

May 2016

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Recommended Citation

Jones, Jeri L. and Shandiz, Mahmood (2016) "Investigating the Ichthus (Fish) Christianity Symbol on Perceived Source Credibility of Service Providers under Different Service Evaluation Contexts," *Atlantic Marketing Journal*: Vol. 5 : No. 1 , Article 4.

Available at: <https://digitalcommons.kennesaw.edu/amj/vol5/iss1/4>

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Investigating the Ichthus (Fish) Christianity Symbol on Perceived Source Credibility of Service Providers under Different Service Evaluation Contexts

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Abstract - This study investigated potential consumer responses to the display of the Christian fish symbol (Ichthus) used in mock advertisements of services high in credence, experience and search attributes. Discussions from earlier research propose consumers may exhibit different reactions to Christian symbolism displayed in the marketplace and that purchase intentions and consumer perceptions of the seller may be influenced by the strength of the consumer's religious beliefs. This study adds to previous research proposing consumers display different purchase intentions due to differing perceptions of the seller's credibility, trustworthiness and expertise influenced by the consumers own religious beliefs which is influenced by the type of service context.

Keywords – Ichthus, Christian, Religiosity, Symbol, Search, Experience, Credence

Relevance to Marketing Educators, Researchers and/or 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.

Introduction

Using religion affiliated symbols in the context of commercialization in both for-profit and nonprofit organizations in becoming more common practice in today's business pursuits (Belk, Wallendorf, & Sherry, 1989; McDannell, 1995). In some geographic locations within the central United States the use of Christian symbols in advertising might even be considered common practice with religion based messages and symbols occurring regularly in various types of advertising publications. Many of the elements and symbols in these ads often include Biblical references, doves, crosses and the Ichthus Christian fish symbol. The Ichthus symbol is commonly associated with evangelical Christianity and does not point to any particular organized religious affiliation. Many of these symbols regularly appear in a variety of retail contexts suggesting a level of familiarity to the intended patrons of these products and services. The use of these religious based elements begs the question as to what if any effect these symbols have on the consumer.

We know that Christian symbols are thought to have strong meaning within the context of religious beliefs but their effect within the context of a market environment is not understood. It is important to understand the potential consumer reactions, both positive and negative, to the use of Christian symbolism in advertising of non-secular goods and services. As of yet, the specific effects of Christian symbolism used in advertising in terms of the consumer's judgment about the seller has not adequately been examined (O'Guinn & Belk, 1989; Belk, Wallendorf, & Sherry, 1989). Even less research in this area has been found within the context of the use of religious symbolism in advertising of services within the range of search, experience and credence qualities. As such, the focus of this research is to better understand the effects of the Ichthus symbol used in advertising on consumer evaluations of a service provider displaying the symbol—specifically perceptions of similarity to the consumer, provider trustworthiness and provider expertise are examined. To understand consumer evaluations of the provider, consumer perceptions of source credibility, trustworthiness and expertise will be investigated under the different service provider contexts of services high in search, experience and credence qualities. The use of religion in marketing of goods and services in general will first be examined followed by a discussion of service characteristics (search, experience and credence) and service cue management. Finally, a discussion on source perceptions of trustworthiness, similarity and expertise is offered before testing a series of hypotheses. The paper then offers a discussion of the results and suggestions for future research.

Consumer Behavior and Religion

Consumer religiosity can be generally thought of as a person's degree of religious affiliation and/or depth of spiritual commitment and is thought to be a sub-category of human values specifically relating to that person's relationship to God and society

(McDaniel & Burnett, 1990). The study of religious effects on markets, consumer behavior and decision making has been the subject of much research (LaBarbera, 1987; McKee, 2003; Mittelstaedt, 2002; Kale, 2004). Much of that research has shown religion to be strong cultural force affecting consumer decision making (Hirschman, 1981; Wilkes, Burnett, & Howell, 1986; Essoo & Dibb, 2004), attitudes toward materialism (Pace, 2013), perceptions of leadership (Phipps, 2012), and even retail store selection and evaluative criteria (McDaniel & Burnett, 1990). Multiple scholars have found evidence to suggest that religiosity and religious affiliation may in fact influence decision making processes and purchase decisions indicating the possibility of using these variables as a basis for market segmentation (Delener, 1990; McDaniel & Burnett, 1990; LaBarbera & Gurhan, 1997; McKee, 2003). This is also supported by Hirschman's (1981, 1982, 1983) research findings of significant differences across various religious groups with respect to novelty seeking behavior and search for information and. Toward that end, LaBarbera (1987) investigated the evangelical Christian subculture suggesting a more favorable attitude toward advertising in general than other non-evangelical consumers. Essoo & Dib (2004) found the higher the individual's religiosity, the less likely they were to prefer new and trendy product offerings. This was consistent with the research of McDaniel & Burnett (1990) in which they concluded consumers higher in religiosity were often more conservative and traditional in their purchase selections and more insightful and disciplined in their shopping behavior. Their research suggested both behavioral and cognitive differences in people of varying levels of religious commitment and religious affiliations. Walker, Smither & Deboode (2012) also found evidence suggesting level of religiosity had a significant effect on the ethical judgments of study participants and their proposed behavior at work.

A Scale of Product and Service Characteristics

We often refer to company offerings of products and services as one in the same but there are some important differences between the two. One important difference is that services are much more difficult to evaluate than physical goods. Zeithaml, Bitner, & Gremler (2013) discuss a "continuum of evaluation for different types of products" in which they place a variety different product and service offerings on a continuum ranging from "easy to evaluation" to "difficult to evaluate." Physical products are generally considered easier to evaluation due their tangible, physical attributes where services are generally considered to be more difficult to evaluate due to their intangible qualities. The range of products and services are then subcategorized into three groups (search, experience and credence) based on their evaluative properties. This framework is then used to help us understand how consumers evaluate these offerings and give us communication strategies to help the consumer understand what they are buying.

Search Characteristics

Physical products are thought to be high in “search” characteristics because a person can search physical characteristics of the product before purchase in making their pre and post purchase evaluations. Goods high in search qualities emphasize physical characteristics that a consumer may see, feel, taste, or experience in some tangible way prior to purchase. This makes the pre and post purchase evaluation of these items less abstract and less complex. Physical features of the product are easily assessed allowing the consumer to make anticipated quality evaluations about product durability and performance. This in turn helps them make the price quality judgment to better understand what they will be likely to receive in exchange for their money and subsequently lowers their uncertainty or perceived risk. Examples of goods high in search characteristics are goods like clothing, furniture, computers and some food products. Because consumers can evaluate or “search” many of the physical properties of these products ahead of time consumers rely less on other intangible information, symbolism or other unrelated or indirect quality cues.

Experience Characteristics

Products and services considered high in experience characteristics are those that must be experienced prior to purchase or consumption before quality evaluations can be made. Satisfaction evaluations are generally made after the consumption or experience of these offerings and therefore are more difficult to evaluate than offerings high in search characteristics. Examples of these types of offerings are entertainment, thrill rides, vacations, books, and some food products. The essence of the product offering is not fully realized until it is actually being experienced. Promotional literature must try to convey the likely feelings the person will experience during consumption of these goods. Consumer visualization and close personal source testimony of others is key to pre-purchase evaluation. Customers tend to rely on personal sources of information and quality cues that depict the types of feelings and experiences this buyer is seeking. As such, customers are more likely to evaluate indirect sources of product/service characteristics or quality cues that seem to provide relevant information in the absence of direct pre-purchase information in an effort to reduce risk.

Credence Characteristics

Credence characteristics are those that cannot be evaluated in some cases even after consumption. Products and services high in credence characteristics are especially difficult to evaluate on the basis of quality prior to purchase and in some cases impossible to evaluate even after consumption. Many of these offerings are consumed only once or contracted with only one provider and therefore a consumer would have no basis of comparison. Sometimes the technicality of the delivery is complex and beyond the recipients comprehension as to how good of a job the provider

has done. Examples of these types of offerings might be surgical procedures, educational degrees, or financial investments. Services tend to be high in credence qualities and subsequently the service quality evaluation is based on the trust given to the provider or the outcome of results rather than the actual performance of the provider. This is particularly difficult for service providers in which a specific outcome is not guaranteed such as in the case of a complex medical procedure or a tricky legal defense. Pre-purchase evaluations therefore tend to be made on other tangible and indirect criteria such as past awards won by the service provider or expensive décor of the office indicating success and competence of the provider. Consumers must have a much higher level of trust in the provider than is the case with offerings high in search qualities. The presence of these surrogate quality cues is imperative to provide the consumer with a sense of trust in the absence of other quality indicators of what is to be purchased.

If consumers do not feel they are capable to accurately judge the quality of a service or provider in either a pre or post purchase situation they often form opinions based on whatever direct or indirect sources of information are available to them. This often includes feelings from first impressions, the use of personal sources, and things they can see such as furnishings, awards, certifications etc. Even though these items may not be directly related the quality of service provided they act indicators of success, capability and potential for positive outcomes. Understanding how consumers use these kinds of quality cues as a surrogate for real information about expected service quality or service provider credibility is important and an area not well understood.

Quality Cue Management in Services

Parasuraman, Berry, & Zeithaml (1991) indicate consumers may be multidimensional in the way they approach service provider and service quality evaluations. Their research suggests as many as five important dimensions to consider when measuring service quality perceptions:

- Reliability is thought of as the ability of the service provider to perform the desired service accurately, dependably and consistently over time.
- Responsiveness is thought of as a providers' willingness to serve customers in a prompt fashion and respond quickly to their personal needs and requests.
- Assurance is thought of as the providers' knowledge and ability to actually perform the service. This also relates to the trust and confidence the consumer has in the providers skill set.
- Empathy can be thought of as the amount personal attention and care that is given to individual customers and their personal situations.
- Tangibles includes all the physical appearances and aspects of a service or good in which the consumer can assess using sight and touch. This would include facilities, personnel and their appearance, equipment and any written materials in which a consumer would come into contact

Depending on the nature of the actual service, not all dimensions would be equally important in all services; for example, empathy might be most important in a hospice situation but reliability could be most important in a delivery type of service. Services higher in credence characteristics may be perceived as being higher in risk due to their lower search characteristics about both the actual service and its provider. It is important that the service provider successfully instill trust and confidence in the early stages of a company-customer relationship in order to reduce that perception of risk. Assurance is important to make the customer believe the provider possesses the necessary skills to perform the task but tangibles may be the construct that actually gives the consumer that assurance. The company may use a variety of tangible items, symbols or other types of external evidence to transfer feelings of trust and assurance. In either the absence of or addition to real and tangible information present to assess the service provider, customers may also seek additional outward tangible information as a kind of cue for expected quality to help indicate the expected level of service quality.

Because many service characteristics are intangible, this presents certain obstacles to overcome in an effort to reduce perceived risk. Sellers would be wise to find ways to reassure their customers about the validity of their service offerings, claims of good value and their ability to fulfill the customer's needs. Thinking of a continuum with search qualities at one end, credence qualities at the other end and experience qualities found in the middle, credence qualities are often found to dominate in services offerings as opposed to search qualities dominating in goods offerings. Subsequently consumers may use different evaluation processes with goods than with services because of the different levels in perceived risk across the three conditions. A consumer's approach to seeking information and sources used for information may also be different in each service condition (Zeithaml & Bitner, 2000). Service providers would be wise to include in their communications to their customers information that addresses this increased perceived risk. Consumers may be more apprehensive to engage with a service provider when payment is required up front or for services rendered where the consumer feels at the mercy of the provider to perform well. Helping consumer to somehow visualize what is to be provided may help to provide assurance and trust in the provider. This is where the specific aspects of an advertisement may be extremely important to services high in credence characteristics. The benefits associated with services high in credence characteristics are particularly difficult to display as consumers often lack any evidence whatsoever as to the actual performance of these types of services. For example, a cancer patient may never really know the quality of service performance from their oncologist even after treatment. Advertisements that can somehow display trust and ability in a tangible way may be more successful to stimulate a potential customer's interest in that provider or service. When services are naturally high in credence or experience characteristics a service provider often tries to add more search characteristics as a way to make the service more tangible. The more tangible the service appears, the

lower the pre-purchase risk to the buyer as they feel like they know in advance what they are buying or are going to receive.

Pre-purchase information by way of advertising and promotion about the service itself as well as the integrity of the service provider is key and post purchase information by way of customer service may be key to customer satisfaction. Some symbols used in the market place have come to be associated with trust and honesty of a seller such as the good housekeeping seal or the secure check mark that might be displayed to consumers when they are purchasing something online. The use of such trust or safety symbols may have tremendous implications not only in the post purchase satisfaction evaluations but also may help to reduce purchase intension risk. Displays of degrees, certifications, accreditation membership and awards is a great way to establish credibility, display expert credentials, and instill trust or assurance in the provider. Customer testimonies and stories about customer experiences can work to establish empathy, reliability and responsiveness as well. For services high in experience characteristics, free trial or sampling of some kind may be warranted. Professional service providers of services high in credence characteristics such as doctors, accountants, or lawyers should try to display certifications, awards and accreditations as a means to tangibilize their qualifications.

An organized and managed approach to the selection and display of these evidentiary clues to the service experience can help to provide a coherent approach to service provider selection. Small things such as an employee uniform or the cleanliness of a work truck can take on added importance when the customer is desperate to find reassuring information. Knowing that customers are actively seeking for some kind of information to reduce their risk, a savvy organization will take an explicit and organized approach in the selection and display of such quality cues. Given that consumers will seek out information on which to form impressions of the service, the service provider should provide, to what extent is possible, information customers' likely use even when it seems that information has almost nothing to do with the actual delivery of that service (Zeithaml, Bitner, & Gremler, 2013). For example, a fancy office or expensive décor may have a positive impact on forming expectations of the provider. This may be one of the few ways the seller can control customer impressions of the quality of service to be received when that service is high in credence characteristics.

Christianity in the United States

Evangelical Christianity is said to make up the largest church affiliation groups in the country today followed closely by Protestantism and Catholicism. Further, in a survey by U.S. Religious Landscape Survey (2008), more than half of Americans polled indicated religion was an important aspect of their life and more than 80% of people that considered themselves to be religions in some capacity identified themselves as being Christian. Christianity affiliation was also found to be

particularly evident in the southern and mid-western United States (Baylor Religion Survey, 2006).

Multiple studies have looked at the role of religion in the marketplace. McDannell (1995) examined the effects of physical expressions of one's religious beliefs which she termed "material religion" on the American lifestyle. Haley, White & Cunningham in 2001 suggested that evangelical Christians have been shown to support Christian retailing in a variety of different ways. Religious life has been shown to mix with everyday life and demand for products by way of Christian bookstores, Christian music stores, Christian clothing stores and other similar faith-based retail operations. The use of religious expression has also made its way into education, children's toys, media, literature, art, counseling and many other industries and can be thought of as a way to deepen, express and other practice one's religious beliefs in everyday life outside of the formal church structure (LaBarbera, 1987). For many of these buyers and sellers it is "Christian evangelical zeal, not profit that motivate(s) Christian retailing" (McDannell, 1995, p. 254). McCracken (1986) discussed the concept of "cultural categories" in which individuals perpetuate those expressions of culture through concrete, material objects that somehow represent the meaning of that cultural belief system. He suggested a theory of cultural meaning continuously substantiated through the buying, selling and otherwise participation in music, literature, education and entertainment practices thus providing tangible evidence of cultural meaning. Toward this end, Haley, White & Cunningham (2001) suggest a sellers' use of the Ichthus symbol could be a symbol providing tangible evidence to others of this individual's belief system or affiliation therefor providing cultural meaning. McCracken (1989) further suggested that the effectiveness of this symbol in providing cultural meaning could be dependent on the level of familiarity and the acquired meaning within that culture. McDaniel & Burnett (1990) found evidence of both behavioral and cognitive differences between people with varying levels of religious commitments and affiliations in their retail store evaluation. Phipps (2012) investigated the influence of spiritual beliefs on leadership and strategic decision making and proposed that a leader's spiritual beliefs act as a kind of schema for framing information to be used in decision making processes. Kennedy & Lawton (1998) suggested that a person's intrinsic religious beliefs were negatively related to their willingness to participate in unethical behavior. In other words, the stronger their religious beliefs, the greater influence those beliefs had on engaging in ethical decision making and appropriate behavior.

In summary, Christian symbols are often used in the market place to give cultural meaning to Evangelical Christian beliefs. These symbols are commonly found in the marketplace and may work to establish the seller's actions as being consistent with their beliefs. The effectiveness of displaying these symbols may be dependent on the intensity of the potential consumer's similar belief systems and provide meaning within this cultural category. Finally, ethical behavior and decision making has also been suggested to be positively related with individuals holding strong belief systems. The stronger the belief system, the more likely the individual

is to provide external evidence or participate in behaviors consistent with those beliefs (Kennedy & Lawton, 1998; McDaniel & Burnett, 1990).

Perceptions of Seller Trustworthiness, Similarity and Expertise

Triandis (1971) found that a seller's level of attractiveness consisting of familiarity, similarity and likability is influenced to the extent that the consumer identifies with or is seeking a relationship with the seller. In other words, the more the buyer identifies with the seller, the more persuasive the seller will be to the buyer. This is supported by Mill's & Jellison's, (1969) earlier work in which they suggest that a person is more likely to be positively influenced by someone they perceive to be similar to themselves or otherwise familiar. That perceived familiarity could be a function of similar lifestyles, values, attitudes, or some other interests or activities in thought to be in common. This perceived similarity is then thought to impact the consumer's opinion of the seller such that they feel they better understand and perhaps trust the seller more due to this level of familiarity and shared attitudes making this source more attractive. Woodside & Davenport (1974) defined a source to be attractive when the receiver saw that source as being more familiar, likeable and somehow similar to themselves. Source effects literature supports this supposition indicating that sellers or sources can be considered more persuasive as the buyer's perceptions of that source increase in attractiveness and source credibility (Ohanian, 1990). Goldberg & Hartwick, (1990) and Haley (1996) propose that both individuals as well as organizations can be considered sources of credibility and attractiveness.

Ohanian (1991) found source credibility influenced persuasiveness by way of perceived trustworthiness and expertise. Belch & Belch in 2009 submitted that a person's level of perceived trustworthiness was a function of their ethical behavior, honesty believability and their perceived expertise stemmed from their experience and level of knowledge on the topic. A seller is therefore considered to be more persuasive or credible as their perceived level of expertise and trustworthiness increases McGuire, 1969; Craig & McCann, 1978).

A study by Taylor, Halstead & Haynes (2010) proposed that a consumer's perception of an advertiser's level of expertise and trustworthiness may be influence by the display of the Ichthus (fish) Christian symbol used in an advertisement. In addition, dependent on the consumer's level of religiosity, a perception of similarity to the seller or an attitude of skepticism could also be prompted by the symbol. Based on their work, it stands to reason that consumers holding strong Christian religious convictions might see themselves as more similar to sellers displaying the Ichthus symbol in their advertisements than consumers with weaker religious convictions. Specifically their findings proposed a strong to weak range of trustworthiness and honesty from participants indicating they were either more or less religious. This varying level of perceived trustworthiness and honesty then resulted in differing opinions of the seller's perceived credibility. Their overall findings suggested that relationships between buyers and sellers could be potentially enhanced by when there was a positive view if similarity with respect to evangelical religiosity. This attitude

was then found to be positively related to trustworthiness and expertise thus enhancing the sellers overall credibility. Given that the seller service condition of an advertisement containing (or not) an Ichthus symbol was only tested under credence characteristics further investigation is needed as the literature suggests the symbol may not have the same effect as search or experience characteristics increase. According the literature review offered, external cues of quality and source credibility should be less important in forming pre-purchase opinions and expectations the more tangible the offering characteristics such as the case with offerings high in search qualities. The impact of religiosity in the context of offerings high in search or experience characteristics also needs to be further explored. The literature on products high in search characteristics (as compared to experience and credence characteristics) implies that consumers may be least likely to trust peripheral cues not specifically concerning the product features or performance and therefore are less likely to use such cues in quality evaluations.

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 characteristics.

- H1a: In the service condition high in search characteristics, 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 characteristics, 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 characteristics, 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 characteristics, 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, 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 characteristics, experience characteristics, and credence characteristics) each using a within subject design within the context of a mock up outdoor company sign (see Appendix 1). A mock advertisement was used in the manipulation of the independent variable whereby a Christian Ichthus symbol was either present or absent within each of the ads. 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 conditions of the symbol being present or absent. Evangelical religiosity was used as a moderating variable (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. Participants were given instructions on how to address the questions on the survey and were told there were no right, wrong or better responses and to answer honestly. Participants were then 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 advertising sign without). There were then asked to indicate their opinion about the seller of the service by answering a series of questions relating to source credibility.

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 characteristics 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 characteristics.

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. To avoid order bias, the questions measuring trustworthiness, seller similarity and expertise were rotated. Level of

Evangelical Religiosity was measure in respondents as well as control measure of their reported impact of religious beliefs on their selection seller choice and purchases. Lastly, demographic information was collected to include measures for age, gender, education, ethnicity, and religious affiliation.

RESULTS

Hypotheses 1a and b

In the service condition high in search characteristics, 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 characteristics, 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 ranging from easy to difficult to evaluate for different types of goods and services offerings (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 summary 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	Trustworthiness	Expertise
H1a Search: In the service condition high in search characteristics, 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 characteristics, 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 characteristics, 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 characteristics, 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 characteristics, 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, trustworthiness and expertise.	.0347*	.0415*	.0498*
H2b Credence: In the service conditions high in credence characteristics, when given the choice of which service provider to choose (one displaying the Ichthus symbol or not) respondents choosing the Ichthus symbol advertisement have significantly different perceptions of provider similarity, trustworthiness and expertise.	.0349*	.0293*	.0367*

Table 2: Summary of H3 Hypothesis Results (Means with different letters are significantly different)		Trustworthiness	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.	Search	5.12a	5.38a
	Experience	6.71b	6.39b
	Credence	8.10c	7.76c

Discussion

This research investigated potential effects of the Christian symbol, Ichthus, evaluations of buyers perceived evaluations of seller expertise and trustworthiness under differing services conditions high in search, experience and credence characteristics. This research adds what is currently known on the topic in a few important ways. First, the findings of this research adds confirmation to 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 characteristics. Perceptions of the trustworthiness and expertise of the seller by the potential buyer increased with the usage of the Christian Ichthus symbol as the buyer's religiosity and similarity to the seller grew but also as the difficulty to evaluate service characteristics 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 characteristics increases. Potential consumers chose the provider displaying the Ichthus symbol more often as the evaluation difficulty of service characteristics rose across varying levels of religiosity and similarity. These findings may indicate that buyers are sensitive to the display of the Ichthus symbol in advertising deducing information about the seller from that symbol.

This research further contributes by exploring potential responses of Evangelical consumers to the Ichthus symbol at the individual level which extends much of the previous research investigating religion effects on behavior at the macro level (Kale, 2004). We can see the importance of studying religiosity in the marketplace which also suggests this construct may be an important segmentation variable for provider credibility. 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. One unanticipated result of t-test analysis revealed no significant differences between those choosing the ad with the Ichthus symbol and those not choosing the ad with the Ichthus in the influence of differing strengths of religious beliefs on using or buying of products and service providers. It was thought that those with weaker religiosity would have chosen the ad without the Ichthus symbol more as the difficulty in evaluating service characteristics 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. Despite findings from Smith and Snell (2009) suggesting young adults are more cynical and less inclined to believe most people to be 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.

Study Limitations and Areas of Suggested Future Research

A few limitations of this research can be mentioned. First, only one manipulation of the Christian symbol was used in this experiment and only one example of a service was presented to represent services in each of the three service conditions of search, experience and credence characteristics. 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.

Ideas for future research may be to attempt to reproduce the effects of other Christian symbols frequently seen in market place advertisements 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. The findings of this research suggest that the influence of Christian symbolism used in advertising may be an important construct worthy of further investigation.

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Appendix 1: Service and Ichthus Manipulations

Service High in Search Characteristics: Medical Equipment Rental Service



Service High in Experience Characteristics: Lawn Care and Landscaping Service



Service High in Credence Characteristics: 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