in business and marketing research. We developed three items to measure the perceived role of religious leaders (PRS) based on the spiritual leadership scale from Fry et al. (2005) and three items to measure value perception (VAL) based on the brand credibility scale from Spry et al. (2011). Table 2 shows all the scale items and their psychometric properties.

< Insert Table 2 about here >

Study 2 – Indonesia

Indonesia is the largest country in Southeast Asia and the fourth most populous nation in the world with about 275 million people (CIA World Factbook, 2022). Indonesia is also the world's largest Muslim-majority country, with over 87% declared as Muslim, followed by 10% Christians, 1.7% Hindu, 0.7% Buddhist, and the rest others. Consumers in Indonesia are increasingly being influenced by their faith (Arli *et al*., 2016). For example, Indonesia now has the fifth-largest modest Muslim clothing market, estimated to be worth $13.5 billion, just behind Saudi Arabia (Tani and Maulia, 2018). The halal industry is booming in Indonesia, with Muslim consumers spending US$1.2 trillion on food and beverage in 2016. Geographies have indicated differences between religious groups due to doctrinal differences (Essoo and Dibb, 2004). Hindu consumers in India and Muslims in Indonesia represent the majority. Replication of models and theoretical frameworks will give greater validity to the findings (Easly *et al.*, 2000). In addition, replication is preferable because research conducted at a different time and in different contexts provides more information on the scope of the original research outcomes (Kerr *et al.*, 2016).

Sample and procedure

Convenience sampling was used to collect data from three large universities (one public and

two private) with a face-to-face survey using a structured questionnaire in Surabaya, a city in Indonesia, resulting in 298 valid responses. The participants were approached on the campuses of these universities and recruited to participate in this study. No incentives were provided to the participants. In this study, we only used 150 responses from Muslim respondents. Table 1 presents the demographic profile of the Indonesian sample. This research consists of a comparative study between Indian and Indonesian consumers. The demographic profile (Table 1), as well as socio-cultural norms and beliefs in India and Indonesia, are very different from each other. The Chi-square test of independence between India and Indonesia samples on each demographic characteristic was carried out (Table 1). We observed that the Indian group is significantly different from the Indonesian group on gender, age, household income, and education. Specifically, the Phi and Cramer's V for Gender (0.41^{**}) and income (0.29^{*}) were moderate, and age (0.86^{**}) and education (0.80**) were strong. The Phi and Cramer's V coefficients indicate the intensity of qualitative differences between the two samples on respective characteristics, which justify our comparative study between these two samples.

Data analysis and results

We developed a measurement model and conducted a confirmatory factor analysis (CFA) using SmartPLS3. The χ^2 values for India and Indonesia samples were 356.021 and 239.596, respectively, which confirms the model goodness of fit. Similarly, SRMR values for India and Indonesia were 0.055 and 0.074, respectively, which are well below the threshold (SRMR < 0.1) and hence, both these indicators indicate a good fit. Next, average variance extracted (AVE) and construct reliability (CR) of each construct in each sample (Table 2) is also quite high with the minimum AVE and CR among all constructs for the Indian sample as 0.66 and 0.85, and for the Indonesian sample, as 0.56 and 0.79, respectively, higher than the recommended cut-off by Hair et al. (2018).

< Insert Table 3 about here >

We tested the discriminant validity among the constructs and compared the AVE and mean shared variance (MSV). Each of the bivariate correlations among the constructs in the India sample (Table 3A) and Indonesia samples (Table 3B) was less than the square root of AVE of each construct. Common method variance (CMV) is a concern in cross-sectional studies (Chang et al., 2010). To address this, we used the well-established Harman's (1976) single factor test. We observed that the total variance extracted by the single factor in each sample was (India = 31.03%, Indonesia = 34.29%) much less than the suggested cut of 50%. Using the above steps, we have addressed the concerns of CMV for this dataset.

We used Hayes' PROCESS macro *MODEL 6* to conduct the analysis and developed three models to test our hypothesis. Model 1 was with the two samples together; model 2 was with the Indian sample; and model 3 was with the Indonesia sample. Table 4 presents the results using PROCESS model 6 to test the hypotheses. We tested our mediation hypothesis using the result of the indirect effects of the models and controlled for the demographic variables of gender, age, income, and education levels in all models. We report models fit indices for each dependent variable of each path model. As advised by an expert reviewer, we also explored the moderating effects of RE and PRS on the effect of RI on VAL in each of the three models using relevant interaction terms but we did not find any significant moderating effects.

< Insert Table 4 about here >

Combined sample of India and Indonesia

The combined sample of India and Indonesia shows an acceptable fit for RE ($F = 40.38$, $p < .001$), PRS ($F = 10.15$, $p < .001$), VAL ($F = 17.70$, $p < 0.001$) and the total effect model ($F = 17.19$, $p < 0.001$). As shown in Table 4, the direct effects of RI on RE ($\beta = 0.40$, $p < 0.001$), RE on PRS ($\beta = 0.18$, $p < 0.01$), RI on VAL ($\beta = 0.17$, $p < 0.01$), RE on VAL ($\beta = 0.23$, $p <$

0.001), and PRS on VAL (β = 0.12, p < 0.05) are all positive and significant, showing support for H1, H3, H4, H5, and H6. However, RI has no significant effect on PRS (β = 0.01, p > 0.05); thus, H2 is not supported. The total indirect effect of RI on VAL (via RE, via PRS, and via RE→ PRS) is positive and significant (β = 0.11, p < 0.05), supporting H7. Next, the indirect effect of RI on VAL via RE (β = 0.10, p < 0.05) and via RE via PRS (β = 0.01, p < 0.05) are also positive and significant, showing support for H8 and H10. Finally, the indirect effect of RI on VAL via PRS (β = -0.00, p > 0.05) is not significant, thus H9 is not supported.

Indian sample

The Indian sample shows an acceptable fit for RE (F = 9.03, p < 0.001), PRS (F = 6.59, p < .001), VAL (F = 6.19, p < 0.001) and the total effect model (F = 5.31, p < 0.001). As shown in Table 4, the direct effects of RI on RE (β = 0.32, p < 0.001), RE on PRS (β = 0.14, p < 0.05), RI on VAL (β = 0.17, p < 0.05), RE to VAL (β = 0.19, p < 0.001), and PRS on VAL (β = 0.12, p < 0.05) are positive and significant, showing support for H1, H3, H4, H5, and H6. However, the direct effect of RI on PRS (β = -0.04, p > 0.10) is not significant, thus H2 is not supported. Next, the total indirect effects RI on VAL (via RE, via PRS, and via RE→ PRS) is positive and significant (β = 0.06, p < 0.05); thus, H7 finds support. Moreover, the indirect effect of RI on VAL via RE (β = 0.06, p < 0.05) is positive and significant, supporting H8. Finally, the indirect effects of RI on VAL via PRS (β = -0.005, p > 0.05), and via RE via PRS (β = 0.01, p > 0.05) are not significant, hence H9 and H10 are not supported.

Indonesian sample

The Indonesian sample also shows an acceptable fit for RE (F = 12.27, p < 0.001), PRS (F = 3.09, p < 0.001), VAL (F = 4.76, p < 0.001) and the total effect model (F = 4.35, p < 0.001). As shown in Table 4, the direct effect of RI on RE (β = 0.50, p < 0.001) and RE on VAL (β = 0.25, p < 0.05) are positive and significant, therefore, H1 and H5 are supported. The direct

effects of RI on PRS (β = 0.13, p > 0.05), RE on PRS (β = 0.20, p > 0.05), RI on VAL (β = 0.05, p > 0.05), and PRS on VAL (β = 0.10, p > 0.05) are not significant, thus, H2, H3, H4, and H6 are not supported. Next, the total indirect effect of RI on VAL (via RE, via PRS, and via RE→ PRS) is positive and significant (β = 0.15, p < 0.05); hence, H7 is supported. The indirect effect of RI on VAL via RE (β = 0.13, p < 0.05) is also positive and significant, to support H8. Finally, the indirect effects of RI on VAL (β = 0.01, p > 0.05) and on RE via PRS (β = 0.01, p > 0.10) are not significant. Hence H9 and H10 are also not supported.

Differences between Indian and Indonesian samples

The differences in the results across the two sub-samples suggest that religious beliefs (Hindu vs. Muslim) may affect consumers differently (Wilkes *et al.,* 1986). For example, the consumption of halal products by Muslims, irrespective of religious orientation (i.e. intrinsic, extrinsic, or both), is considered almost a given. Therefore, the usage of brands promoted by religious leaders is more likely to relate to the extrinsic religiosity dimension. For Muslim people having high intrinsic religiosity, the consumption of halal products is more important per se, not whether the brand is promoted by any of their religious leaders. This explains the differences of H3 (RE → PRS), H4 (RI → VAL) and H6 (PRS → VAL) between India and Indonesia. The H3, H4 and H6 were supported for India but not for Indonesia. Thus, Indonesian consumers are less likely to relate the product value with religiosity and the perception about the brands promoted by religious leaders. In Indonesia, consumers with high intrinsic (vs. extrinsic) religiosity did not consider religious brands more valuable. This may explain why H4 (RI → VAL) was supported in India but not in Indonesia. Finally, we also find that the Indian consumers show preferences similar to Indonesia, with H1, H5, H7, and H8 supported and H2 and H9 not supported for both Indian and Indonesian samples, which suggests that some socio-economic variables that may be common to consumers in both these emerging markets may account for some of our results and not their religious differences.

Discussion and implications

Theoretical contributions

This study contributes to international marketing by extending the social identity theory regarding religious brand consumption in emerging markets. As mentioned earlier, religious individuals feel that they belong to a social category or group by using similar products/services (Butt *et al.*, 2017). This result shows that religious consumers are motivated to consume goods that religious leaders sell to identify themselves with the group and receive considerable social support from members of the religious community (Ysseldyk *et al*., 2009). The results of this study confirms that consumption motivates religious consumers to distinguish their group from others to preserve 'positive self-esteem or to attain self-enhancement' (Tajfel and Turner, 1979; Ysseldyk *et al.,* 2009).

Furthermore, the results of this study show many similarities between religious consumers in India and Indonesia. In regard to similarities, intrinsic religiosity significantly influences consumers' extrinsic religiosity in India and Indonesia. This means that both dimensions of religiosity influence one another, and this is reflective of traditional and oriental culture. As previously discussed, these religious orientations have been identified as critical variables that determine consumers' behavior related to consumption (Arli *et al.*, 2020; Çavusooĝlu *et al.*, 2020). In the context of branding, extrinsic religiosity is a stronger predictor than intrinsic religiosity. Extrinsic religious orientation is driven by personal benefit and often used as a means to some forms of utility, either personal or social benefit hence influencing their consumption behavior (Arli *et al.*, 2020).

Our results also show many differences between India and Indonesia. In India, consumers with high intrinsic religiosity, or consumers who believe in their religion and all its teachings (Whitley and Kite, 2010), perceive religious brands as more valuable than non-religious

brands. However, in Indonesia, consumers with high intrinsic religiosity did not consider religious brands more valuable. The results may indicate religious beliefs (Hindu vs. Muslim) may affect consumers differently (Wilkes *et al.,* 1986). This may also reflect the distinctive socio-religious aspects of Hindu and Islam. Consumption of halal products by Muslims, irrespective of religious orientation (i.e. intrinsic, extrinsic, or both), is considered almost a given. Therefore, the consumption of brands promoted by religious leaders is more likely to relate to the extrinsic religiosity dimension. For Muslim people with high intrinsic religiosity, halal products' consumption is more important than the brands promoted by religious leaders. Halal product is an indication that the consumers belong to a particular religion and display their adherence to that religion. Hence, brand managers in Indonesia need to incorporate the halal logo in their promotion and less on using religious leaders to promote the brands. By contrast, Hindus tend to generally more diverse in their orientation than Muslims and not having very defined types of food (such as *halal* or *kosher*), the usage of products promoted by religious leaders is likely to be influenced by any (or both) set of religiosity dimensions. We do observe this distinction in the Indian context. Consumers with either high extrinsic or high intrinsic religiosity in India perceived religious brands as more valuable.

Consumers with high extrinsic religiosity are more likely to conform to social norms and demands rather than what the religion requires (Allport and Ross, 1967; Whitley and Kite, 2010), whereas the intrinsic religiosity factor self-motivated individuals to practice and follow religious expectations. Intrinsically religious Hindu people in India are likely to be more persuaded by religious brands because of natural affinity and proclivity to product brands that directly relate to their socio-cultural sentiments vis-à-vis other brands. Extrinsically religious Hindu people in India are persuaded by religious brands because of the current socio-political context favoring majoritarian religious thinking (Zhu *et al.*, 2020). In addition to the distinctive direct influence of extrinsic religiosity on the value perception of

brands promoted by religious leaders, a universal finding in this study is the positive mediating effect between intrinsic religiosity and the value perception of the brands promoted by religious leaders. This is understandable and supports the idea that extrinsic religiosity will enhance the value perception of such products due to associative dimensions.

The study, overall, finds that both intrinsic and extrinsic religiosity contribute to favorable value perception for brands promoted by religious leaders. As the sample for this study draws from the majority of the Hindu population, people with high religiosity have a favorable perception of the value that they derive from the products of the religious brands. Not seen, however, is the positive influence of the perceived role of religious leaders on the value perception of their brands in either India or Indonesia. The conventional role expectation of religious leaders is of leading an ascetic life. The persona of an indulgent businessman is contrary to this expectation, despite the self-positioning of religious leaders as following an ascetic life but indulging in commercial activities as part of their duty towards the nation and preserving their rich culture and tradition. This could be because the demographic sample for the study draws upon people from the urban settings of India and Indonesia. They being more educated, can understand the rhetorical narratives of religious leaders, who have increasingly sought to capitalize on socio-political sentiments (Sanjai and Pradhan, 2016).

Overall, the findings extend the scholarly literature in international marketing that focuses on the influence of social identities on consumer behavior in emerging markets (e.g. Butt *et al.*, 2017; Lee *et al.*, 2010; Schlegelmilch *et al.*, 2016). The paper specifically complements and progresses the discussion on the impact of religious identity on consumer choice relating to products that are branded as religious food. For instance, Butt et al. (2017) demonstrated that the strength of religious identity was a strong predictor for consumption of halal food by Muslim consumers in Malaysia and Pakistan. We further acknowledge their finding that Muslim consumers will find benefit/value in halal products. Our paper takes this discussion

further by explicating the religious identity dimension further into extrinsic and intrinsic religiosity. We then enrich the discussion by focusing on a complementing dimension, i.e. products that are branded and sold by a religious leader. This is different from broad-brush religious branding such as *halal*, *kosher* or *jain*. By bringing in the unique context of the Hindu population in India and comparing it with Muslim consumers in Indonesia, we are able to demonstrate how the religiosity dimension influences consumer perception differently in the two contexts. The findings thus encourage international marketing scholars studying consumer ethnocentrism to develop a more nuanced understanding of social identity influencing consumers' value and choice because dynamics relating to it could be disparate in different countries. Not taking cognizance of this fact can result in misleading generalizations and outcomes in the international marketing context.

Managerial contributions

Our findings are likely to help brand managers and international marketers of fast-moving consumer goods for multinational corporations and local companies that have traditionally played to the strength of their brand power. With brands endorsed by religious leaders gaining ground, multinational and local companies need to keep a close eye on the role of religion in their consumers' everyday lives and the impact of brand endorsement by religious leaders. A failure to do so may put these companies at a disadvantage if this trend of religious beliefs influencing the consumption of fast-moving consumer goods continues, particularly in those emerging markets where old traditions and religion continue to influence the daily observance of religious services. In fact, even a small percentage of the highly religious population may represent a significant consumer segment due to the high population in the emerging markets. Similarly, emerging trends such as the advent of Hindu nationalism in India can provide opportunities to new entrepreneurs to cash in on religious sentiments and put multinational corporations and other commercial brands at a disadvantage.

Managers of brands promoted by multinational and local companies may need to find innovative ways to enhance the value perception of their products and counter the growing popularity of the brands endorsed by religious leaders. For example, halal certification is not just about food In Indonesia and marketers have extended halal certification to other products such as cosmetics. Consumers will use these certifications to signal the support of their religion, thus removing barriers to consume these products. In addition, brand managers can work with religious media channels (e.g., Aastha and Angle TV in India, Ajwa and Damai TV in Indonesia) to target religious consumers. To reach the net-savvy consumers, brand managers can work with various religious online platforms such as HalalTrip.com (holiday planner), Muslim market (an e-commerce platform), and Salam (a dating app for Muslims) (Prasad, 2018). To reach general and non-tech savvy religious consumers, managers can collaborate with Sharia-based mini-market chains such as 212 Mart, Kita Mark, or Umat Mart who distinguish themselves by selling only halal-certified products (Tan, 2018).

Our results indicate that it is the intrinsic religiosity of the consumers that influences their extrinsic religiosity, which in turn affects their perceptions about the role of religious leaders and the brands endorsed by them. Hence, marketers and retailers in highly religious societies may find it useful to segment their target markets using religiosity as a segmentation variable and to specifically design products and promotional activities to target the intrinsically religious consumers to successfully counter the growing challenges posed by religious leaders as brand endorsers (Boso *et al.,* 2018; Delener, 1990). For example, promotional messages in a highly religious society may use religious content to increase their credibility. Brands may also get involved with extrinsic expressions of religiosity, such as religious festivals and other events (e.g., Haj pilgrimage for Muslims, Vaishno Devi and Sabarimala Yatra for Hindus in India etc.) to create stronger associations with religious consumers. Finally, the perceived role of religious leaders plays a focal role; hence, marketers may use

public relations and media releases to question the commercial interests of religious leaders to counter their growing popularity of as brand endorsers, if it is eroding their market share.

Limitations and future research

Despite theoretical and practical contributions, our study suffers from some limitations. One of the study's limitations is that our sample is drawn from the urban setting; both India and Indonesia have a large rural population, and the sample is not drawn from them. This, however, is also an opportunity for future research. The sample profile in each country shows that the Indian sample has the dominance of males with middle age group, while in Indonesia it is female with younger age group. This could be an opportunity for future scholars to investigate similar sample profiles. Another limitation is that the sample is drawn from only two nations. This also provides future opportunities to scholars to do comparative research in other religious contexts (for instance, Buddhists in Thailand or Christians in Greece). Alternatively, one can develop a more nuanced understanding by analyzing the phenomena further by including other possible personality moderators (such as pragmatism) or contextual moderators (e.g., caste in India). Concerted efforts in these directions will enrich international marketing and develop a more nuanced understanding of these value-laden complex and traditional societies. Finally, as suggested by an expert reviewer, it would be useful to study the impact of national-level cultural variables on the individual-level outcomes using multi-level analysis but it would require data from more than two countries that we do not have in this paper. Hence, future studies may collect data from multiple countries and test the impact of national-level cultural variables on all the relationships in our conceptual model.

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Figure 1. Conceptual model and hypotheses

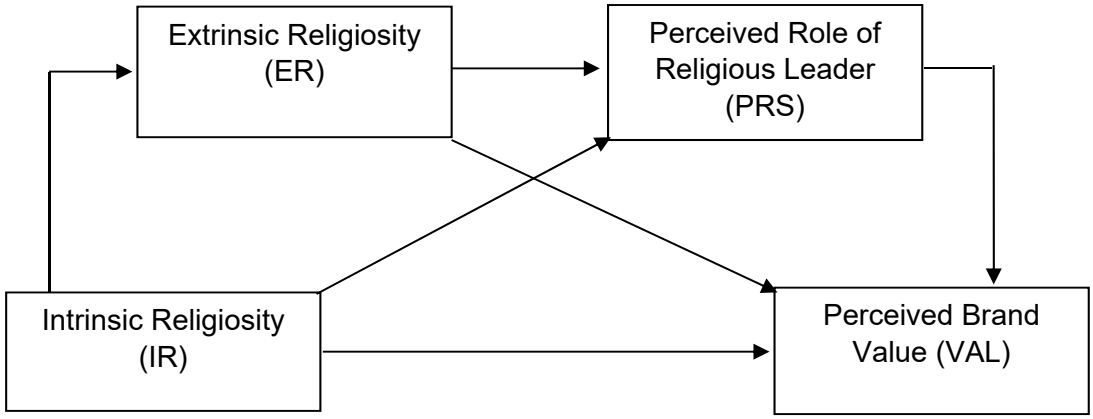

Table 1. Demographic profile of respondents

		India Urban (N = 303)		Indonesia (N = 150)		Test of Independence Chi-Square Test
Variables	**Levels**	**No.**	**%**	**No.**	**%**	**India Vs Indonesia**
Gender	Male	219	72.3	28	18.7	$\chi^2 = 134.36$; $p < .001$ Phi and Cramer's V = .41
	Female	84	27.2	122	81.3	
Age	< 21 years	6	2.0	142	94.7	$\chi^2 = 595.39$; $p < .001$ Phi and Cramer's V = .86
	21-30 Years	133	43.9	8	5.3	
	31-40 Years	125	41.3			
	41-50 Years	25	8.3			
	51-60 Years	10	3.3			
	> 60 Years	4	1.3			
Income (India: INR 100,000) (Indonesia: million Rupiah)	< 5	23	7.6	104	69.3	$\chi^2 = 66.76$; $p < .001$ Phi and Cramer's V = .29
	5 – 10	72	23.8	16	10.7	
	10 – 15	67	22.1	6	4.0	
	15 – 20	56	18.5	4	2.7	
	20 – 25	28	9.2	4	2.7	
	25 – 30	19	6.3	3	2.0	
	> 30	38	12.5	13	8.7	
Education	High School or less	7	2.3	113	75.3	$\chi^2 = 291.70$; $p < .001$ Phi and Cramer's V = .80
	Graduate	137	45.2	37	24.7	
	Post Graduate or more	159	52.5			

Table 2. Measurement model (CFA)

Constructs and Items	India (N = 303)			Indonesia (N = 150)		
	M	**SD**	**λ**	**M**	**SD**	**λ**
F1: Religious Intrinsic (RI)		CR = .85			CR = .87	
F1.1: I often go to a religious place (e.g., temple, mosque, gurudwara or church)	3.18	1.74	0.85	4.87	1.21	0.75
F1.2: I live life according to my religious beliefs and follow rituals	2.63	1.55	0.78	4.67	1.33	0.91
F1.3: I enjoy reading books about my religion	3.05	1.81	0.81	4.39	1.44	0.83
F2: Religious Extrinsic (RE)		CR = .91			CR = .89	
F2.1: I go to a religious service because it helps me to make friends	4.27	1.68	0.87	5.58	1.39	0.89
F2.2: I go to a religious service because it helps me to feel socially secure and cared for	3.87	1.72	0.91	5.27	1.37	0.87
F2.3: I enjoy interacting with my friends in religious service more than my other friends	3.04	1.75	0.87	4.68	1.36	0.82
F3: Role of Religious Leaders (PRS)		CR = .86			CR = .79	
F3.1: Religious leaders must lead a simple life	5.01	1.79	0.89	4.29	1.67	0.71
F3.2: It is inappropriate of religious leaders to indulge in commercial activities	4.72	1.96	0.82	4.11	1.75	0.72
F3.3: Religious leaders must be role models to their followers and society	5.67	1.54	0.75	5.78	1.3	0.8
F4: Value perception (VAL)		CR = .94			CR = .90	
I am motivated to use consumable goods being sold by a religious leader as:						
F4.1: I consider them to be nationalistic brands	2.77	1.7	0.91	3.8	1.33	0.88
F4.2: I consider them to be more culturally related to me	2.69	1.62	0.93	3.9	1.32	0.9
F4.3: It makes me feel belong to my community	2.47	1.49	0.91	3.43	1.37	0.83

Table 3A: Correlations and discriminant validity (Study 1) - India sample

Details	Gender	Age	Income	Education	RI	RE	PRS	VAL
Gender	1.00							
Age	0.05	1.00						
Income	(0.02)	0.19**	1.00					
Education	0.025	0.30**	0.09	1.00				
RI	(0.08)	0.02	(0.17)	(0.13)*	**0.81**			
RE	(0.04)	0.09	(0.10)**	(0.03)	0.36**	**0.88**		
PRS	(0.13)*	0.26**	0.00	0.05	0.03	0.16**	**0.82**	
VAL	(0.08)	0.02	(0.11)*	0.08	0.25**	0.27**	0.15**	**0.91**
Mean	1.28	2.71	3.67	2.50	2.96	3.73	5.13	2.64
SD	0.45	0.88	1.8	0.54	1.51	1.41	1.45	1.48

Note: The diagonals show the square root of AVE; * p < .05, ** p < .01, *** p < .001

Table 3B: Correlations and discriminant validity (Study 2) - Indonesia sample

Details	Gender	Age	Income	Education	RI	RE	PRS	VAL
Gender	1.00							
Age	(0.04)	1.00						
Income	(0.10)	0.00	1.00					
Education	(0.12)	0.07	0.09	1.00				
RI	(0.01)	(0.20)*	(0.14)	**(0.03)**	**0.83**			
RE	0.05	(0.19)*	(0.16)	0.00	0.53**	**0.86**		
PRS	(0.14)	(0.08)	(0.12)	0.00	0.26**	0.31**	**0.75**	
VAL	(0.08)	(0.27)**	(0.10)	(0.04)	0.25**	0.35**	0.22	**0.87**
Mean	1.81	1.05	1.99	1.25	4.64	5.18	4.73	3.71
SD	0.39	0.23	1.89	0.43	1.14	1.14	1.21	1.17

Note: The diagonals show the square root of AVE; * p < .05, ** p < .01, *** p < .001

Table 4. Path model regression results

Sample Group -->		India and Indonesia				India Sample				Indonesia Sample			
Details -->	**#**	**LLCI**	**Beta**	**ULCI**	**T**	**LLCI**	**Beta**	**ULCI**	**T**	**LLC**	**Beta**	**ULCI**	**T**
Adj. R2 (→ RE)			**.31**				**.13**				**.30**		
RI--> RE	H1	.33	**.41*****	.49	9.89	.21	**.32*****	.42	6.03	.36	**.50*****	.64	6.98
Gender --> RE		-.07	.18	.43	1.43	-.41	-.07	.27	-.41	-.30	.11	.52	.55
Age--> RE		-.19	-.04	.10	-.57	-.04	.14	.32	1.49	-1.16	-.45	.27	-1.24
Income--> RE		-.12	-.06	.00	-1.70	-.13	-.05	.04	-1.03	-.14	-.06	.03	-1.30
Education --> RE		-0.39	-0.18	0.03	-1.66	-.29	-.01	.28	-.05	-.27	.10	.47	.54
Adj. R2 (→ PRS)			**.12**				**.12**				**.11**		
RI--> PRS	H2	-.09	.01	.10	.04	-.15	-.05	.07	-.79	-.07	.13	.32	1.28
RE--> PRS	H3	.08	**.18****	.28	3.52	.02	**.14****	.26	2.35	-.01	.20	.39	1.98
Gender --> PRS		-.72	**-.46****	-.19	-3.40	-.87	**-.52***	-.18	-2.96	-.99	**-.50***	-.02	-2.06
Age--> PRS		.25	**.40*****	.56	5.07	.27	**.47*****	.66	4.84	-.86	-.01	.85	-.02
Income--> PRS		-.11	-.04	.03	-1.23	-.12	-.03	.06	-.72	-.16	-.06	.04	-1.20
Education -->PRS		-.32	-.10	.12	-0.91	-.40	-.10	.20	-.61	-.45	-.01	.43	-.06
Adj. R2 (→ VAL)			**.22**				**.13**				**.19**		
RI--> VAL	H4	.08	**.17****	.27	3.62	.06	**.17***	.29	2.67	-.13	.05	.24	.57
RE--> VAL	H5	.13	**.23*****	.33	4.57	.07	**.19***	.31	3.06	.07	**.25*****	.44	2.71
PRS--> VAL	H6	.03	**.12***	.21	2.55	.00	**.12***	.24	1.95	-.06	.10	.25	1.25
Gender --> VAL		-.29	-.03	.24	-.21	-.51	-.15	.22	-.80	-.73	-.27	.18	-1.19
Age--> VAL		-.38	**-.22***	-.06	-2.68	-.30	-.10	.10	-.35	-1.90	**-1.11***	-.31	-2.73
Income--> VAL		-.12	-.05	.02	-1.42	-.15	-.06	.04	-1.19	-.12	-.03	.07	-.60
Education --> VAL		-.12	.10	.32	.86	.03	**.35***	.65	2.22	-.49	-.09	.32	-.42
Total effects													
Adj. R2 (→ VAL)			**.16**				**.08**				**.13**		
RI--> VAL		.19	**.28*****	.37	6.17	.12	**.23*****	.34	4.13	.04	**.20****	.36	2.46
Gender --> VAL		-.32	-.04	.24	-.27	-.58	-.22	.14	-1.19	-.75	-.29	.17	-1.26
Age--> VAL		-.34	**-.18****	-.02	-2.21	-.21	-.02	.18	-.17	-2.04	**-1.23*****	-.42	-2.97
Income--> VAL		-.14	-.07	.00	-1.92	-.16	-.07	.02	-1.49	-.15	-.05	.04	-1.02
Education --> VAL		-.19	.05	.27	.35	.02	**.35***	.65	2.09	-.48	-.06	.36	-.29
Indirect effects													
RI--> VAL Total Indirect	H7	.06	**.11***	.16		.01	**.06***	.11		.05	**.15***	.27	
RI--> VAL Via RE	H8	.05	**.10***	.15		.02	**.06***	.11		.04	**.13***	.23	
RI--> VAL Via PRS	H9	-.01	-.00	.02		-.03	-.01	.01		-.01	.01	.06	
RI--> VAL Via RE-->PRS	H10	.00	**.01***	.02		-.00	.01	.02		-.01	.01	.03	

Note: Numbers rounded up to 2 decimals; LLCI and ULCI are shown here at 95% confidence