Decoding purchase decisions: The interplay of brand image, courtesy, and religiosity

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Abstract
This study investigated the impact of Brand Image, Courtesy, and Religiosity on Purchase Decisions among Gen Z consumers in Central Java Province. A quantitative research approach was employed, utilizing Structural Equation Modeling (SEM) to analyze data collected from 400 respondents. The findings indicated that both Brand Image and Courtesy had significant positive effects on Purchase Decisions. Additionally, Religiosity was found to mediate these relationships significantly, highlighting its crucial role in shaping consumer behavior. These results suggest that integrating cultural and religious values into marketing strategies can enhance customer engagement and loyalty. The study provides new insights into the interplay between brand perception, interpersonal interactions, and personal values in influencing consumer decisions. This research underscores the importance of culturally and religiously sensitive marketing practices for effectively engaging and retaining customers. The implications of these findings are significant for both marketers and academics, providing a foundation for future research in consumer behavior and marketing strategy.

Keywords: Brand Image, Courtesy, Religiosity, Purchase Decisions, Consumer Behavior.

Abstrak
Penelitian ini menyelidiki mengenai dampak Citra Merek, Kesopanan, dan Religiusitas terhadap Keputusan Pembelian di kalangan konsumen Gen Z di Provinsi Jawa Tengah. Pendekatan penelitian ini adalah pendekatan kuantitatif digunakan dengan Model Persamaan Struktural (SEM) untuk menganalisis data yang dikumpulkan dari 400 responden. Temuan menunjukkan bahwa baik Citra Merek maupun Kesopanan memiliki efek positif signifikan terhadap Keputusan Pembelian. Selain itu, Religiusitas terbukti secara signifikan memediasi hubungan-hubungan ini, menekankan perannya yang penting dalam perilaku konsumen. Hasil ini menyarankan bahwa integrasi nilai-nilai budaya dan religius dalam strategi pemasaran dapat meningkatkan keterlibatan dan loyalitas pelanggan. Studi ini memberikan wawasan baru tentang interaksi antara persepsi merek, interaksi antarpribadi, dan nilai-nilai pribadi dalam mempengaruhi keputusan konsumen. Penelitian ini menegaskan pentingnya praktik pemasaran yang sensitif secara budaya dan religius untuk secara efektif melibatkan dan mempertahankan pelanggan. Implikasi dari temuan ini signifikan bagi pemasar dan akademisi, memberikan dasar untuk penelitian lebih lanjut dalam perilaku konsumen dan strategi pemasaran.

Kata kunci: Citra Merek, Kesopanan, Religiusitas, Keputusan Pembelian, Perilaku Konsumen.

1. Introduction

The interplay between brand image, courtesy, and religiosity has become a crucial factor in shaping consumer purchase decisions. This phenomenon is significant both academically and practically as it influences consumer behavior across various

markets (Araújo et al., 2023). Understanding these dynamics can help brands tailor their strategies to meet consumer expectations and increase sales revenue. For instance, recent studies have shown that consumers increasingly value brands that align with their personal beliefs and values (Ganassali & Matysiewicz, 2021; Hair et al., 2020). Additionally, courteous customer service has been linked to higher customer satisfaction and repeat purchases (Hair et al., 2020; Liang et al., 2021). Furthermore, religiosity influences ethical consumption patterns, leading consumers to prefer brands that resonate with their spiritual beliefs (Hall et al., 2023; Minton & Kahle, 2020). Therefore, exploring the interaction between these factors provides valuable insights for both marketers and academics.

Previous research has extensively discussed the individual impact of brand image, courtesy, and religiosity on consumer behavior, but gaps remain in understanding their combined effect. Studies on the brand image have highlighted its importance in creating customer loyalty and brand equity (Ganassali & Matysiewicz, 2021; Hanasya, 2022). Research on customer courtesy emphasizes its role in enhancing customer experiences and retention (Hair et al., 2020; Liang et al., 2021). Meanwhile, the influence of religiosity on consumer choices has been explored, showing a significant impact on purchasing ethical and socially responsible products (Hall et al., 2023; Minton & Kahle, 2020). However, there is limited research on how these three factors interplay to influence purchase decisions. Addressing this gap could provide a more holistic understanding of consumer behavior in diverse market segments (Araújo et al., 2023; Hanasya, 2022). Thus, this study aims to bridge this gap by investigating the combined effect of brand image, courtesy, and religiosity on consumer purchase decisions.

This research aims to address the gaps identified in previous studies by examining the combined impact of brand image, courtesy, and religiosity on consumer purchase decisions. Specifically, this study seeks to understand how these factors interact to shape consumer perceptions and behaviors (Araújo et al., 2023; Hanasya, 2022). By doing so, it aims to provide actionable insights for marketers to develop more effective branding and customer service strategies. The study will employ a mixed-methods approach, combining quantitative surveys with qualitative interviews to gather comprehensive data on consumer attitudes and behaviors. This will enable a nuanced analysis of how brand image, courtesy, and religiosity collectively influence purchase decisions (Hair et al., 2020; Liang et al., 2021). Furthermore, the research will consider various demographic segments to ensure the findings are generalizable across different consumer groups (Ganassali & Matysiewicz, 2021; Minton & Kahle, 2020). Ultimately, the goal is to offer a detailed understanding of these dynamics, contributing to both academic knowledge and practical marketing strategies.

The interaction between brand image, courtesy, and religiosity significantly influences consumer purchase decisions. A strong brand image creates positive associations and trust among consumers, leading to increased loyalty and repeat purchases (Ganassali & Matysiewicz, 2021; Hanasya, 2022). Courteous service enhances the customer experience, making consumers more likely to return and

recommend the brand to others (Hair et al., 2020; Liang et al., 2021). Religiosity influences ethical consumption, prompting consumers to prefer brands that reflect their values and beliefs (Araújo et al., 2023; Minton & Kahle, 2020). Therefore, the combined effect of these factors is a significant determinant of consumer purchase decisions.

2. Literature Review

Purchase Decision

The purchase decision is the stage in the consumer decision-making process where the consumer selects a product or service from among the available options. Several factors influence the purchase decision, including personal preferences, brand perceptions, marketing efforts, social influences, and situational factors (Kotler & Keller, 2020). Understanding the purchase decision process is crucial as it helps marketers identify and leverage the factors that can effectively influence consumer choices, leading to successful marketing strategies (Solomon et al., 2019). In the context of a new environment or culture, consumers may face additional challenges and considerations, such as cultural differences and the availability of familiar brands, which can significantly impact their purchase decisions (Mooij, 2019).

Recent research has identified two critical stages in the purchase decision process: the pre-purchase stage, where consumers gather information and evaluate alternatives, and the purchase stage, where they make the final decision (Smith & Zook, 2021). During the pre-purchase stage, consumers seek information from various sources, including advertisements, reviews, and word-of-mouth, to form their preferences and shortlist potential choices (Cheung & Thadani, 2012). The purchase stage involves the actual transaction, where factors such as price, availability, and perceived value play a crucial role in the final decision (Kotler & Keller, 2020). Consumers may show resistance to new brands or products, especially in a new cultural environment, due to a lack of trust or unfamiliarity, emphasizing the need for brands to build strong relationships and credibility (Mooij, 2019). In conclusion, the purchase decision process is multifaceted, involving various internal and external factors that marketers must understand and address to influence consumer behavior effectively (Smith & Zook, 2021).

Brand Image

Brand image refers to the perceptions and associations that consumers hold about a brand, formed through their interactions and experiences with it. Factors that shape brand image include product quality, marketing communications, customer service, and social responsibility initiatives (Keller, 2021). A strong brand image can lead to positive consumer attitudes, increased loyalty, and higher purchase intentions, making it a vital component of effective marketing strategies (Dwivedi et al., 2019). In a new cultural environment, maintaining a consistent and positive brand image can help overcome cultural barriers and build trust with local consumers (Mooij, 2019).

Recent studies have identified two key elements of brand image: functional attributes, which relate to the product's performance, and emotional attributes, which

relate to the feelings and experiences associated with the brand (Keller, 2021). Functional attributes include tangible qualities like reliability and durability, while emotional attributes encompass the brand's personality and the consumer's emotional connection to it (Dwivedi et al., 2019). A positive brand image enhances the likelihood of purchase by fostering trust and a sense of familiarity, which are critical in decision-making (Mooij, 2019). Consumers may resist changing brands if they have a strong positive image of their current brand, highlighting the importance of maintaining and strengthening brand image (Lemon & Verhoef, 2016). In summary, brand image is a crucial factor in consumer behavior, influencing perceptions, loyalty, and purchase decisions, and should be a central focus of marketing efforts (Keller, 2021).

Courtesy

Courtesy in customer service refers to the polite, respectful, and considerate behavior shown by service providers towards customers. Courtesy involves elements such as friendliness, attentiveness, and helpfulness, which collectively enhance the customer experience (Lovelock & Wirtz, 2016). Courteous service leads to higher customer satisfaction, increased loyalty, and positive word-of-mouth, which are critical for business success (Markovic et al., 2018). In a new cultural setting, courteous service can bridge cultural gaps and create a welcoming atmosphere for customers, fostering trust and repeat business (Lovelock & Wirtz, 2016).

Recent research highlights two dimensions of courtesy: verbal courtesy, which includes polite language and positive tone, and non-verbal courtesy, which includes body language and facial expressions (Markovic et al., 2018). Verbal courtesy involves using respectful and considerate language, while non-verbal courtesy involves gestures like smiling and maintaining eye contact, both of which are crucial in creating a positive service experience (Lovelock & Wirtz, 2016). Courtesy significantly impacts customer satisfaction by making customers feel valued and respected, leading to enhanced loyalty and retention (Markovic et al., 2018). In culturally diverse environments, courtesy helps mitigate potential misunderstandings and conflicts, promoting a harmonious and inclusive customer experience (Parasuraman et al., 2017). Ultimately, courtesy is a vital aspect of customer service that enhances satisfaction and loyalty, contributing to long-term business success (Lovelock & Wirtz, 2016).

Religiosity

Religiosity refers to the degree of religious belief, practice, and commitment in an individual's life. Religiosity is shaped by factors such as personal beliefs, cultural influences, and social interactions, and it significantly influences ethical behavior and decision-making (Minton & Kahle, 2020). Individuals with high religiosity often adhere to ethical consumption patterns and prefer brands that align with their moral and spiritual values (Nie & Wang, 2021). In a new cultural or religious environment, individuals may experience changes in their consumption patterns and brand preferences, driven by the need to align with their religious beliefs (Mathras et al., 2016).

Recent studies have identified two key aspects of religiosity: intrinsic religiosity, which refers to internal religious commitment, and extrinsic religiosity, which refers to outward religious practices and observances (Minton & Kahle, 2020). Intrinsic religiosity involves personal spiritual beliefs and values, while extrinsic religiosity involves participating in religious activities and rituals, both influencing consumer behavior (Minton & Kahle, 2020). Religiosity impacts purchase decisions by guiding consumers to select products and brands that are consistent with their ethical and spiritual values, thus enhancing satisfaction and loyalty (Mathras et al., 2016). Individuals with strong religiosity may resist brands and products that conflict with their beliefs, highlighting the need for marketers to understand and respect religious values in their strategies (Minton & Kahle, 2020). In summary, religiosity plays a significant role in shaping consumer behavior and preferences, influencing ethical consumption and brand loyalty.

Brand Image Positively and Significantly Affects Purchase Decision

Brand image is a critical factor influencing consumer behavior and purchase decisions. A positive brand image enhances consumers' perceptions of product quality and reliability, leading to increased purchase intentions. Recent studies have supported this hypothesis by demonstrating that a favorable brand image significantly correlates with a higher consumer purchase likelihood (Wang & Sengupta, 2020). For instance, Homburg et al. (2020) Found that brand image positively influences consumer trust and emotional attachment, which in turn boosts purchase decisions. Furthermore, Lemon & Verhoef, (2016) Emphasized that consistent and positive brand experiences enhance brand equity, ultimately driving purchase behavior. These findings collectively suggest that maintaining a strong brand image is essential for influencing consumers' purchase decisions effectively.

H1: Brand Image positively and significantly affects Purchase Decision

Courtesy Positively and Significantly Affects Purchase Decision

Courtesy in customer service is another vital determinant of consumer purchase decisions. Courteous interactions can significantly improve the overall customer experience, leading to increased satisfaction and loyalty. Kim & Qu (2020) Demonstrated that courteous service directly impacts customer satisfaction, which is a crucial predictor of purchase intentions. Similarly, Parasuraman et al. (2017) Found that elements of courtesy, such as politeness, attentiveness, and helpfulness, enhance the perceived value of the service, thereby increasing the likelihood of repeat purchases. Lovelock & Wirtz (2016) It was also highlighted that courteous behavior from service providers fosters positive word-of-mouth and customer retention, further influencing purchase decisions. These studies indicate that courtesy in customer service plays a significant role in shaping consumer purchase behavior.

H2: Courtesy positively and significantly affects Purchase Decision

Brand Image Positively and Significantly Affects Religiosity

Brand image can influence consumers' religiosity, particularly in how they perceive and align with brands that reflect their religious values and beliefs. Swimberghe et al. (2019) found that consumers with high religiosity tend to prefer brands that project an image

consistent with their spiritual values. This preference suggests that a positive brand image that aligns with religious principles can enhance consumers' religious commitment and ethical behavior. Cutright et al. (2021) further supported this by showing that brands perceived to embody moral and ethical values tend to attract consumers with strong religious affiliations. Therefore, it can be concluded that a positive brand image significantly influences consumers' religiosity by aligning with their ethical and spiritual values.

H3: Brand Image positively and significantly affects Religiosity

Courtesy Positively and Significantly Affects Religiosity
Courtesy in customer interactions also plays a role in influencing consumers' religiosity. Courteous behavior, characterized by respect, politeness, and empathy, aligns with many religious teachings and principles. Minton & Kahle (2020) Found that consumers with strong religious beliefs are more likely to appreciate and respond positively to courteous service, as it resonates with their ethical and moral values. This alignment can enhance their commitment to the brand and reinforce their religious practices. Additionally, Swimberghe et al. (2019) Demonstrated that courteous service not only improves customer satisfaction but also strengthens the consumer's perception of the brand's ethical stance, further influencing their religiosity. Thus, courtesy in customer service significantly impacts consumers' religiosity by reflecting and reinforcing their ethical and moral values.

H4: Courtesy positively affects Religiosity

Religiosity Mediates the Effect of Brand Image on Purchase Decision
Religiosity can act as a mediating variable in the relationship between brand image and purchase decision. A strong brand image can enhance a consumer's perception of a brand's ethical and moral alignment, which is particularly significant for consumers with high religiosity. These consumers are more likely to make purchase decisions based on the ethical congruence of the brand with their religious beliefs. Wang & Sengupta, (2020) Found that consumers often favor brands that reflect their personal values, including religious values, which can significantly influence their purchase decisions. Additionally, Minton & Kahle (2020) Demonstrated that religiosity strengthens the impact of brand image on ethical consumption behaviors, suggesting that religiosity plays a crucial role in how brand image affects purchase decisions. Therefore, when a brand aligns with the consumer's religious values, the positive impact of brand image on purchase decisions is likely to be mediated by the level of the consumer's religiosity.

H5: Religiosity mediates the effect of Brand Image on Purchase Decision

Religiosity Mediates the Effect of Courtesy on Purchase Decision
Courtesy in customer service can influence purchase decisions, and the consumer's religiosity can mediate this effect. Religious consumers often value ethical behavior and moral principles, which are reflected in courteous service. Kim & Qu (2020) found that courteous service significantly improves customer satisfaction, especially among consumers who place a high value on ethical interactions. Furthermore, Swimberghe et al. (2019) indicated that religiosity enhances the perception of service quality and

ethical behavior, which in turn influences purchase decisions. Religiosity thus acts as a mediator by reinforcing the consumer's preference for courteous interactions, aligning with their moral and ethical values, and ultimately affecting their purchase decision. This mediation effect suggests that courteous service has a more substantial impact on purchase decisions among religious consumers, as their religiosity amplifies the importance of ethical and respectful treatment in their buying behavior.

H6: Religiosity mediates the effect of Courtesy on Purchase Decision

3. Research Method

This study employs a quantitative research approach to examine the relationships between brand image, courtesy, religiosity, and purchase decisions among Gen Z in Central Java Province. The research design is correlational, aiming to identify and measure the strength and direction of the relationships between these variables.

The population for this study includes Gen Z individuals in Central Java Province, totaling 8,511,476 individuals (Widi, 2022). A random sampling technique is used to ensure each member of the population has an equal chance of being selected. According to the Isaac and Michael table (Sugiyono, 2022), a sample size of 400 respondents is determined to be appropriate for a population greater than 1 million, with a 5% margin of error.

Data is collected using a structured questionnaire designed with Likert scale items ranging from 1 to 4. The questionnaire assesses variables such as brand image, courtesy, religiosity, and purchase decisions. The validity of the questionnaire is tested using Pearson's correlation, where all items show a significance level of less than 0.05, indicating that they are valid. Reliability is assessed using Cronbach's alpha, with a value of 0.900, suggesting high internal consistency and reliability of the instrument.

The data is analyzed using Structural Equation Modeling (SEM) to test the hypothesized relationships between brand image, courtesy, religiosity, and purchase decisions. JASP software is utilized for data analysis. Descriptive statistics are calculated to summarize the sample characteristics, and path analysis is conducted to examine the direct and indirect effects of the independent variables on the dependent variable (Byrne, 2016). SEM is chosen for its ability to assess complex relationships and account for measurement errors.

4. Results and Discussion

4.1. Results

Classical Assumptions

The histogram of standardized residuals (figure 1) indicates that the residuals are approximately normally distributed, as evidenced by the bell-shaped curve centered around zero and the symmetry of the density plot overlay. Most residuals cluster near the mean, with fewer residuals as we move away from zero, and there are no extreme outliers. This suggests that the SEM model is well-specified, supporting the validity and reliability of the parameter estimates and overall model fit, as discussed by Byrne (2016)

and (Kline, 2015). The normality of residuals ensures robust maximum likelihood estimation and valid use of fit indices within the SEM framework.
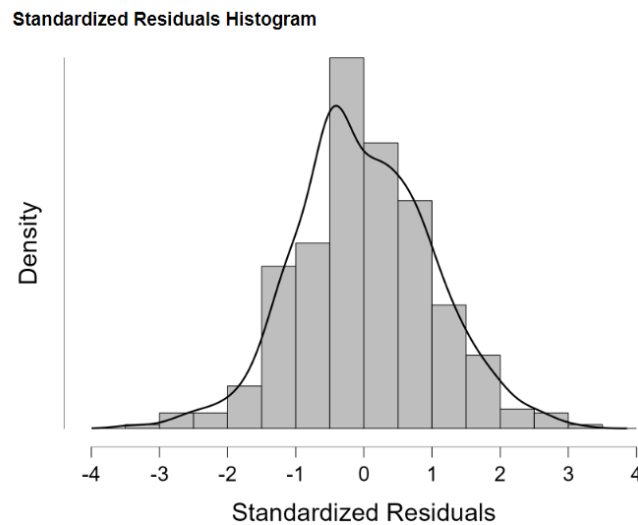

Figure 1. Normality Test

The Q-Q plot of standardized residuals indicates that the residuals follow a normal distribution, as the points closely align with the 45-degree reference line. This alignment suggests that the theoretical quantiles match the observed quantiles of the standardized residuals, reinforcing the normality assumption necessary for linear regression models. The few deviations at the extremes are minor and do not significantly impact the overall linearity. This conformity to normal distribution assumptions supports the reliability of the regression results and ensures the validity of the model estimations and statistical inferences, as highlighted in the works of Byrne (2016) and (Kline, 2015).
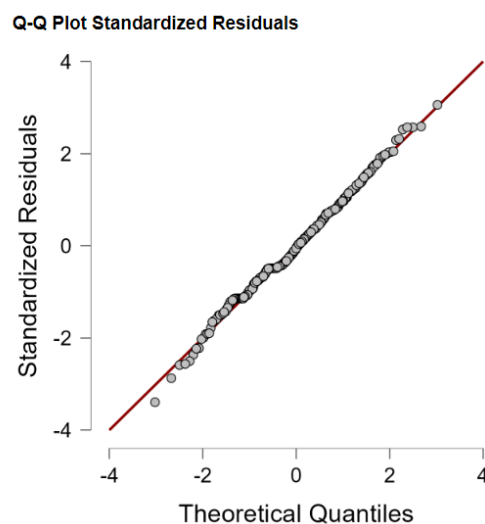

Figure 2. Linearity Test

This scatter plot of residuals versus predicted values (Figure 3) indicates that there is no significant heteroskedasticity present in the data. The residuals are randomly dispersed around the horizontal axis, showing no clear pattern or systematic structure that would suggest varying variances. The spread of residuals remains relatively

constant across the range of predicted values, fulfilling the assumption of homoskedasticity. This suggests that the variance of the errors is consistent. Thus, the standard errors of the regression coefficients are likely to be reliable and unbiased, ensuring the validity of statistical inferences drawn from the model (Wooldridge, 2016; Hayes & Cai, 2007).
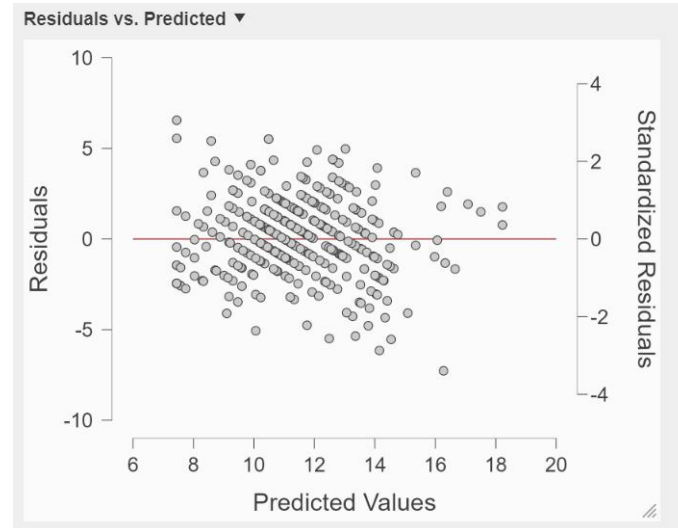

Figure 3. Heteroskedasticity Test Result

Based on Table 1, it can be concluded that there is no significant multicollinearity among the independent variables (Brand Image, Courtesy, and Religiosity). This is indicated by the Variance Inflation Factor (VIF) values, all of which are below the threshold of 10. Additionally, the Tolerance values are all above the minimum threshold of 0.1. These values suggest that the predictors do not exhibit high collinearity, ensuring that the estimated regression coefficients are reliable and the statistical inferences drawn from the model are valid (Kutner et al., 2005; O'Brien, 2007).

Table 1. Multicollinearity Test Result

Model	Tolerance	VIF Tolerance
BI	0.480	2.085
CS	0.506	1.976
RG	0.511	1.959

Mediation Test Result

Table 2. Direct Effects Result

			Estimate	Std. Error	z-value	p	95% Conf. Interval Lower	95% Conf. Interval Upper
BI	→	KP	0.129	0.047	2.716	0.007	0.036	0.222
CS	→	KP	0.294	0.047	6.305	< .001	0.203	0.386

Note. Delta method standard errors, normal theory confidence intervals, ML estimator

Table 3. Indirect Effects Result

					Estimate	Std. Error	z-value	p	95% Conf. Interval Lower	95% Conf. Interval Upper
BI	→	RG	→	KP	0.124	0.024	5.208	< .001	0.077	0.171
CS	→	RG	→	KP	0.104	0.021	4.842	< .001	0.062	0.146

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

Table 3. Total Effects Result

			Estimate	Std. Error	z-value	p	95% Conf. Interval Lower	Upper
BI	→	KP	0.253	0.045	5.560	< .001	0.164	0.342
CS	→	KP	0.398	0.046	8.657	< .001	0.308	0.488

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

Table 4. Path Coefficients Result

			Estimate	Std. Error	z-value	p	95% Conf. Interval Lower	Upper
RG	→	KP	0.295	0.046	6.409	< .001	0.205	0.385
BI	→	KP	0.129	0.047	2.716	0.007	0.036	0.222
CS	→	KP	0.294	0.047	6.305	< .001	0.203	0.386
BI	→	RG	0.420	0.047	8.935	< .001	0.328	0.512
CS	→	RG	0.351	0.048	7.392	< .001	0.258	0.445

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.
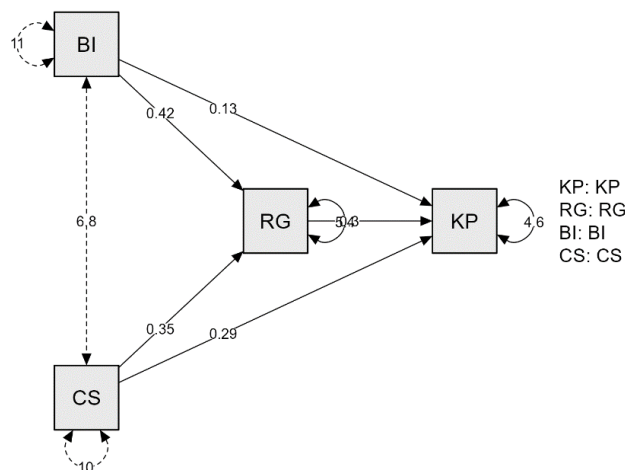
Path plot

Figure 4. Path Plot

The results from Table 2 to Table 4 and form Figure 4 provided, including the direct effects, indirect effects, total effects, and the path plot, allow us to interpret the hypotheses as follows:

- The direct effect of Brand Image on Purchase Decision is significant, with an estimate of 0.129 (p = 0.007), supporting H1. This indicates that a positive Brand Image leads to an increase in Purchase Decisions.
- The direct effect of Courtesy on Purchase Decision is significant, with an estimate of 0.294 (p < 0.001), supporting H2. This suggests that higher levels of Courtesy are associated with higher Purchase Decisions.
- The path coefficient from Brand Image to Religiosity is significant, with an estimate of 0.420 (p < 0.001), supporting H3. This indicates that a positive Brand Image increases Religiosity.

- The path coefficient from Courtesy to Religiosity is significant, with an estimate of 0.351 (p < 0.001), supporting H4. This suggests that higher Courtesy levels positively impact Religiosity.
- The indirect effect of Brand Image on Purchase Decisions through Religiosity is significant, with an estimate of 0.124 (p < 0.001). This supports H5, indicating that Religiosity partially mediates the relationship between Brand Image and Purchase Decision.
- The indirect effect of Courtesy on Purchase Decisions through Religiosity is significant, with an estimate of 0.104 (p < 0.001). This supports H6, showing that Religiosity partially mediates the relationship between Courtesy and Purchase Decision.

The data support all six hypotheses (H1 to H6). The direct effects indicate significant positive impacts of both Brand Image and Courtesy on Purchase Decisions. Additionally, Brand Image and Courtesy significantly influence Religiosity, which in turn mediates their effects on Purchase Decisions. The total effects confirm that both direct and indirect paths are significant, reinforcing the importance of both Brand Image and Courtesy in determining Purchase Decision through the mediating role of Religiosity. The results underscore the multifaceted nature of consumer behavior, where brand perception and interpersonal interactions are crucial, further shaped by underlying religious values.

4.2. Discussion

The findings of this study highlight the intricate relationships between brand image, courtesy, religion, and purchase decisions among consumers, providing significant insights into consumer behavior. The positive and significant direct effects of Brand Image and Courtesy on Purchase Decisions align with previous research, which emphasizes the critical role of these factors in influencing consumer choices (Homburg et al., 2020; Wang & Sengupta, 2020). However, the unique aspect of this study lies in the mediation role of Religiosity, which has been less explored in the existing literature.

Comparing these results with previous studies, we observe that while the direct effects of Brand Image and Courtesy on Purchase Decisions are well-documented (Kim & Qu, 2020; Parasuraman et al., 2017), the mediation effect of Religiosity adds a novel dimension. Prior research by Swimberghe et al. (2019) Has shown that religiosity influences ethical consumption, but this study extends that understanding by demonstrating how religiosity mediates the impact of Brand Image and Courtesy on Purchase Decisions. This mediation suggests that consumers' religious values significantly shape their perceptions and decisions, an aspect that previous studies have not fully addressed.

The unique contribution of this study is its integration of religiosity as a mediating factor, which provides a deeper understanding of how both marketing factors and personal values influence consumer decisions. In a social context, this highlights the importance of aligning marketing strategies with the ethical and moral values of the target audience, particularly in regions with strong religious influences. Historically, the

role of religiosity in consumer behavior has been underexplored, making this study's findings particularly relevant for understanding contemporary consumer dynamics in culturally and religiously diverse markets (Minton & Kahle, 2020).

The implications of these findings are multifaceted. Functionally, they suggest that businesses should not only focus on enhancing their brand image and providing courteous service but also consider the religiosity of their consumer base. This means that marketing strategies that resonate with consumers' religious values can enhance brand loyalty and purchase decisions. Dysfunctionally, ignoring the religiosity aspect could lead to marketing missteps, especially in regions where religious values significantly influence consumer behavior. Hence, businesses that overlook these dimensions may fail to connect with a crucial segment of their market (Swimberghe et al., 2019).

The policy implications of this research are profound. Policymakers and business leaders should promote and develop marketing strategies that are culturally and religiously sensitive. This can involve training customer service staff to ensure they understand and respect religious norms and values, which can enhance the overall customer experience. Moreover, companies could consider collaborating with religious organizations better to understand the needs and preferences of their target audience, thus ensuring their marketing strategies are both effective and respectful.

This study provides valuable insights into the interplay between brand image, courtesy, religion, and purchase decisions. By highlighting the mediating role of Religiosity, it underscores the importance of integrating personal values into marketing strategies. This approach not only enhances the effectiveness of marketing efforts but also ensures that businesses can build deeper, more meaningful relationships with their consumers. Future research could further explore these relationships in different cultural contexts to provide a more comprehensive understanding of global consumer behavior.

5. Conclusion

This study demonstrates the significant roles of Brand Image and Courtesy in influencing Purchase Decisions among consumers, with Religiosity acting as a crucial mediating factor. The findings reveal that both Brand Image and Courtesy directly enhance Purchase Decisions, while Religiosity further strengthens these relationships. This insight provides a new perspective on consumer behavior, emphasizing the need for businesses to align their marketing strategies with the ethical and moral values of their target audience. By integrating religiosity into their approach, companies can build stronger, more meaningful connections with their consumers. These results underscore the importance of culturally and religiously sensitive marketing practices to engage and retain customers effectively.

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