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Correlates of Continued Church Membership Intention: An Empirical Study of Religion in Ghana

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This study examines the factors influencing continued church membership intention in Ghana, focusing on the key correlates of this behavior. Using structural equation modeling (SEM) the survey data collected were analyzed. The findings highlight charismatic leadership, religious experience, corporate social responsibility, personal needs fulfillment, tangibles, and message credibility as significant determinants of continued church membership intention. Furthermore, the study identifies a willingness to donate as a consequential outcome. The proposed integrative model not only offers scholars essential constructs for future theoretical exploration but also provides church managers with a comprehensive framework to enhance membership retention strategies. This research serves as a critical foundation for both academic and practical advancements in understanding the dynamics of church membership.

Keywords: religious behavior, church membership, consumer, Ghana, continued church membership intention, religious marketing, religious experience, structural equation modeling.

INTRODUCTION

The dynamics of church membership growth across various denominations have drawn considerable attention from both religious leaders and scholars in the field of religious marketing. This interest stems from the critical role churches play in society and their reliance on membership for growth and long-term sustainability. The importance of this issue has led researchers to explore the challenges affecting church attendance and membership (Attaway, Singley, and Griffin 1993; Bruce 2001; Bullivant 2019; Earls 2019; Fukuyama 1961; Pew Research Center 2022; Vermurlen, Regnerus, and Cranney 2023).

While the issue of membership decline remains unresolved, the scenario varies across different countries. Notably, in countries such as the United Kingdom, Germany, and the United States, the overall Christian population, as well as Catholic and Protestant denominations, has experienced decline (e.g., Bullivant 2019). In contrast, Pentecostal and Charismatic denominations have witnessed growth (DW 2022; Faithsurvey 2022; Jones 2021; Pew Research Center 2022; Vatican

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News 2019). Developing countries like Ghana present a unique phenomenon. Churches often serve as institutions and centers not only for spiritual growth but also for community development, education, and social services. Among its religious groups, Christianity is the predominant religion, with steady growth in its population over the last three decades. The percentage of Christians increased from 66 percent in 2000 to 71.2 percent in 2010, and slightly to 71.3 percent by 2021 (Ghana Statistical Services 2021).

The Christian landscape in Ghana is diverse, with major denominations including Catholicism, Protestantism (Methodist, Presbyterian, and Anglican), and Pentecostal and Charismatic movements, as well as other smaller churches often referred to as “Other denominations” or “One-man churches.” Over the last three decades, Christianity in Ghana has witnessed significant denominational shifts, with a notable trend toward Pentecostal and Charismatic denominations. The percentage of Christians identifying as Pentecostal or Charismatic steadily increased from 24.1 percent in 2000 to 28.3 percent in 2010, reaching 30 percent by 2021. Protestants have remained relatively stable from 2000 to 2021, hovering around 18.4 percent. Meanwhile, the Catholic population showed a slight decline from 15.1 percent in 2000 to 13.1 percent in 2010, maintaining a similar percentage of 13 percent in 2021. The category of “Other Christian” denominations experienced fluctuations, increasing from 8.2 percent in 2000 to 11.4 percent in 2010, and then decreasing to 8.2 percent in 2021 (Ghana Statistical Services, 2012, 2021; Statistica 2022; U.S. Department of State 2021).

These shifting trends in church membership compelled the Catholic Church in Ghana to address membership loss, particularly among youths, to Charismatic and Pentecostal churches (Onyalla 2019). Scholars attribute these changes to religious pluralism, switching, disaffiliation, denominational migration, as well as various societal factors like the growth of alternative recreational options and the proliferation of digital media (Bullivant 2016; Gill 2003; Hadaway 1978; Kgatle 2018; Lipka and Hackett 2017; Mckinney 2014; Monahan and Ahmed 2019). Notably, marketing strategies have been identified as playing a significant role in shaping church membership dynamics (Finke Stark 1992; Mulyanegara, Tsarenko, and Mavondo 2010; Rinaldo and Oliver 2019; Wrenn 2010; Yalley 2022).

However, the application of marketing strategies in churches has stirred debate. Opponents argue that blending marketing with religion compromises the sanctity of faith, asserting that the two concepts are fundamentally different in nature (Wigg-Stevenson 2009; Wrenn 2010). Proponents contend that churches operate within a competitive environment and thus can benefit from business-like strategies (Hamilton 1879; Rinaldo and Oliver 2019). Despite these perspectives, evidence suggests a focus on attraction-based marketing, neglecting the importance of retaining and growing church members (Attaway, Singley, and Griffin 1993; Joseph and Webb 2000; Webb 2012).

This study draws on literature and theories from various disciplines, including marketing, social marketing, organizational, psychological, social and religious studies, in its conceptualizations (see Table 1). It aims to bridge the gap by examining the concept of continued church membership intention and its determinants in the context of church membership. Specifically, it seeks to conceptualize continued church membership intention, identify its determinants, and explore its impact on members' willingness to contribute financially to the church. Through this investigation, we aim to contribute to a deeper understanding of the dynamics of church membership and provide insights into strategies for enhancing the long-term sustainability and growth of churches.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Continued Church Membership Intention

In the context of church membership, the concept of continued church membership intention (CCMI) emerges as a critical element to explore. While church membership conventionally

Table 1: Systematic review of research on continued church membership

Construct	Author(s)	Study Focus and Methods	Conclusions
Tangibles	Wollschlaeger (2012)	The social functions of religious architecture using case studies and surveys	Effective church design, functional and visually appealing church space foster member retention
	Dudley, Jackson, and Wind (1991)	Identifying church members' priorities using mixed methods	Prioritizing tangible assets like seating comfort, accessibility, and aesthetic appeal enhance member retention
	Rundle-Thiele (2005)	Exploring loyal qualities: assessing survey-based loyalty measures using surveys	CSR activities positively impact member loyalty and retention in religious organizations
	Tracey, Phillips, and Haugh (2005)	Beyond philanthropy: community enterprise as a basis for corporate citizenship using case studies and empirical research	Community-focused CSR activities by churches improve social bonds and member retention.
Corporate social responsibility	Agbiji and Swart (2015)	Religion and social transformation in Africa using theological analysis and case studies	Addressing socio-economic issues is crucial for the continuation of church membership
	Gifford (2004)	Pentecostalism and political culture in Africa using ethnographic research and case studies	Sociopolitical engagement and community support are crucial for membership retention in Pentecostal churches
	Heelas (1996)	The new age movement using ethnographic study	Emotional and sensory satisfaction derived from religious practices enhances retention across different faiths.
	McFadden (1999)	Religion, personality, and aging using longitudinal surveys	Spiritual and emotional experiences during worship are vital for sustaining long-term membership.
Religious experience	Stark (2000)	Acts of faith: explaining the human side of religion using a theoretical analysis	Emotional and hedonic aspects of religious experiences are crucial for membership retention.

(Continued)

Table 1: (Continued)

Construct	Author(s)	Study Focus and Methods	Conclusions
	Smith (2006)	Religious experience and membership retention using surveys and longitudinal studies	Religious experiences, particularly those involving personal encounters with the divine, enhance member retention.
	Meyer (1998)	Christianity in Africa: from African independent to Pentecostal-charismatic churches using Ethnographic research and case studies	Adopting vibrant and participatory worship practices aids in member retention
Personal Needs Fulfilment	Agbiji and Swart (2015)	Religion and social transformation in Africa using theological analysis and case studies	Addressing socio-economic issues is crucial for the continuation of church membership
	Chitando (2007)	Living with hope: African churches and HIV/AIDS using qualitative research and case studies	Providing health and social support services enhances membership retention in churches
	Hoge and Wenger (2005)	Personal needs and church membership retention using surveys and longitudinal study	Churches that actively meet personal needs are more successful in retaining members.
	Stark (2000)	Acts of faith: explaining the human side of religion using theoretical analysis	Addressing personal needs (emotional/psychological needs) is a key strategy for enhancing member retention
Charismatic Leadership	Choi (2006)	A motivational theory of charismatic leadership using quantitative analysis	Charismatic leadership leads to increased commitment and retention.
	Conger and Kanungo (1988)	Charismatic leadership in organizations using theoretical analysis	Charismatic leadership is crucial in enhancing follower retention through inspiration and motivation.

(Continued)

Table 1: (Continued)

Construct	Author(s)	Study Focus and Methods	Conclusions
Message Credibility	Lou and Kim (2019)	Examined the influence of message value and credibility affect consumer trust using online survey	Messages perceived as credible and valuable by consumers increased their trust and loyalty to the brand (church). Message credibility influence customer intention such as attitude and retention
	Baber et al. (2016)	Online word-of-mouth antecedents, attitude and intention-to-purchase electronic products in Pakistan using online survey	
Willingness to Donate	Hoge and Yang (1994)	Determinants of religious giving in American congregations using surveys.	Membership retention is positively correlated with financial giving.
	Ronsvalle and Ronsvalle (2002)	The state of church giving through 2000 using surveys and financial records analysis	High member retention rates lead to improved financial contributions and overall financial stability of churches
	Roleder (2023)	A systematic investigation of the church-related donation practice in the context of the Protestant Church in Germany using a quantitative study	Institutional identification and church membership tied to the financial donation and stability of the church

signifies the acceptance of Jesus Christ into the universal Christian Church, the various denominations extend this definition beyond mere acceptance. Existing literature in religious studies often characterizes church membership as being listed on a membership roll or communication list, allowing individuals to stay informed about church activities and gatherings (Earls 2018; Peach 2014; Stolzenberg, Blair-Loy, and Waite 1995). However, this narrow interpretation largely stems from a sales-oriented approach to church marketing, focusing on attracting new members rather than retaining and nurturing existing ones.

To address this definitional limitation, some scholars have emphasized a more encompassing definition of church membership. This broader view portrays church membership as a formal institutional affiliation, a social allegiance, or a sense of belonging to a religious denomination (Finner 1970; Okwuosa et al. 2020). Aligning with this perspective, this article defines CCMI as an individual's deliberate choice to maintain their affiliation with a church, along with a commitment to the church's core beliefs, values, and expectations. This includes financial contributions (such as tithes, offerings, and dues), active participation in church events, and regular attendance. CCMI aligns with the marketing concept of "Continuous Intention," which pertains to a customer's likelihood of persisting in using a particular brand or service (Chen and Chou 2012). This concept is rooted in the theory of reasoned action (Ajzen and Fishbein 1980; Yalley and Dei Mensah 2023), which posits that intention is shaped by a person's attitude and further suggests that intention acts as a mediator between attitude and behavior.

This perspective also resonates with the expectation-confirmation theory, indicating that a customer's intention to continue using a service is influenced by their prior experience with that service (Anderson and Sullivan 1993; Oliver 1993; Twum et al. 2022). In this context, intention refers to an individual's commitment and decision to carry out a specific behavior (Eagly and Chaiken 1993). As Lewin (1951) observed, intention bridges the gap between motivation and behavioral response, often serving as a predictor of actual behavior (Ajzen and Fishbein 1980; Hsu, Chang, and Chuang 2015; Zeithaml, Berry, and Parasuraman 1996). Hence, customer intention serves as an attitudinal gauge of future behavior (Kim and Ko 2012).

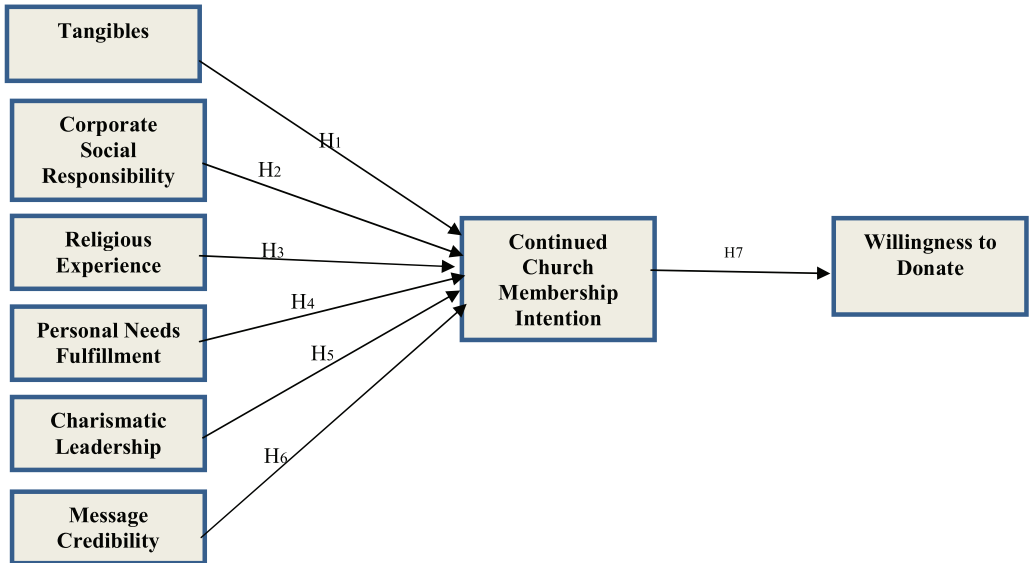
Further research by Gibbons et al. (1998) underscores the role of intention in predicting willingness to engage in certain behaviors, which, in turn, predicts actual behavior. Subsequent work by Pomery et al. (2009) corroborates this notion, highlighting intention and willingness as cognitive factors influencing behavior, with intention typically preceding behavioral willingness. Accordingly, this study posits that CCMI acts as a mediator between attitude and behavior. Based on the research problem, a thorough review of existing literature was conducted. Theories and models related to the research problem were critically examined for gaps and inconsistencies. From this review, several constructs and relationships were identified and proposed as related to CCMI using the theoretical model in Figure 1.

Determinants of Continued Church Membership Intention

Tangibles

Churches offer a range of intangible experiences to their members, including spiritual salvation, religious beliefs, the word of God, music, prayers, and a sense of community. However, the intangible nature of these religious offerings presents a challenge for churches in effectively communicating their value to both current and potential members. To address this challenge, scholars have proposed the concept of "tangibilization"—the transformation of intangible offerings into tangible representations that members can perceive (Reddy, Buskirk, and Kaicker 1993; Yalley and Agyapong 2017). Tangibilization involves making the intangible aspects of religious experiences more concrete and visible. This is often achieved by enhancing the physical appearance of churches, including their buildings, people, equipment, and promotional materials (Parasuraman, Zeithaml, and Berry 1988). This concept finds historical precedence in iconic religious structures

Figure 1
Theoretical model [Color figure can be viewed at wileyonlinelibrary.com]



such as King Solomon's "Temple of God" and renowned churches like St. Basil's Cathedral, Notre-Dame Basilica, and La Sagrada Família.

The effect of tangibilization, also referred to as "servicescape," on consumer behavior has been extensively studied. Scholars have explored how the physical environment of a service organization influences customer behavioral intentions, encompassing decisions to engage with a product, make repeat purchases, and exhibit loyalty (Bitner 1992; Chang 2016; Dedeoglu et al. 2018). In the context of churches, scholars have demonstrated the effect of church tangibles on attendance, membership rates, and emotional responses (Dudley, Jackson, and Wind 1991; Scheitle and Ulmer 2018; Wollschleger 2012). Gill's work in "The 'Empty' Church Revisited" specifically attributed the decline in church attendance and membership in Britain to the poor physical environments of churches (Gill 2003).

Considering these dynamics, it is hypothesized that tangible aspects of a church environment positively influence the intention of members to continue their membership. In other words, the physical representation of religious experiences is believed to enhance the desire of members to remain affiliated with the church. This leads to the formulation of the following hypothesis:

H1: Tangibles positively influence continued church membership intention.

Corporate Social Responsibility (CSR)

CSR refers to an organization's commitment to fulfilling its responsibilities toward society and the communities it operates in. This commitment extends beyond economic and legal obligations to encompass broader societal well-being. Even as nonprofit entities, churches are not exempt from this responsibility. Churches play a vital role in society, striving to transform communities socially, environmentally, economically, spiritually, and morally. Consequently, churches are expected to go beyond their primary mandates to contribute positively to society (Dahlsrud 2006; McWilliams, Siegel, and Wright 2006).

Churches engagement in CSR activities reflects their commitment to society's welfare and these activities include providing meals to the underprivileged, offering housing for the homeless, and advocating for legislative and policy changes to promote the rights of marginalized groups such as women, disabled individuals, and minorities. Scholars have extensively explored the CSR

initiatives undertaken by various churches and its link with member retention (e.g., Agbiji, and Swart 2015; Benyah 2021; Rundle-Thiele 2005; Tracey, Phillips, and Haugh 2005; van Aaken and Buchner 2020; Zigan and Le Grys 2018). Notably, Benyah (2021) linked the growth of some churches to their active engagement in CSR activities. Also, numerous studies have investigated how perceived organizational CSR influences consumers' attitudes and behavioral intentions, including patronage decisions, switching behaviors, and repeat purchases (Benyah 2021; Dutta and Singh 2013; Tingchi et al. 2014; van Aaken and Buchner 2020; Zigan and Le Grys 2018).

From the foregoing discussion, it can be inferred that an individual's intention to continue their church membership is influenced by their perception of the church's CSR efforts. Therefore, the following hypothesis is put forth:

H2: CSR positively influences continued church membership intention.

Religious Experience

Incorporating gratifying and pleasurable experiences into religious practices within churches provides individuals with both spiritual and emotional satisfaction (Hoffman, Singh, and Prakash 2015; Lategan 2004). However, this has sparked debates among religious practitioners and scholars. Those against pleasurable experiences in religious settings advocate its abstinence, attributing their stance to the historical associations of libertinism and sensuality with hedonic experiences (Carlin 2021; Khajegir and Afroogh 2018).

Conversely, proponents of pleasurable experiences within religious contexts argue that such experiences evoke intense excitement, pleasure, and fun (Frijda, Kuipers, and ter Schure 1989; Miao 2011). These experiences manifest through elements like religious songs, dance, sacred rituals, and healing activities (Chitturi, Raghunathan, and Mahajan 2008). Some have even termed this approach "Christian hedonism," using phrases like "enjoying God" and "God is most glorified in us when we are most satisfied in Him" (Alex and Mary 2019:234). Others have used the more neutral and broadly appealing terms "Spiritual Experience" or "Religious Experience," which involve personal and emotional experiences within religious services (e.g., Rankin 2008). In her book "An Introduction to Religious and Spiritual Experience," Rankin (2008) explains that these experiences go beyond everyday life and hold spiritual and religious significance for the individual. She further differentiates between "Spiritual Experience," which can occur with or without religious observation, and "Religious Experience," which occurs specifically during religious observation.

From the foregoing discussion, religious experiences are those that have spiritual and religious significance and are experienced during religious activities. These experiences are often associated with one's interaction with the invisible world or a person, or finding a deeper meaning in life, and can be emotional or experiential in nature (Smart 1971). Religious experience has been associated with different terminologies, including exceptional human experience, peak experience, ecstasy, and mystical experience (Rankin 2008).

Religious experience has taken root in churches, providing them a competitive edge as they contend with other religious groups and entertainment sources like festivals, bars, and nightclubs (Yalley 2022). Embracing this concept affects church members' intentions and behaviors (Çal and Adams 2014; Chitturi, Raghunathan, and Mahajan 2008; de Witte 2012; Jones, Reynolds, and Arnold 2006). This perspective aligns with the regulatory focus theory, highlighting how consumers' decisions are influenced by pleasure-seeking and pain-avoidance (Florack, Keller, and Palcu 2013; Lee and Aaker 2004). In the realm of religious marketing, individuals' pursuit of pleasurable and sensational experiences shapes their religious choices, evident in the growth of charismatic churches that engage worshippers' sensations through entertainment (de Witte 2012; Lovland and Repstad 2016). In conclusion, the proposed hypothesis emerges from these discussions:

H3: Religious experience positively influences individuals' intention to continue their membership within a church community.

Personal Needs Fulfillment

The concept of personal needs fulfillment is rooted in human needs, as explained by the drive theory, for humans to survive, function, and maintain equilibrium, certain needs should be satisfied (Taormina and Gao 2013). These needs, outlined by Maslow (1943), encompass physiological, safety, belongingness, love, esteem, and self-actualization requirements. In a religious context, the actions of Jesus Christ providing food for the hungry, healing for the sick, and solace to the distressed exemplify the church's role in addressing its members' needs.

The notion of personal need fulfillment pertains to how well a church satisfies an individual's needs. According to the deprivation theory, when individuals lack or require something, religion serves as compensation and assistance, prompting membership and retention in a church (Bouma 1980). This phenomenon is evident in the higher membership of ethnic minorities, women, the elderly, and individuals from lower socioeconomic strata in churches (Glock, Ringer, and Babbie 1967; Rogers and Konieczny 2018; Schweiger 2019). Ayeni (2021) also acknowledges the church's ability to meet members' needs as contributing to its growth. Consequently, the degree to which a church fulfills personal needs influences CCMI. Thus, the following hypothesis is proposed:

H4: Personal needs fulfillment positively influences continued membership intention.

Charismatic Leadership

Charismatic leadership is a crucial factor in determining the success of organizations, both in profit-driven and nonprofit sectors. Leadership, broadly defined as the ability to influence a group toward a common goal, plays a vital role in shaping organizational outcomes (Northouse 2019:6). Within the religious and church context, leadership includes figures such as founders, popes, bishops, clergy, and elders. It also involves traits like strong personalities, interpersonal skills, and effective management abilities. Notably, leadership styles span charismatic, transformational, visionary, inspirational, and transactional, although literature often consolidates them into charismatic and transactional categories (Chemers 2000; Khatri, Templer, and Budhwar 2012). Charismatic leadership centers on reshaping followers' needs, values, self-perceptions, and goals, while transactional leadership primarily caters to their needs and values (Huang, Khatri, and Srinivas 2005).

In the realm of religious marketing and management, emerging scholars accord charismatic leadership significant attention due to its potential to sway ideological, social, religious, and political values. These leaders wield extraordinary influence over subordinates or followers (Chemers 2000; Conger 1999). While previous literature often linked charismatic leadership with individuals possessing exceptional or supernatural abilities (e.g., Weber 1968), Corcoran and Wellman (2016) argued that this definition confines charismatic leadership to the context of new religious movements. They proposed that certain aspects of charismatic leadership applicable to new religious movements might not extend to institutionalized religious denominations, owing to distinctions between the two. Consequently, they redefined charismatic leadership within institutionalized religion using organizational studies literature, spotlighting the human facet of charismatic leadership.

In examining the impact of charismatic leadership on church membership, scholars have established a positive correlation between charismatic leadership and member intentions (e.g., de Witte 2012; Morgan 2018; Rudge 1976; Webb 2012). Building on these discussions, the following hypothesis is posited:

H5: Charismatic leadership positively influences continued church membership intention.

Message Credibility

Message credibility plays a pivotal role in the context of churches, where the intangible nature of their offerings necessitates accurate and imaginative communication to influence members' behavior throughout their interaction with the service—before, during, and after (Yalley 2018). This underscores the criticality of effective marketing communication, especially within non-profit organizations. To establish a strong connection with both existing and potential members, the credibility of the conveyed message is of utmost significance. Message credibility pertains to an individual's evaluation of the accuracy, authenticity, and believability of the communicated content (Appelman and Sundar 2016). This aspect has a demonstrated positive impact on consumer intentions including repurchase and loyalty intentions (Baber et al. 2016; Lou and Kim 2019; Lou and Yuan 2019; Teng et al. 2017).

In the domain of religious marketing, a church's message credibility exercises a direct positive influence on the intentions of current and potential members, including CCMI. As such, the credibility of the message becomes an essential element in shaping members' perspectives and decisions. This leads to the formulation of the following hypothesis:

H6: Message credibility positively influences continued church membership intention.

Behavioral Response of Continued Church Membership Intention

Willingness to Donate to a Church

Church membership, akin to organizational market share, serves as a representation of both financial and nonfinancial assets within a church context. This underscores the pivotal role of voluntary donations from church members, which encompass both monetary contributions (e.g., tithes and offertory) and nonmonetary actions (e.g., volunteering, providing clothing and food through drop-ins) (Park and Smith 2000). The concept of church members' voluntary donations aligns with the theory of behavioral willingness, which posits that an individual's willingness to engage in behaviors like charitable donations is triggered in response to specific stimuli (Gibbons et al. 1998; Pomery et al. 2009). This perspective resonates with the notion that some church donations are prompted by church appeals, while others, such as tithes, are the result of planned and conscious decisions.

Furthermore, the Prototype-Willingness Model (PWM) introduced by Gerrard and colleagues delves deeper into this dual process of willingness, recognizing reasoned and heuristic pathways in consumer decision making (Gerrard et al. 2008). Accordingly, this article adopts a view of willingness to donate to a church as a composite of deliberate and reactive behaviors. This perspective encompasses both calculated and instinctive actions toward financial and nonfinancial contributions within a church context.

The intricate relationship between CCMI and willingness to donate to a church has attracted scholarly exploration. Scholars have noted that intention often predicts behavioral willingness, which in turn predicts actual behavior (Gibbons et al. 1998; Pomery et al. 2009). Moreover, empirical research by Chang (1995) highlights the positive influence of church attendance and membership on the likelihood of giving and volunteering. Drawing from these insights, the following hypothesis is posited:

H7: Continued church membership intention positively influences willingness to donate to a church.

METHODOLOGY

Instrument Development and Pilot Study

The development of the research instrument and the pilot study utilized a multidisciplinary approach, drawing from literature in religious marketing, religious studies, marketing, and organizational studies. This was necessary due to the limited existing literature in the religious marketing domain. Rather than relying solely on religious marketing literature, a broader marketing scope was explored to identify an initial set of 15 constructs, comprising 112 scale items. These constructs served as the foundation for evaluating the proposed determinants and consequences of Continued Church Membership Intention (CCMI).

To ensure the validity and contextual relevance of the constructs and their associated scale items, a comprehensive review was undertaken. This involved feedback from five religious practitioners and two subject experts who provided valuable insights. This approach aligns with the methodology adopted by other scholars in the field (Sekhon et al. 2016). The rigorous review process led to the refinement of the constructs, and the elimination of duplicate items, ultimately resulting in eight constructs and 60 pertinent items. A five-point Likert scale from 1 = strongly disagree to 5 = strongly agreed was employed except for items on personal needs fulfillment, which was anchored from 1 = of no importance to 5 = extremely important.

Subsequently, a pilot study was conducted involving the distribution of 250 paper-based questionnaires among members representing a diverse range of denominational groups in Ghana, including Catholic, Protestant, Pentecostal, Charismatic, and "Others" (Ghana Statistical Services 2012). Of the distributed questionnaires, 110 usable responses were received. Exploratory factor analysis employing maximum likelihood analysis and varimax rotation was performed on the returned questionnaires.

The initial factor analysis led to the removal of an item related to personal needs fulfillment due to its low communality ($\leq .50$). The subsequent factor analysis was carried out with eight constructs and 59 items. This analysis confirmed a significant level of variance (Bartlett's Test of Sphericity [$\chi^2(2211) = 6,757; p < .001$] and Kaiser-Meyer-Olkin index: .82). Additionally, reliability ($\alpha = .97$) and communality (.66 to .87) were highly satisfactory and acceptable. Further rotation of scale items with a cut-off value of .50 revealed that 45 items aligned with eight factors, accounting for 63 percent of the total variance extracted. These items adhered to the conceptualization, and details of the multi-item scales utilized are provided in Table 2. Table 3 presents the final items and their respective loadings while Table 4 offers insights into respondents' demographic characteristics for both the pilot study and the main study.

Main Study

After the pilot study, the main research phase was initiated, during which data were collected in Ghana using a structured questionnaire. This questionnaire comprised five questions aimed at gathering respondents' demographic details, along with 45 statement items. These statements were measured using a five-point Likert scale, consistent with the methodology employed during the pilot study. To mitigate potential common method bias, certain items were reverse-scored, and the order of presentation was randomized. To gather data, the "allcounted.com" web-based survey platform was selected as the most fitting option. However, it is essential to acknowledge that while this approach provided convenience, it tended to attract a primarily younger cohort of respondents (Smyth, Olson, and Millar 2014).

Utilizing the snowball sampling technique, an initial cohort of 30 individuals from each of the five denominational groups in Ghana was approached through communication channels such as Email, WhatsApp, and Facebook. The choice of Ghana as the data collection context was based on its significant Christian population of 71.3 percent (Ghana Statistical Services 2021)

Table 2: Multi-item scale information

Construct	Definition/Explanation	Scale Items, Cronbach's Alpha (α) and Source
Continued church membership intention	A person's decision to continue his/her membership with a church and commitment to the church's doctrines, values and other expectations including financial (tithe, offering, dues) as well as attendance and participation in church activities (Authors)	Three items ($\alpha = .91$) (Chen and Chou 2012)
Tangibles	The physical appearance of the church facilities, equipment, personnel and communication material (Parasuraman, Zeithaml, and Berry 1988).	Eight items ($\alpha = .94$) (Yalley and Agyapong 2017)
CSR	The church's responsibility towards the societies and communities they operate in (Wang et al. 2016)	Five items ($\alpha = .88$) (Marin and Ruiz 2007)
Religious experience	The spiritual and pleasurable sensations a person feels during religious services. It encompasses emotions and sensations arising from participating in rituals and ceremonies, often perceived as encounters with the divine (Author)	Four items hedonic perception scale ($\alpha = .76$) (Na, Son, and Marshall 2007)
Personal needs fulfillment	The extent to which a member's need is fulfilled by the church (Author)	20 items with intraclass correlation coefficient (.52, -.65). (Strong and Fiebert 1987)
Charismatic leadership	The action of leading with extraordinary personal qualities (Author).	CLJO scale 12 items ($\alpha = .88$) (De Hoogh et al. 2004)
Message credibility	An individual's judgment of the veracity of the content of communication (Appelman and Sundar 2016:63).	Three items ($\alpha = .87$) (Appelman and Sundar 2016)
Willingness to donate to a church	A person's preparedness to donate financially and non-financially in church (Author)	Five items ($\alpha = .83$) (Zagefka et al. 2013)

Table 3: Final scale item loadings

Construct	Items	Factor Loading
Charismatic leadership	CL1: The leader of my church encourages church members to think critically.	.758
	CL2: The leader of my church involves church members in decisions that are important to them.	.660
	CL3: The leader of my church encourages church members in developing their talents.	.692
	CL4: The leader of my church is able to get church members excited for his/her plans.	.775
	CL5: The leader of my church talks to church members about what is important to them.	.678
	CL6: The leader of my church has a vision and an image of the future.	.565
	CL7: The leader of my church encourages church members to think about problems in new ways.	.686
	CL9: The leader of my church demonstrates being convinced of his/her ideals, views and values.	.601
	CL10: The leader of my church is always looking for new opportunities for the church.	.719
	CL11: The leader of my church gives church members the feeling of working on an important, common mission/assignment.	.725
	Message credibility	MC1: Messages from my church are accurate.	.700
MC2: Messages from my church are authentic.		.760
MC3: Messages from my church are believable.		.764
Religious experience	H1: My church makes me feel good.	.785
	H2: When I think about my church, I have pleasant memories	.764
	H3- Being in my church gives me social recognition.	.684
	H4: Being in my church give me sensory pleasure.	.619
Personal needs fulfillment	PN2: Sleeping well and waking up refreshed.	.609
	PN3: Feeling physically fit and healthy.	.632
	PN5: Living in a lawful, orderly society.	.678
	PN6: Feeling safe in my neighborhood and at my workplace.	.803
	PN7: Having a stable lifestyle, so I know what will happen next.	.608
	PN8: Feeling free of anxiety and worry.	.687
	PN13: Being respected by my friends and co-workers.	.572
	PN15: Feeling that my good qualities are appreciated.	.501
	PN16: Feeling useful and necessary in the world.	.644
	PN17: Being spontaneous and open to new experience.	.641
PN18: Feeling myself growing and changing personally.	.695	
Tangibles	PN19: Being truly myself, not faking it.	.659
	PN20: Using my creative abilities and expressing myself.	.657
	TAN1: My church has modern-looking equipment.	.652
	TAN2: Physical facilities at my church are attractive.	.727
	TAN3: Written materials at my church are well presented.	.643
	TAN4: My church employees dress neatly.	.585
	TAN5: My church building design is aesthetically appropriate.	.785

(Continued)

Table 3: (Continued)

Construct	Items	Factor Loading
Continued church membership intention	TAN6: My church's physical facilities are visually appealing.	.802
	TAN7: My church 's employees are well dressed and appear neat.	.639
	TAN8: The appearance of the physical facilities of my church is in keeping with the type of service provided.	.663
	CCMI1: In the future, I intend to continue my membership with my church.	.860
	CCMI2: In the future, I will probably keep my membership with my church.	.747
CSR	CCMI3: In the future, I will keep my membership with my church.	.751
	CSR4: My church is highly concerned about women issues.	.552
Willingness to donate	CSR5: My church is highly concerned about disabled and minority issues.	.508
	WD2: I think it is important to pay your tithe to my church.	.685
	WD3: I think it's a right thing to give offertory in my church.	.555

encompassing major global church denominations as well as smaller local denominations. The initial cohort were requested to complete the survey and share the survey link with others in their denomination. All ethical protocols were observed throughout this process.

Respondents were included in the study if they had been a member of a Christian denomination for more than 3 months. A total of 309 individuals participated in the study, with 221 providing usable responses. This sample size was deemed sufficient for SEM (structural equation modeling) analysis, as recommended by several scholars (e.g., Hair et al. 2006). Exactly 88 cases (28 percent) were excluded due to missing data, in line with the guidelines of Kang (2013). Additionally, data from the pilot study were not used in the main analysis.

A comprehensive overview of respondents' demographic details is furnished in Table 4. As shown in Table 4, the breakdown of respondents' Christian denominations slightly varied from the U.S. Department of State's 2021 report on Ghana's Christian denominational distribution. The sample population included 2 percent more Catholics, and 6 percent more Pentecostals and Charismatics compared to the report. Conversely, the representation of Protestants was 6 percent lower, while other Christian denominations were 2 percent lower than indicated in the U.S. Department of State (2021).

Data Analysis

To rigorously assess, validate, and explore the hypothesized relationships, the researcher utilized SEM via AMOS 22. Following the recommendation of Anderson and Gerbing (1988), the study employed a two-step approach. To evaluate the fit of the proposed model, the researcher utilized several fit indices, including χ^2/df , TLI (Tucker-Lewis Index), CFI (Comparative Fit Index), IFI (Incremental Fit Index), and Root Mean Square Error of Approximation (RMSEA), as

Table 4: Respondents' demographic information

Pilot Study									
Sex	%	Age	%	Education	%	Denomination	%	Years of Membership	%
Male	44	18–29	51	Secondary education	24	Catholic	14	Less than a year	4
Female	56	30–49	28	Tertiary education	76	Protestant	23	1–2 years	12
Prefer not to say	0	50–64	17	Prefer not to say	0	Pentecostal	25	3–4 years	19
	64+	3		Charismatic	31	5 years and above	64		
	Prefer not to say	1		Other	7	Prefer not to say	1		
Main Study									
Sex	%	Age	%	Education	%	Denomination	%	Years of Membership	%
Male	52	18–29	71	Secondary education	22	Catholic	16	Less than a year	10
Female	46	30–49	27	Tertiary education	77	Protestant	18	1–2 years	26
Prefer not to say	2	50–64	1	Prefer not to say	1	Pentecostal	27	3–4 years	15
	64+	1		Charismatic	23	5 years and above	45		
	Prefer not to say	0		Other	16	Prefer not to say	4		

recommended by Hu and Bentler (1999). Subsequently, the researcher analyzed the standardized path coefficients of the structural model to substantiate the hypothesized relationships.

EMPIRICAL RESULTS

Assessment of Data Normality and Measurement Model

To ensure data normality, 28 percent of cases with missing data were excluded, and the initial 45 items underwent analysis for data normality. The resulting skewness and kurtosis fell within the acceptable range of -0.37 to -1.70 and -0.007 to 4.3 , respectively. Moreover, the mean and standard deviation of items ranged from 3.6 to 4.6 and 0.61 to 1.10 , respectively, with no outliers identified. Once data normality was confirmed, the initial measurement model consisting of eight constructs and 45 items underwent SEM analysis, yielding an adequate fit. However, six items related to “personal needs fulfillment” exhibited factor loadings and R^2 values below the $.5$ cutoff criteria, prompting their removal. A second round of SEM analysis was conducted with the eight constructs and the remaining 39 items, resulting in a good fit. Nevertheless, another item tied to “personal needs fulfillment” fell below the standardized regression weight and R^2 cutoff criteria, leading to its elimination.

A final SEM analysis was performed with the eight constructs and 38 items, demonstrating a strong fit ($\chi^2 = 1,110.4009$, $df = 637$, $\chi^2/df = 1.74$, $TLI = 0.92$, $CFI = 0.93$, $IFI = 0.93$, and $RMSEA = 0.06$). This affirms the robustness of the proposed measurement model. Moreover, all standardized regression weights and R^2 estimates ranged from $.70$ to $.97$ and $.50$ to $.86$, respectively, and all average variance extracted (AVE) values exceeded $.50$, indicating a compelling convergent validity (refer to Table 5).

Moreover, no item exhibited cross-loading, and all AVE values were less than $.85$, indicating the uniqueness of each construct and, thereby, establishing discriminant validity (Hair et al. 2006; Kline 1998). The assessment of reliability and collinearity for the eight constructs and their corresponding 38 items yielded a high overall Cronbach’s alpha of $.96$, with individual constructs having Cronbach’s alphas ranging from $.81$ to $.97$. Additionally, tolerance and variance inflation factor (VIF) values were greater than $.2$ and less than 5 , respectively, as presented in Table 5, reinforcing internal consistency, reliability, and the absence of multicollinearity concerns (Fornell and Larcker 1981). To investigate the potential presence of common method bias, Harman’s single-factor test was employed. This test resulted in a one-factor solution that accounted for only 35.12 percent of the variance in the model, which is below the critical threshold of 50 percent, thus, demonstrating the absence of common method bias in the study.

Structural Model Assessment and Hypotheses Testing

After establishing the validity and reliability of the measurement model, the structural model was subjected to testing. To ensure the stability of the research model and avoid interpretational confounding, the difference in parameter estimates of the standardized loadings between the measurement and structural models was compared. The observed fluctuations were all below $.05$, confirming the stability of the proposed research model and indicating the absence of interpretational confounding (Hair et al. 2006). Subsequently, the fit of the structural model and the hypotheses were evaluated.

The structural model exhibited a strong fit ($\chi^2 = 1,225.133$, $df = 643$, $\chi^2/df = 1.90$, $TLI = 0.90$, $CFI = 0.91$, $IFI = 0.91$, $RMSEA = 0.06$), and all endogenous variables displayed R^2 values exceeding $.50$. All hypotheses were tested, and each was supported and found to be significant at both $p < .001$ and $p < .05$ levels. Table 6 presents the results of the hypothesis testing.

Table 5: Reliability results

Item	Standardized factor loading	R^2	AVE	Composite Reliability	Collinearity Statistics	
					Tolerance	VIF
Message credibility $\alpha = .93$					.36	2.79
MC1	.87	.75	.81	.93		
MC2	.91	.83				
MC3	.92	.84				
Tangible $\alpha = .92$					.58	1.74
TAN1	.70	.50	.60	.92		
TAN2	.76	.58				
TAN3	.78	.61				
TAN4	.75	.56				
TAN5	.82	.67				
TAN6	.78	.61				
TAN7	.79	.62				
TAN8	.76	.58				
CSR $\alpha = .85$					.51	1.97
CSR5	.86	.74	.74	.85		
CSR4	.86	.73				
Willingness to donate $\alpha = .81$					N/A	N/A
WD3	.97	.94	.73	.84		
WD2	.72	.52				
Religious experience $\alpha = .94$					.34	2.98
SH1	.93	.86	.79	.94		
SH2	.93	.86				
SH3	.88	.78				
SH4	.81	.66				
Charismatic leadership $\alpha = .94$					.43	2.33
CL1	.80	.64	.61	.94		
CL2	.70	.50				
CL3	.76	.58				
CL4	.80	.64				
CL5	.79	.63				
CL6	.80	.63				
CL7	.75	.57				
CL9	.70	.50				
CL10	.78	.61				
CL12	.81	.66				
CL11	.85	.72				
Personal needs fulfilment $\alpha = .87$					.86	1.17
PN20	.74	.53				
PN19	.74	.54	.58	.87		
PN18	.79	.62				
PN17	.79	.62				
PN16	.76	.57				
Continued church membership intention $\alpha = .93$					N/A	N/A
CCM1	.90	.81	.73	.89		
CCM2	.81	.66				
CCM3	.85	.73				

Table 6: Hypotheses testing results

Hypothesis	Path Coefficient	Significant	Supported
H1: Tangibles positively influences continued church membership intention.	.34	.001	Yes
H2: CSR positively influences continued church membership intention.	.65	.05	Yes
H3: Religious experience positively influences continued church membership intention.	.67	.001	Yes
H4: Personal needs fulfilment positively influences continued church membership intention.	.63	.05	Yes
H5: charismatic leadership positively influences continued church membership intention.	.79	.05	Yes
H6: Message credibility positively influences continued church membership intention.	.30	.05	Yes
H7: Continued church membership intention influences willingness to donate to a church.	.87	.001	Yes

DISCUSSION

The empirical testing of the proposed research model identified the determinants and corollary of CCMI. The findings of this study provide unequivocal evidence that CCMI has both determinants and behavioral consequences.

Among the findings, charismatic leadership emerges as the most pivotal factor influencing CCMI. This outcome aligns with the body of literature identifying charismatic leadership as crucial for successful member/customer retention (Morgan 2018; Myrden 2013; Rudge 1976; Webb 2012). Equally noteworthy is the substantial positive impact of religious experience on CCMI, underscoring the significance of religious experiences within religious services. The findings are among the first to identify that an individual's religious experience in the church influences their decision to continue membership with the church and reaffirm previous research highlighting the correlation between religious experiences and customer retention and loyalty intentions in various services (Çal and Adams 2014; Chitturi, Raghunathan, and Mahajan 2008; de Witte 2012; Jones, Reynolds, and Arnold 2006; Lovland and Repstad 2016).

Additionally, CSR emerges as a significant positive influencer of CCMI. This finding suggests that churches engaging in societal and community contributions influence their members' intentions to remain affiliated. This observation aligns with existing research linking CSR activities to repurchase, retention, and loyalty intentions (Benyah 2021; Dutta and Singh 2013; Tingchi et al. 2014; van Aaken and Buchner 2020; Zigan and Le Grys 2018). Notably, Benyah (2021) attributes the growth of Pentecostal and Charismatic churches in Ghana to their active involvement in CSR initiatives.

Further, the study reveals that personal needs fulfilment significantly contributes to CCMI, highlighting the importance of churches in recognizing and meeting the needs of their members. This resonates with the deprivation theory, which posits that religion serves as a source of support when individuals face deprivation or need (Bouma 1980; Glock, Ringer, and Babbie 1967; Rogers and Konieczny 2018; Schweiger 2019). The substantial positive influence of tangibles on CCMI accentuates the role of tangibles in shaping members' intentions to continue their church membership. This aligns with the work of earlier scholars who have explored the significance of tangibles in various service contexts (Bitner 1992; Chang 2016; Dedeoglu et al. 2018; Gill 2003; Scheitle and Ulmer 2018).

Furthermore, message credibility emerges as a significant influencer of CCMI, mirroring the central role of religious messages or “The Word of God” within churches. This result is consistent with the findings of prior research (Baber et al. 2016; Lou and Kim 2019; Lou and Yuan 2019; Teng et al. 2017). Lastly, in terms of outcomes, the finding is among the first to link CCMI to the financial growth of the church. CCMI stands out as a robust predictor of a member’s willingness to donate to their church, indicating that sustained church membership heightens members’ propensity to contribute financially. This further supports the reasoned action and planned behavior theories, which posit that intentions forecast behavior (Ajzen 1991; Ajzen and Fishbein 1980; Gibbons et al. 1998; Pomery et al. 2009).

CONCLUSION AND IMPLICATIONS

This study significantly advances the understanding of continued church membership intention (CCMI) within the Ghanaian context by empirically validating its determinants and corollary. The determinants of CCMI are multifaceted, encompassing both rational and emotional factors. The integration of constructs like religious experience and charismatic leadership highlights the importance of both experiential and organizational elements in influencing church membership continuity. This challenges the notion that religious decisions are solely emotional and emphasizes that they are also planned and deliberate. Also, the study underscores the significance of CSR activities and the fulfillment of personal needs, demonstrating that churches engaging in community development and addressing members’ needs can enhance membership retention. This insight aligns with broader trends in contemporary religious affiliation, where individuals seek not only spiritual fulfillment but also tangible benefits and community engagement from their religious organizations.

Managerially, the findings of this work have far-reaching implications for religious practitioners, administrators, managers, and clergies in their membership attraction and retention endeavors. First, recognizing the pivotal role of charismatic leadership, the selection of church leaders should factor in their personality and behavioral attributes. It becomes essential to offer suitable training in communication, motivation, and personality development to equip and cultivate clergies and church leaders with charismatic leadership skills. This training should be integrated into seminary curricula and institutional personnel development plans.

Second, given the impact of CSR and personal need fulfillment on CCMI, churches must remain attuned to evolving societal and member needs. Contribution through CSR and philanthropic activities to address these needs becomes paramount. For instance, during crises such as the COVID-19 pandemic and floods, churches can strengthen membership by providing essential items like face masks, sanitizers, food, emergency accommodation, and other necessities to both vulnerable members and the broader community. Third, the role of religious experience in CCMI underscores the need for churches to incorporate pleasurable experiences into their activities. Striking a balance between worldly and spiritual hedonism is vital, ensuring pleasurable experiences align with the church’s biblical and doctrinal direction. Aesthetic, experiential, and entertainment aspects can be leveraged to differentiate churches and enhance member engagement.

Fourth, the influence of tangibles on CCMI implies that churches should make their intangible offerings more tangible to impact members’ intention to stay. This could involve aspects like church interior and exterior design, vestments, equipment, and other church-related products such as rosary, crucifix, Bible, holy water, anointing oil, and special handkerchiefs and wristbands used for healing. Such tangibility decisions, however, must align with the church’s traditions and doctrines. Lastly, ensuring the credibility of communicated messages is essential for retaining members. Church leaders should ensure messages are accurate, authentic, and aligned with biblical and doctrinal perspectives. A top-down content development approach could be employed, with the church’s hierarchy shaping message themes while local churches tailor content to their audiences’ needs.

Theoretically, this study provides significant contributions to the literature on religious marketing. It introduces and defines the concept of CCMI, uncovering its determinants and corollaries within the religious marketing context. Notably, it expands the religious consumer behavior literature by introducing the concept of religious experience. Although this article did not delve deeply into religious experience, future research could explore its impact on members' affective, cognitive, attitudinal, and behavioral responses. Considering churches as transformative influences, the study also suggests exploring the role of transformational leadership on CCMI in future research.

The CCMI model extends the Theory of Planned Behavior by integrating it with the PWM. This approach establishes a strong connection between intention and willingness and recognizes that church members' decision making is influenced by both reasoned and heuristic pathways. This challenges the notion that religious decisions are based solely on emotion, highlighting that they are also planned and deliberate. Additionally, the CCMI model stands out as a robust predictor of a church's financial growth, providing scholars with a construct for determining and measuring a church's performance.

STUDY LIMITATIONS

The use of an online survey constrained the sample size and diversity, with a noticeable inclination toward attracting younger participants. Future research could enhance the study's comprehensiveness by including a larger and more diverse pool of participants across various age groups, cultures, and backgrounds, as well as utilizing both paper-based and web-based surveys. Additionally, a longitudinal study would provide an in-depth understanding of CCMI over time, making the proposed model more robust. Further, considering that 28 percent of cases were removed due to missing data, future research needs to identify the causes of missing data in religious marketing studies and develop strategies to address them.

Furthermore, it is worth noting that the understanding of charismatic leadership largely stems from organizational literature, which may restrict its direct application to institutionalized religious settings. Future research has the potential to expand this scope to encompass the institutional context. Lastly, it is important to note that choosing Ghana as the research context and using the broad denominational categories from the Ghana Statistical Services may oversimplify the complexity of the situation. This approach might not fully account for the significant doctrinal differences within these denominations or the variations across diverse cultures. To gain a more comprehensive understanding, future studies should consider testing the proposed CCMI model across various church organizations and cultures instead of relying on broad categorizations. This would enhance the robustness of the proposed model across different church organizations and cultural contexts.

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