

INVESTIGATING THE ICHTHUS (FISH) CHRISTIANITY SYMBOL ON PERCEIVED SOURCE CREDIBILITY OF SERVICE PROVIDERS UNDER DIFFERENT SERVICE EVALUATION CONTEXTS

Jeri Lynn Jones, jjones@okcu.edu *

Mahmood Shandiz, mshandiz@okcu.edu

Introduction

Combining religious practices with commercial pursuits for profit is neither a novel nor an insignificant trend (Belk, Wallendorf, and Sherry 1989; McDannell 1995). Today, marketplace use of Christian symbols in secular advertising is becoming more common, especially in certain geographic locations within the United States. Christian religion-based messages and symbols regularly appear in a wide range of advertisements. The Christian elements in these ads often include Bible verses, crosses, doves, and often, the Christian fish symbol (Ichthus). Similar Christian messages are often observed in outdoor advertising, retail store signage, product packaging, and even the daily newspaper. These examples illustrate that many business owners know that Christian religious themes and symbols are very familiar to consumers. Christian symbols and messages have strong meaning within a religious context, but do these meanings transfer in market exchanges? And do these religious themes have an effect on consumers? Many marketers appear to assume so. They also seem to assume few or no potential drawbacks. Because there is little research examining consumer reactions to Christian religious symbols in the marketplace the potential value (or lack thereof) to marketers in using Christian symbols to communicate with consumers has gone largely unexamined. So while

research on the presence of religious themes in the secular marketplace is not new (e.g., Belk, Wallendorf, and Sherry 1989; O'Guinn and Belk 1989), the specific impact of Christian religious symbols in advertising on consumer responses toward marketers of service offerings within the range of search, experience and credence qualities has not been adequately addressed. Consequently, the overall purpose of this research is to investigate the effect of one of the most well-known Christian religious symbols (Ichthus) in advertising on consumer evaluations of service providers —specifically, source credibility of service providers offering services considered to be high in search, experience and credence qualities. Toward this end, the research on religion and marketing is first briefly reviewed along with evangelical Christianity in the United States. Next, a discussion of consumer responses to Christian symbols in advertising within the context of services attributes (experience, credence and search qualities) is presented. Finally, the paper concludes with a discussion and suggestions for future research.

Religion and Marketing

Religion is a key cultural force, and marketing scholars have established the relevance of religion to the study of markets (Kale 2004; LaBarbera 1987; McKee 2003; Mittelstaedt 2002) and consumer behavior (Essoo and Dibb 2004; Hirschman 1981; Wilkes, Burnett, and Howell 1986). Within the realm of consumer behavior, research indicates that religious affiliation and religiosity level influence decision making and purchasing, with some scholars suggesting religion as a viable basis for market segmentation (Delener 1990; LaBarbera and Gurhan 1997; McDaniel and Burnett 1990; McKee 2003). Hirschman's research (1981, 1982, 1983) established that there are significant consumer behavior differences between those of different religious affiliations relating to novelty seeking, information search, and innovativeness. LaBarbera (1987) explored the evangelical Christian subculture and concluded that evangelicals hold more favorable attitudes toward advertising than other consumers, which she indicated is counterintuitive as this group generally holds conservative moral views. Religiosity level also likely affects consumer behavior. Research suggests that less religious consumers are more likely to prefer trendy offerings and to try new products (Essoo and Dibb 2004), whereas higher religiosity consumers are generally more conservative, traditional, insightful, and disciplined (McDaniel and Burnett 1990).

A Continuum of Product Attributes: Search-Experience-Credence

One of the basic differences between goods and services is that services are harder for customers to evaluate. One way to categorize product offerings is to place them on a continuum ranging from “easy to evaluate” to difficult to evaluate” depending on whether they are high in search attributes, experience attributes, or credence attributes. These three attribute categories provide a useful framework for understanding how consumers evaluate different types of market offerings with most goods high in search attributes and most services high in the experience and credence attributes.

Search Attributes

Physical goods tend to possess and emphasize attributes that allow customers to evaluate a product before purchasing. Features such as style, color, texture, size and sound allow prospective consumers to fully examine main product dimensions prior to purchase. These tangible attributes help customers understand and evaluate what they will get in exchange for their money before the purchase and thus may reduce the sense of uncertainty or risk associated with the purchase and the actual seller as well. Goods such as clothing, furniture, jewelry, mechanical equipment, and some foods are examples of offerings possessing a high degree of search attributes. As such, consumers are not likely to rely on external, unrelated product cues and symbolism to provide them with information to assess the quality of the offering and/or provider.

Experience Attributes

These are properties that can't be evaluated prior to purchase. Customers must experience these features and may be able to make quality or satisfaction assessment of the purchase and provider only after they have fully experienced the product/service. For example, vacations, live entertainment performances, sporting events, and restaurants may fall into this group. Although people can examine brochures and additional promotional literature ahead of time, they can't really evaluate or feel the essence of the product/service until they actually experience it.

Nor can customers always rely on information from friends, family, or other personal sources when evaluating services possessing these characteristics. Experience attributes also suggest different people may interpret or respond to the same stimuli in different ways based on their own personal experience. As such, consumers are more likely to look for product/service cues of personal relevance to provide them with information meant to reduce risk.

Credence Attributes

These are properties or characteristics that customers may find impossible to evaluate confidently even after purchase and consumption has occurred. Because credence qualities are difficult to evaluate the customer is often forced to *trust* that certain benefits have been delivered even though it may be difficult to document them. For example, relatively few people possess enough knowledge about financial markets to assess whether their stockbroker got the best possible returns on their invested funds. Patients can't usually evaluate how well their doctor has performed complex medical treatment procedures based on the outcome; and most college students may simply assume that their professors are providing them with a worthwhile educational experience. As such, consumers are most likely to look for product/service cues of personal relevance to provide them with information meant to reduce risk.

When customers can't accurately evaluate a service, they will form impressions of the service from whatever sources of information they have available including their own personal sources or service cues which may have nothing to do with the service whatsoever. Understanding the cues often utilized by customers to indicate the presence or absence of service quality and service provider credibility is paramount to the service provider and may afford some control over their customers' impressions of the service.

Service Quality Cue Management

Parasuraman, Berry, and Zeithaml (1991) found that consumers do not evaluate service quality in a unidimensional fashion but rather as a multidimensional construct possessing five main dimensions:

- Reliability—ability to perform the desired service dependably and accurately.
- Responsiveness— willingness to help customers and provide prompt service.
- Assurance— employees’ knowledge and ability of the firm and its employees to inspire trust and confidence.
- Empathy— caring, individualized attention given to customers.
- Tangibles— appearance of physical facilities, equipment, personnel and written materials.

The assurance and tangibles dimensions are likely to be more important as the service gets higher in credence attributes and lower in search attributes because the consumer is likely to perceive a higher level of risk and/or uncertainty about their ability to evaluate outcome. Trust and confidence may be embodied in the person who links the service to the customer or in the organization itself. In the early stages of a company-customer relationship, the company may use tangible items, symbols or other means of physical evidence to convey the feelings of trust and assurance. Tangibles can play an expanded role in the marketing of services particularly as the service increases in credence qualities making the service itself more tangible. In this instance, the customers rely on additional external physical cues to help indicate the level of service quality to be expected.

These service attributes present special challenges for service marketers, requiring them to find ways to reassure customers and reduce the perceived risks associated with buying and using services or service providers whose performance and value can’t easily be predicted prior to engaging in the service. Because experience and credence qualities typically dominate in services, consumers employ different shopping and evaluation processes than those they would likely use with goods or services where search qualities dominate. Purchase decision making processes of consumers may also differ between shopping for goods and services with respect to information search, source of information, evaluative criteria, and perceived risk (Zeithaml and Bitner, 2000). Because of the increase in perceived risk, marketers whose products are high in experience and credence attributes often try to provide more search attributes for their customers. This reduces customers’ concerns about entering into paid contracts without first being able to test or somehow assess the service or provider. Advertising is a way to help customers visualize service benefits and/or service provider information when there are few inherent search attributes. As such advertisements may stimulate consumer interest by showing physical evidence of the benefits of the service rather than aspects of the service itself and may provide evidence of the seller’s capabilities (such as certifications) to perform a task, deliver certain benefits, or instill trust. Certain symbols may be associated with trust or honesty such as the secure check

mark symbol when paying for something online. Providers of services high in credence characteristics have an even greater challenge. Their benefits may be so intangible that customers can't evaluate the quality of what they've received even *after* they have received or consumed the service. This has particular implications for not only the post purchase satisfaction evaluations for consumers but also for perceived risk associated with the service prior to purchase, in other words, purchase intentions. In this case, marketers may provide tangible cues to customers about their services and themselves. Some service professionals such as doctors, architects, and lawyers often display their degrees and other certifications because they want their customers to see the credentials that qualify them to provide expert service. Many credence offerings are pure services that possess few (or no) tangible features so that customers must rely on the expertise and trustworthiness of a professional service provider to deliver a satisfactory offering.

Savvy organizations engage in a type of evidence management which is an organized and explicit approach to presenting customers with coherent evidence of their abilities and credentials in the form of clues emitted by their employees' dress, office furniture, facilities, equipment and advertising. As credence attributes increase in a service offering, the more consumers will form impressions of the service from whatever other external sources of information they have available including their own personal sources or service cues which may have nothing to do with the service whatsoever (Zeithaml, Bitner, Gremler, 2013). Understanding the cues often utilized by customers to indicate the presence or absence of service quality is paramount to the service provider and may afford some control over their customers' impressions of the service.

The American Christian Landscape

In the United States, 56% of Americans say religion is very important to their lives (Pew Forum on Religion and Public Life 2008), and 82% of those who self-identify as religious identify themselves as Christian (Baylor Religion Survey 2006).

Evangelical Christian churches make up the largest percentage of church affiliation in the United States and are followed by mainline Protestant churches and Catholic churches (Baylor Religion Survey 2006; Pew Forum on Religion and Public Life 2008). The largest percentage of adults affiliated with the evangelical Christian tradition is observed in the southern and southwestern United States; over 50% of the adult population is affiliated with an evangelical Christian church in Oklahoma, Arkansas, and Tennessee (Pew Forum on Religion and Public Life 2008).

Religious studies scholar Colleen McDannell (1995) also examined the juxtaposition of the sacred world of the church with the secular world of the marketplace through her analysis of the physical expressions of religion—termed material religion—in the United States and its effect on American life. She pointed to the success of Christian retailing, which is supported primarily by evangelical Christians who are served by Christian bookstores that carry a wide range of Christian-themed products (Haley, White, and Cunningham 2001). For these evangelicals, the integration of religion with everyday life has resulted in an increased demand for Christian media, literature, music, clothing, toys, family counseling, and educational institutions (LaBarbera 1987). Christian retailing is most popular with evangelicals who seek to deepen their relationship with Jesus outside a formal church structure. For these consumers and marketers, it is “Christian evangelical zeal, not profit that motivate(s) Christian retailing” (McDannell 1995, p. 254). Evangelicals buying Christian goods, attending Christian schools, reading Christian books, and listening to Christian music all illustrate Grant McCracken’s concept of a “cultural category” being “constantly substantiated by human practice” (1986, p. 73). In his theory of cultural meaning, McCracken proposed that one way in which a cultural category continues to manifest itself is through the concrete, material objects of the cultural group that represent “a vital, tangible record of cultural meaning that is otherwise intangible” (1986, p. 73). For some evangelical consumers, this tangible record could be symbols such as the Ichthus or a cross that clearly mark a product or service provider as Christian (Haley, White, and Cunningham 2001), thus providing cultural meaning. According to McCracken (1989), a symbol’s effectiveness depends on its familiarity and the culturally acquired meaning it brings to the marketing process.

In short, Christianity provides the symbols that give cultural meaning to Christian retailing, further establishing the evangelical Christian religion and assisting evangelical Christians in living their faith. Some scholars have focused on the intensity of religious beliefs and its effect on ethical behavior and decision making. The greater the intensity of one’s religiosity, the greater the influence of beliefs on ethical decisions and behavior. Kennedy and Lawton (1998) found a significant, negative relationship between intrinsic religiousness and willingness to engage in unethical behavior.

Source Perceptions: Trustworthiness, Similarity, Expertise

A study by Taylor, Halstead and Haynes (2010) found that the Ichthus Christian symbol in advertising may prompt source perceptions relating to attitude similarity, trustworthiness, skepticism, and expertise of the marketer. This is consistent with source effects literature indicating that more attractive and more credible sources are more persuasive (Ohanian 1990). This literature also provides a basis for an organization (as well as an individual) to be a source of both attractiveness and credibility (Goldberg and Hartwick 1990; Haley 1996). An attractive source is one that is likeable, familiar, or perceived to be similar to the receiver in some way (Woodside and Davenport 1974). People are more likely to be influenced by a message communicated by someone with whom they feel a sense of similarity (Mills and Jellison 1969). If the source and the receiver have similar backgrounds, attitudes, lifestyles, or interests, the position advocated by the source is better understood and received. A source's attractiveness, whether via likability, familiarity, or similarity (or some combination), is generally persuasive through the process of identification as the receiver seeks some association or relationship with the source (Triandis 1971).

Source persuasiveness is also a function of source credibility. Source credibility is driven by perceptions of source trustworthiness and expertise (Ohanian 1991). Trustworthiness refers to the honesty, ethics, and believability of a source; expertise relates to the source's knowledge and experience level (Belch and Belch 2009). Expert or trustworthy sources are more credible and therefore significantly more persuasive than sources that are less expert or trustworthy (Craig and McCann 1978; McGuire 1969). Clearly, consumers with stronger evangelical religiosity are most similar to marketers who employ Christian symbols in advertising in terms of their religious affiliation and attitudes. Taylor, Halstead, and Haynes (2010) found that reactions toward marketers' use of Christian symbols in advertising ranged from strong trustworthiness and honesty from more-religious informants to complete skepticism from less-religious participants when considering source credibility perceptions. Within the context of services high in credence attributes, their findings suggest that relationships regarding perceptions of enhanced attitude similarity, trustworthiness, expertise are generally stronger for those who hold stronger evangelical religiosity and spirituality. They also identified further research is needed to in this area to explore other boundary conditions in the use of Christian symbols in advertising. The literature on offerings high in search attributes suggests that consumers are least likely (as compared to experience and credence attributes) to rely on other external cues not directly pertaining to the product attributes and not likely to use such cues in evaluation.

HYPOTHESES

The following hypotheses summarize ideas on evangelical religiosity with the earlier insights on source persuasiveness (i.e., trustworthiness, expertise and similarity), Christian symbols in advertising, and service evaluation conditions of search, experience and credence attributes.

H1a: In the service condition high in search attributes, the respondent's religiosity will be significantly related to perceptions of perceived provider similarity but not significantly related to the perceived provider trustworthiness and expertise. This suggests respondents' perception of provider similarity will be a function of religiosity but perceptions of trustworthiness or expertise are not a function of religiosity.

H1b: In the service condition high in search attributes, when given the choice of which service provider to choose (one displaying the Ichthus symbol or not) respondents choosing the Ichthus symbol advertisement will have significantly different perceptions of provider similarity but not significantly different perceptions of provider trustworthiness and expertise.

H2a: In the service conditions high in experience and credence attributes, the respondent's level of religiosity will have a significant positive effect on perceived provider similarity, trustworthiness and expertise. This suggests as respondents' religiosity rises, so will their perception of provider similarity, trustworthiness and expertise.

H2b: In the service conditions high in experience and credence attributes, when given the choice of which service provider to choose (one displaying the Ichthus symbol or not) respondents choosing the Ichthus symbol advertisement will) respondents choosing the Ichthus symbol advertisement will have significantly different perceptions of provider similarity, trustworthiness and expertise.

H3: For all advertisements chosen with the Ichthus symbol, perceptions of service provider trustworthiness and expertise will rise as the service condition becomes more difficult to evaluate (search, experience, and credence) across all service conditions such that search conditions will have the lowest mean scores of trust and expertise and credence conditions will have the highest mean scores of trust and expertise.

Method, Research Design and Variables

The study was performed using three advertisements under three service conditions (Services high in search attributes, experience attributes, and credence attributes) each using a within subject design within the context of a mock up outdoor company sign (see Appendix 1). A Christian Ichthus symbol was used as the independent variable and was manipulated as either present or absent in each of the mock up advertisements. Subjects were shown a picture of the advertisements on a single page in one of the given service conditions; half the respondents saw the ad containing the Ichthus symbol on the top of the page with the same picture less the Ichthus symbol on the bottom of the page, the other half of the respondents saw a reverse order of the ads. The four dependent variables were measures of perceived provider similarity, trustworthiness, expertise, and service provider choice between the symbol present or absent condition. The moderating variable was a measure of evangelical religiosity (See Appendix 2 for measures).

Data Collection, Sample and Measures

The experiment surveys were given to a convenience sample of 435 adults 18 years of age or older where it was explained that the survey related to the effectiveness of outdoor advertising and instructed participants on how to respond to the scaled items. Participants were told they would be asked to respond about a particular service provider but that other participants would be asked about other providers selling other services and that their responses would remain confidential, anonymous, and would be combined with all the other survey respondents. Respondents were distributed across three age ranges with the majority in the 40-60 age range. The gender mix was approximately 40% male and 60% female. The majority of respondents were Caucasian (70%) and the other 30% was approximately equally distributed between Hispanic, African American, and Asian. The majority of the respondents were college educated with approximately 15% having only a high school education and approximately 20% having a masters' level education or more. More than 85% of all respondents reported themselves to be of a Christian based faith, 4% were Jewish, 6% were other and 5% were none. Fifteen different states were represented in the sample. Respondents were surveyed on a popular street downtown in a mid-western tourist destination city and were recruited by offering a cool bottle of water in return for their participation in the survey. Paid interviewers were used to collect the data. Interviewers were instructed to use a non-random

quota method of respondent selection in order to select both male and female respondents and respondents appearing to be from three different age groups. Telephone numbers were collected and a verification checks were performed on the samples. Respondents were asked to look at the two signs within a single service condition (one with the Ichthus and the same sign without) and form a judgment about the service provider by answering a series of questions.

For each service condition (Search, Experience, and Credence) respondents were given the same instructions telling them that they were going to look at two outdoor advertisement service provider company signs that were almost identical. A within group design (sign containing the Ichthus symbol and the same sign without the symbol) was used within each service condition where half the participants viewed the manipulated sign first followed by the control and the other half viewed the signs in the reverse order (see Appendix 1). There were 149 respondents in the credence condition, 142 in the experience condition and 144 in the search condition. A sign was created for a home medical equipment rental service which was meant to represent a service provider high in search qualities as the equipment being rented is highly tangible and standardized across the industry such as wheel chair rentals. A lawn service was chosen to represent a service that is high in experience attributes as the service can only be discerned over period of time with use. A tax preparation consultant was chosen to represent a service high in credence qualities as the consumer may lack sufficient knowledge to appraise whether the service provided was necessary and or was sufficiently performed even after consuming the service. Pretests confirmed a satisfactory manipulation of search, experience and credence service provider attributes.

Adapted measures for religiosity, perceived provider similarity, trustworthiness, and expertise were primarily used from previously developed scales. Associated scale reliabilities were shown to be acceptable and are presented in Appendix 2. Comparative nine point scale measures assessed the respondent's perception of similarity, trustworthiness and expertise of the service provider displaying the Ichthus symbol and the service provider not displaying the Ichthus symbol where a score of 5 meant the respondent was indifferent between the two choices. Respondents were asked to indicate which advertisement would be more likely to persuade them to choose the service provider if they were in the market for such a service (the sign advertisement displaying the Ichthus symbol or the sign advertisement not displaying the Ichthus symbol) if they had need for such a service. Respondents could also respond that they would be indifferent between the two. Respondents were also asked to indicate which advertising sign inspired more trust and perception of expertise in the service provider. The order of these questions

pertaining to perceptions of provider similarity, trustworthiness, expertise and respondent choice of ad were rotated so avoid an order bias. Respondents then indicated their level of evangelical Christian religiosity and a control measure assessing the influence of participant's religious beliefs on their buying and service provider choices. Finally, measures asked participants to identify their gender, age range, ethnicity, education level, and religious affiliation.

RESULTS

Hypotheses 1a and b

In the service condition high in search attributes, it was expected that the respondent's religiosity would be significantly related to the perceived provider similarity but not to the perceived provider trustworthiness or expertise. This hypothesis was partially supported. Regression analysis showed a significant relationship between the respondents religiosity and similarity ($Pr > F .0001$) and religiosity and trustworthiness ($Pr > F .0040$) but not for religiosity and expertise ($Pr > F .0600$). The data was then subjected to ANOVA whereby religiosity was broken into three groups (weak, moderate, and strong) and tested against similarity, trustworthiness and expertise. Similarity was found to be significantly different in each of the three levels of religiosity (5.48=Strong, 5.09=Moderate, and 5.01=Weak). Trustworthiness was found to be significantly different in two of the three levels of religiosity (5.38=Strong, 5.21=Moderate were not significantly different, 4.98=Weak) however Expertise was not significantly different across any level of religiosity (Strong=5.24, 5.21=Moderate and 5.26=Weak) thus giving only partial support to hypothesis 1a.

Hypothesis 1b was also partially supported. T-test analysis showed a significant difference in mean Similarity scores ($Pr > |t|, .0004$, Ichthus present 5.60, or absent 5.07), and Trustworthiness ($Pr > |t|, .0034$, Ichthus present 5.20, absent 5.01) in the service provider based on which advertising sign was chosen but not for perceived expertise of the provider ($Pr > |t|, 0.0719$). Interestingly, there was no significant difference in religiosity between those that chose the advertisement with the Ichthus symbol and those that chose the ad without the symbol. Setting up a regression using the chosen advertisement as a dummy

dependent variable, similarity was found to be the only significant predictor ($Pr > |t|, .0001$) of the chosen ad and not perceived trustworthiness or expertise.

Hypotheses 2a and b

In both the service conditions high in experience and credence attributes, the respondent's level of religiosity was expected to have a significant positive effect on perceived provider similarity, trustworthiness and expertise. In the service experience condition H2a was supported in all three categories. Regression analysis showed religiosity to be a significant predictor of similarity ($Pr > |t|, .0001$), trustworthiness ($Pr > |t|, .0003$) and expertise ($Pr > |t|, .0201$). Similar to the search condition, when religiosity was broken into three groups (weak, moderate, and strong) and tested against similarity, trustworthiness and expertise, all three were found to be significantly different in each of the three levels of religiosity providing additional support to this part of the hypothesis.

In the service credence condition H2a was also supported in all three categories. Regression analysis showed religiosity to be a significant predictor of similarity ($Pr > |t|, .0021$), trustworthiness ($Pr > |t|, .0001$) and expertise ($Pr > |t|, .0002$). Similar to the search condition, when religiosity was broken into three groups (weak, moderate, and strong) and tested against similarity, trustworthiness and expertise, all three were found to be significantly different in each of the three levels of religiosity providing additional support to this part of the hypothesis.

H2b in the experience condition was supported. Perceptions of provider similarity were significantly different ($Pr > |t|, .0347$) between those that chose the ad with the Ichthus symbol (6.83) and those that did not (5.63), as were perceptions in provider trustworthiness ($Pr > |t|, .0415$) between those that chose the ad with the Ichthus symbol (6.53) and those that did not (5.23), and perceptions of provider expertise ($Pr > |t|, .0498$) between those that chose the ad with the Ichthus symbol (6.78) and those that did not (6.56). Interestingly, there was however no significant difference in religiosity ($Pr > |t|, .3660$) between those that chose the ad with the Ichthus symbol (5.83) and those that did not (5.63). A regression using the chosen ad as the dependent variable and religiosity, perceived provider similarity, trustworthiness, and expertise as independent variables was explored. The model was significant ($Pr > F, .0351$), even though religiosity was not ($Pr > |t|, .0726$).

In the credence condition, H2b was supported. A significant difference in perceived provider similarity ($Pr > |t|$, .0349) between the chosen ad was detected as expected as well as significant differences in perceived provider trustworthiness ($Pr > |t|$, .0293), and expertise ($Pr > |t|$, .0376). Significant differences were not found in one's level of religiosity ($Pr > |t|$, .5511) based on the chosen ad. Interestingly, in a regression with the chosen ad set up as a dependent variable with trustworthiness, expertise, similarity and religiosity as independent variables, the model was found to be significant ($Pr > F$, .0362) across all variables except for religiosity. This suggests that Ichthus symbol used in advertising may have a positive effect on perceptions of provider trustworthiness, expertise, and similarity regardless of one's religiosity.

Hypothesis 3

Because the three service conditions (search, experience, and credence) are thought to exist on a continuum of evaluation for ease of evaluation for different types of goods and services offerings ranging from easy to evaluate to difficult to evaluate (Zeithaml, Bitner, Gremler 2013 p. 23), the data was combined into a single data set. ANOVA revealed that trustworthiness is significantly different across the three service conditions being highest in credence with a mean of 8.10, followed by experience with a mean of 6.71 and lowest for search with 5.12. Similar results were found for perceptions of provider expertise with a mean score of 7.76 for credence, 6.39 for experience and 5.38 for the search condition.

Interestingly results were similar for the ads chosen without the Ichthus symbol across the three service conditions with trustworthiness being highest in credence with a mean of 7.5, followed by experience with a mean of 6.57 and lowest for search with 5.01. Similar results were found for perceptions of provider expertise with a mean score of 7.76 for credence, 6.39 for experience and 5.38 for the search condition but not in the perception of provider expertise. See summary Tables 1 and 2 of results.

Table 1: Summary of H1 and H2 Hypothesis Results

(Means with different letters are significantly different, *is significant at the $p < .05$)

	Similarity	Trust-worthiness	Expertise
H1a Search: In the service condition high in search attributes, the respondent's religiosity will be significantly related to perceptions of perceived provider similarity but not significantly related to the perceived provider trustworthiness and expertise.	.0001*	.0040*	.0600
Religiosity –Strong	5.48 a	5.38 a	5.24 a
Religiosity—Moderate	5.09 b	5.21 a	5.21 a
Religiosity—Weak	5.01 c	4.98 b	5.26 a
H1b Search: In the service condition high in search attributes, when given the choice of which service provider to choose (one displaying the Ichthus symbol or not) respondents choosing the Ichthus symbol advertisement will have significantly different perceptions of provider similarity but not significantly different perceptions of provider trustworthiness and expertise.	.0004*	.0034*	.0719
H2a Experience: In the service conditions high in experience attributes, the respondent's level of religiosity will have a significant positive effect on perceived provider similarity, trustworthiness and expertise.	.0001*	.0003*	.0201*
H2a Credence: In the service conditions high in credence attributes, the respondent's level of religiosity will have a significant positive effect on perceived provider similarity, trustworthiness and expertise.	.0021*	.0001*	.0002*
H2b Experience: In the service conditions high in experience attributes, when given the choice of which service provider to choose (one displaying the Ichthus symbol or not) respondents choosing the Ichthus symbol advertisement will) respondents choosing the Ichthus symbol advertisement will have significantly different perceptions of provider similarity, trustworthiness and expertise.	.0347*	.0415*	.0498*

<p>H2b Credence: In the service conditions high in credence attributes, when given the choice of which service provider to choose (one displaying the Ichthus symbol or not) respondents choosing the Ichthus symbol advertisement will) respondents choosing the Ichthus symbol advertisement will have significantly different perceptions of provider similarity, trustworthiness and expertise.</p>	.0349*	.0293*	.0367*
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<p>Table 2: Summary of H3 Hypothesis Results (Means with different letters are significantly different)</p>		Trustworthine ss	Expertis e
<p>H3: For all advertisements chosen with the Ichthus symbol, perceptions of service provider trustworthiness and expertise will rise as the service condition becomes more difficult to evaluate (search, experience, and credence) across all service conditions such that search conditions will have the lowest mean scores of trust and expertise and credence conditions will have the highest mean scores of trust and expertise.</p>	Search	5.12a	5.38a
	Experience	6.71b	6.39b
	Credence	8.10c	7.76c

Discussion

This research investigated the Christian symbol, Ichthus, and its effects on consumer evaluations of provider trustworthiness and expertise under differing services conditions high in search, experience and credence attributes. This research makes several contributions to the literature. First this research affirms other previous research that consumer responses to Christian symbolism used in marketing is somewhat dependent upon their religiosity and has strongest effects when religiosity is high however it also suggests that the Ichthus symbol may not just be a symbol of one’s religiosity but may have another kind of meaning that works to instill trust in the provider. Perceived provider trustworthiness and expertise is higher with the presence of the Ichthus symbol especially when used in services high in experience and credence attributes. The presence of the Christian symbol in advertising on provider trustworthiness and expertise grew as religiosity and similarity increased but also as the difficulty to evaluate service attributes

increased. This stresses the importance of provider trust and the use of symbolism to convey that trust may be an important cue to the consumer as the difficulty to evaluate service attributes increases. Consumers chose the provider displaying the Ichthus symbol more often as the evaluation difficulty of service attributes rose across varying levels of religiosity and similarity. This may suggest high consumer awareness of the Ichthus symbol in the secular marketplace and that consumers may also infer certain information about marketers from the symbol.

While much of the prior research on religion in consumer behavior has been conducted at the macro level (Kale 2004), this research also contributes by investigating consumer responses, primarily evangelical consumers, to the Ichthus symbol at the individual level. This research furthers existing evidence on the importance of religiosity as an important segmentation variable since religiosity was a factor in perception of provider trustworthiness and expertise. It also suggests that using symbols traditionally associated with specific secular based religions may have a carryover effect to groups not necessarily belonging to the same group. Perhaps some symbols, while originally faith based, have evolved to be considered symbols associated with trust, honesty and assurance qualifications within a non-secular individuals or those weaker in their religious beliefs. Interestingly, within each level of religiosity, follow-up t-tests showed that those who chose the advertisement with the Ichthus symbol reported no significant difference in the influence of religious beliefs on buying and use of certain goods and service provider choices than those that did not choose the ad with the Ichthus symbol. It was thought that those with weaker religiosity would have chosen the ad without the Ichthus symbol more as the difficulty in evaluating service attributes rose. As the difficulty in service evaluation rose, more consumers chose the ad with Ichthus symbol suggesting the symbol is having a positive effect on service provider credibility regardless of their level of religiosity.

No significant effects were found for choosing the Ichthus symbol ad based on age, gender or ethnicity. Even though emerging adults are found to be more cynical (Smith and Snell 2009) and less likely to believe that people are honest, they did not find the providers less credible than any other age group. Another interesting finding was the lack of any backlash effect whereby individuals low in religiosity might have been thought to have overall low levels of perceived provider trustworthiness but that was not the case. Even in the lowest religiosity levels, perceived provider trustworthiness and expertise was found to be moderate to high. As the evaluation of a service became more difficult, perception of provider trustworthiness and expertise got higher regardless of one's religiosity.

Limitations and Future Research

Certain limitations of this study should be noted. First, within the experiment only one religious symbol was tested and only one example of a service was presented to represent services in each of the three service conditions of search, experience and credence attributes. Second, a within subject design was used rather than a between subject design. This didn't allow us to investigate opinions separate from the exposure of the Ichthus. The design was meant to measure comparative opinions but it might be interesting to see if the results were consistent in a non-comparative setting.

Future research is warranted to replicate the effects of other religious symbols commonly found in the market place such as use of the Cross or the use of scriptures contained within advertisements or in different service settings. Research might focus on the strength of different symbols or combinations of more than one symbol, size of the symbol in the ad, and/or the use of scripture versus. Another area of study could be the use of a secular brand name whereby the Christian influence could not be separated from the offering or any advertisements. Another area of investigation might be to look at the fit of the symbol usage with the product or service category and look to see if symbol effectiveness is moderated by inherent fit such as a hospice service versus an auto mechanic. Finally, another area of investigation could be to assess whether the inclusion of religious symbols or scriptures elevates expectations of service performance or expected customer service levels. This could consequently cause marketers to have to significantly outperform competitors to meet elevated customer expectations. Another area of investigation might be to look at the fit of the symbol usage with the product or service category and look to see if symbol effectiveness is moderated by inherent fit such as a hospice service versus an auto mechanic. In conclusion, given the findings of this research, it appears the study of Christian symbolism in the marketplace is both important and timely in understanding evaluations of consumer responses to advertising.

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Key Words: *Ichthus, Christian, Religiosity, Symbol, Search, Experience, Credence*

Relevance to Marketing Educators, Researchers and Practitioners: This research explores consumer reactions to the use of a Christian religious symbol, Ichthus, in advertising of services considered to be high in search, experience and credence qualities. This research is offered to help us understand the interaction of the Ichthus Christian symbol with a person's evangelical religiosity on the consumers' perceptions of the service provider trustworthiness and expertise.

Author Information:

Jeri Lynn Jones is a Professor of Marketing for the Meinders School of Business , Oklahoma City University. She has served as the assistant dean and is currently the department chair for the marketing and management department.

Mahmood Shandiz is a Professor of Management Science for the Meinders School of Business, Oklahoma City University. He has served as the senior associate dean for the business school and most recently the associate vice president of international admissions.

TRACK: Advertising and Direct Marketing

Appendix 1: Service and Ichthus Manipulations

Service High in Search Attributes: Medical Equipment Rental Service



Service High in Experience Attributes: Lawn Care and Landscaping Service



Service High in Credence Attributes: Tax Preparation and Consulting Service



Appendix 2: Multi-item Measurement Items

Perceived Attitude Similarity, $\alpha=.89$ (adapted from Taylor, Halstead and Haynes, 2010)

Attitude Similarity	The owner of this business is a lot like me
	The owner of this business holds beliefs that are similar to my own
	The owner of this business has attitudes that are similar to my own

Perceived Trustworthiness, $\alpha=.88$ (adapted from Ohanian 1990)

Trustworthiness	Undependable--Dependable
	Dishonest--Honest
	Unreliable--Reliable

	Insincere--Sincere
	Unethical--Ethical
	Not Believable--Believable

Perceived Expertise, $\alpha=.92$ (adapted from Ohanian 1990)

Perceived Expertise	Not Credible--Credible
	Not an Expert -- Expert
	Inexperienced--Experienced
	Not knowledgeable--Knowledgeable
	Unqualified--Qualified
	Unskilled--Skilled

Evangelical Religiosity, $\alpha=.84$ (adapted from Taylor, Halstead and Haynes, 2010, and Seidlitz, Abernethy, Duberstein, Evinger, Chang, and Lewis 2002)

Religiosity	My spirituality gives me a feeling of fulfillment
	I maintain an inner awareness of God's presence in my life
	Even when I experience problems, I can find a spiritual peace within
	Maintaining my spirituality is a priority for me
	God helps me to rise above my immediate circumstances
	My spirituality helps me to understand my life's purpose
	I have made a personal commitment to God that is important in my life today
	When I die, I will go to Heaven because God is my Savior
	The Bible is the inspired Word of God
	I have a personal responsibility to share my religious beliefs with Non-Christians
I believe that Satan exists	

	I believe that eternal salvation is possible only through grace and not works
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Influence of Religious Beliefs on Buying and Provider Choices, $\alpha=.83$ (adapted from Taylor, Halstead and Haynes, 2010)

Influence of Religious Beliefs on buying and service provider choices	My religious beliefs influence what I buy
	My religious beliefs influence which service providers I use