

Religiosity and Consumer Ethical Beliefs

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Abstract

Business ethics have been a major concern for society for a long time. However, relatively few studies have tried to examine the ethical issues of the marketing process from a consumer's point of view. Moreover, among the many determinants of consumer ethics, religiosity has been a little examined facet that, nevertheless, has had a strong influence on consumer ethical beliefs. Therefore, this paper attempts to examine the impact of religiosity on consumer ethical beliefs. This paper has used the "quest" dimension of religiosity, which is outlined in the extant literature, along with intrinsic and extrinsic dimensions so that the complete domain of religiosity would be captured. Based on a rigorous literature review, it was hypothesized that there is an impact of intrinsic religiosity, extrinsic religiosity and quest religiosity on consumer ethical beliefs. In addition, an interaction between intrinsic and extrinsic religiosity was hypothesized, while the final proposition argued that intrinsic religiosity is a stronger predictor of ethical beliefs than extrinsic religiosity. The study was quantitative, while the cross-sectional (survey) design was chosen as the overall research design. Data was analyzed using Structural Equation Modeling (SEM) to test the hypotheses, and data analysis revealed that there is an impact of intrinsic, extrinsic and quest religiosity on consumer ethical beliefs. The findings of the study emphasize the role of ethics education, and consumer socialization in ensuring consumer ethics. Furthermore, this study urges managers to use ethical appeal in advertising and adopt relationship marketing strategies instead of using punitive actions to control the unethical behaviours of consumers.

Keywords: Consumer ethical beliefs, Religiosity, Extrinsic religiosity, Intrinsic religiosity, Quest religiosity

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Introduction

Research on business ethics mainly focuses on the seller, while ethical dilemmas faced by consumers have received less attention (Bock & Kenhove, 2010; Patwardhan, Keith, & Vitell, 2012; Rawwas, Swaidan, & Al-Khatib, 2006). Research examining such ethical dilemmas from a consumer's point of view (Murphy & Laczniak, 1981; Patwardhan et al., 2012; Vitell, Paolillo, & Singh, 2005; Vitell, Singh, & Paolillo, 2007) are scarce, in spite of the fact that a rigorous insight into consumers' ethical decision making process is said to be useful in restraining consumer misbehaviour (Steenhaut & Van Kenhove, 2006; Van Kenhove, De Wulf, & Steenhaut, 2003).

In an attempt at explaining ethical judgment and behaviour, researchers have increasingly become interested in religion (Corner, 2008; Kolodinsky, Giacalone, & Jurkiewicz, 2007). Given that ethics is a choice between right and wrong, and religions, through their values and principles, guide people to make such choices, the study of religion as an antecedent of ethical judgments and behaviours can be considered to be vital (Parboteeah, Hoegl, & Cullen, 2007). According to Vitell & Paolillo, 2003, even though a few studies examining consumer ethics are available, there are virtually no studies examining the role religiosity plays in consumer ethics, despite the fact that religiosity plays a potentially key role in forming consumer values and moral beliefs. Recently, Vitell (2009) too concludes that religiosity has not been sufficiently examined.

Notably, only extrinsic religiosity and intrinsic religiosity have been used to measure a consumer's religiosity, even in many of the previous studies (Vitell, 2009). However, these studies have not taken the 'quest' dimension into consideration, that which Cottone, Drucker, & Javier (2007) recently advanced as the third dimension of religiosity. Vitell (2009) states that, "If one adds the "quest" dimension to this dichotomy, a fairly complete picture of an individual's religiosity should emerge" (p.159). In order to fill this knowledge gap in marketing theory, this study examines the impact of religiosity on consumer ethical beliefs undertaken in a Buddhist sample in Sri Lanka. The relatively few studies that have examined the consequences of Buddhist practices for consumers (Gould, 1995) is the reason for focusing on Buddhism in this paper. According to Gould (1995), new methods of research in consumer behaviour have been suggested by the approaches inspired by Buddhism, and yet only a few studies have explored the way in which Buddhism influences consumer behaviour. Hence, the overall purpose of this study is to examine the

impact of religiosity on consumer ethical beliefs. The specific objectives of the study are: i) to measure the impact of intrinsic religiosity on consumer ethical beliefs; ii) to measure the impact of extrinsic religiosity on consumer's ethical beliefs; iii) to measure the impact of the religious quest on consumer ethical beliefs; and iv) to measure the interaction between intrinsic religiosity and extrinsic religiosity.

This study is significant in many ways as it makes numerous contributions to theory as well as to practice. In particular, the study uses all three dimensions of religiosity (extrinsic, intrinsic and quest) as suggested by Cottone et al., (2007), and Vitell (2009), so that a fairly complete picture of an individual's religiosity would appear (Bjarnson, 2007). In addition, the study examines the interaction effect of intrinsic religiosity and extrinsic religiosity (Singhapakdi et al., 2013), which has not been examined in previous studies. Although such an interaction has not been examined in the context of religion and business ethics, similar interactions have been studied in other contexts. Ryan, Mims, and Koestner (1983) have found that when extrinsic motivations are being used, people were more intrinsically motivated as a group (as cited in Mandigo & Holt, 2000, p.45). Thus, an examination of this from a religious point of view would help to explain how extrinsic religious motivations (i.e. social recognition and popularity) can strengthen the association between intrinsic religiosity and ethical behaviour in the consumption situation. According to Van Kenhove et al., (2003), many previous studies have examined unethical behaviour of marketers, but little has been studied about the unethical behaviour of consumers. Thus, this study will enhance our knowledge of consumer behaviour. Further, Mitchell, Balabanis, Schlegelmilch, & Cornwell (2009) emphasize the importance of having cross cultural validation of the existing knowledge on consumer ethical beliefs. Such information would be necessary to reduce unethical consumption behaviour, especially in international business. Therefore, this study will be significant when understanding and adopting policies to reduce consumer related ethical issues.

The rest of this paper is structured in six sections. In the next section, the literature related to marketing ethics and religiosity will be reviewed. The third section comprises of the key propositions made by the study, and the conceptual framework developed by the researcher based on the literature, and each proposition, method, and measure of the study. The final section consists of analysis and results, a brief discussion on the theoretical and managerial implications and the conclusion.

Literature review

Consumer ethics and the general theory of marketing ethics

Although many authors have examined the ethical aspects of business with respect to the seller, due attention to the ethical aspects of business related to the consumer have not been given. As cited in Al-Khatib, Stanton, & Rawwas, (2003: 229), Muncy and Vitell have defined consumer ethics as “the moral principles and standards that guide the behaviour of individuals or groups as they obtain, use, and dispose of goods and services”.

While there are three major theoretical models, namely, those of Ferrell & Gresham (1985), Hunt & Vitell (1986) and Trevino (1986) that explain the decision making process involving ethical issues in marketing and business, the Hunt-Vitell model is the most appropriate theoretical model for examining consumer ethics (Vitell, Paolillo, & Singh, 2005). This is more appropriate mainly because it is the most comprehensive model which attempts to describe the decision making process for circumstances associated with ethical issues. In addition, this theory qualifies for the present study as it has eliminated the constructs of professional, organizational and industrial environments, a process that has made it much simpler than others.

The General Theory of Marketing Ethics posits that a person’s ethical judgment, belief, as well as behaviour is determined by both *deontological* and *teleological* moral philosophies. According to Hunt & Vitell (1986), the behavioural choice that an individual who encounters an ethical issue makes, is subject to deontological and teleological evaluations. In the teleological evaluation, the major concern of the consumer’s choice is the nature of its consequences evaluated in terms of ‘good’ versus ‘bad’. A specific behaviour is considered as the most ethical option, if its consequences have a greater balance of good over bad. In the deontological evaluation, the person assesses ‘rightness’ or ‘wrongness’ that is subsumed in each alternative behaviour. It considers an action’s appropriateness as measured in reference to some external and/or independent set of norms or moral codes (Vermillion, Lassar, & Winsor, 2002) such as the moral codes stated by religion. While an individual may be likely to make either a deontological or a teleological evaluation of a given ethical choice, in many instances, a consumer’s ethical judgments are likely to be a function of both the deontological and teleological evaluations, as supported by numerous empirical findings (e.g., Hunt & Vasquez-parraga, 1993; Mayo & Marks, 1990; Vitell & Paolillo, 2003).

Consumer ethical beliefs

With the intention to measure consumer ethical beliefs, a ‘Consumer Ethics Scale’ was developed by Vitell & Muncy (1992) which paved the way for consumer ethics research. The ‘Consumer Ethics Scale’ (CES) measures a consumer’s ethical beliefs with regard to various questionable behaviours (Vitell & Muncy, 2005). The scale suggests four dimensions with which to measure a consumer’s ethical beliefs

The first dimension (actively benefiting from illegal activities) represents actions in which the consumer is actively involved in, actions in which she/he is benefiting at the expense of the seller (Vitell & Muncy, 1992, 2005). An example might be drinking a can of soda in a store, without paying for it. The second dimension (passively benefiting), represents situations where the consumer is a passive beneficiary of the seller’s mistake such as receiving too much change and doing nothing. The third dimension (actively benefiting from deceptive/questionable, but legal practices) consists of actions in which the consumer actively engages in questionable practices, but those that are not necessarily perceived as illegal. The final dimension (no harm/no foul activities) represents those behaviours that are not perceived to cause direct harm to anyone, even though they might indeed cause harm. Typical examples here are installing software on a computer without having bought it.

Religiosity

The Hunt-Vitell (H-V) general theory of marketing ethics portrays many personal characteristics that affect ethical decision making. Among such characteristics, an individual’s religion and religiosity, which is defined as the degree of commitment and adherence to one’s religious values and beliefs (Patel & Cunningham, 2012), has been identified as a significant determinant of one’s ethical decision making process (Singhapakdi et al., 2013; Vitell, Paolillo, & Singh, 2006; Vitell & Paolillo, 2003; Vitell, 2012). In comparison to non-religious people, it can be assumed that highly religious people tend to have a clearly defined set of deontological norms. Consequently, more religious consumers can be expected to be more ethical than less religious consumers (Vitell, 2009).

A review of the extant literature reveals that religiosity has been defined in different ways. According to Bjarnason (2007), religiosity is considered to be the general attitude of a subject toward religious issues and themes, regardless of his or her

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affiliation with a given religion. It has also been defined as the degree of commitment and adherence to one's religious values and beliefs, and their impact on day-to-day activities (Patel & Cunningham, 2012). Further, it includes the degree to which an individual upholds such religious values and principles (Delener, 1990). These later definitions indicate that religiosity refers to a set of predispositions or behaviours of an individual influenced by religious values and beliefs rather than attitudes and behaviours that individuals take towards religion related issues and themes. In other words, religiosity influences not only the sacred domain of a person's life, but also his/her profane domain such as consumption behaviour.

As suggested by McDaniel & Burnett (1990), religiosity can be measured using cognitive and behavioural dimensions. The cognitive dimension refers to the extent to which an individual holds religious beliefs in terms of the importance of religion or belief in God in his/her life. In contrast, behavioural religiosity represents the overt behaviour of a person towards a particular religious organization, and this can be measured in terms of behavioural indicators such as church or temple attendance and activity involvement (McDaniel & Burnett, 1990). Widely accepted and commonly used measures of religiosity were proposed by Allport (1950), which became some of the earliest measures of religiousness used in research. Allport, in his study, perceived religious motivation as differentiated by intrinsic religiosity and extrinsic religiosity. The major difference between extrinsic and intrinsic religiosity can be identified as the fact that intrinsically motivated religious people are genuinely committed to their faith, whereas extrinsically motivated religious people are more self-serving (Allport & Ross, 1967). To put it precisely, an "extrinsically motivated person uses his religion whereas the intrinsically motivated person lives his religion" (Allport & Ross, 1967, p. 434).

As discussed in previous scholarly works, "intrinsic religiosity refers to motivations based upon the inherent goals of religious tradition itself" (Vitell, 2009: 157). It essentially drives an individual to the religion for its innate as well as its spiritual objectives. Primarily, intrinsic religiosity is the depiction of an individual's motivation for internal commitment towards his/her religion, and the principles of that religion as a part of daily routine (Allport & Ross, 1967). As explained by King & Crowther (2004), intrinsically motivated religious people practice their religion as a goal in itself. Further, they view themselves as true believers of religious practices and have a pure, direct motivation towards religion and its practice. Moreover, intrinsically motivated faith can be described as one that is essentially internalized. As a result,

it becomes a component of the person's psychological system (Milevsky & Levitt, 2004). According to Weaver & Agle (2002), the intrinsically religious person treats religious beliefs and practices as ends in themselves. Therefore, such individuals hold religion as the principal motive for life. This is a clear indication of Allport's conclusion on religious orientation; intrinsically motivated individual lives his/her religion.

In contrast, extrinsic religiosity refers to utilitarian motivations that might cause religious behaviours. It consists of religious involvement for some selfish reasons (Vitell, 2009). Since religion is used as a means of gaining something such as safety, social standing, or peace, or to support the chosen way of life, extrinsic religiosity can be identified as utilitarian and instrumental in nature (Allport & Ross, 1967). Therefore, extrinsic religiosity might lead a person to be religious in order to achieve ordinary social or business goals as it is the total external manifestations of religion (Vitell, 2009). King & Crowther (2004) have defined extrinsically religious people as those who see their practice of religion as a means of achieving social or personal ends such as comfort, acceptance, or security.

In addition to these two dimensions that Allport introduced, Batson (1976) introduced the 'quest' as a third dimension of religiosity, which refers to "the degree to which an individual's religion involves an open-ended, responsive dialogue with existential questions raised by the contradictions and tragedies of life" (Batson & Schoenrade, 1991: 431). More precisely, the quest orientation denotes the extent to which a person faces religious issues such as meaning in life in the midst of complexity and personal morality, and yet resists dogmatic answers. A person who is guided by the quest orientation identifies that he/she does not know the ultimate truth about such matters (Batson & Ventis, 1982). However, questions remain vital for that individual, and answers are sought, even though these answers may be subject to change (Batson, Schoenrade, & Ventis, 1993).

Hypotheses and conceptual framework

Intrinsic religiosity and consumer ethical beliefs

In many instances, intrinsic religiosity has had a positive relationship with religious commitment (Donahue, 1985). This has been further proved by Vitell, Paolillo, and Singh, (2005) who found intrinsic religiosity to be a significant determinant of

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consumer ethical beliefs. Further, the literature supports the fact that those high in intrinsic religiosity are more sensitive to ethical issues (Siu et al., 2000), more likely to make ethical judgments (Cottone et al., 2007; Jones 1991), and have a more ethical attitude (Conroy and Emerson 2004). That is, those higher in intrinsic religiosity are likely to have higher ethical intentions since they internalize ethical principles as a part of their moral identity (Allport 1966; Vitell et al. 2009). Thus, the following proposition can be advanced:

H1: Intrinsic religiosity is a predictor of consumer ethical beliefs

Extrinsic religiosity and consumer ethical beliefs

As extrinsic religiosity is defined as the external manifestation of religion or a source of social support, extrinsically religious people would appear to be religious. But they might not be genuinely committed to their religion since they merely use it, and therefore might not be ethically sensitive (Vitell, Singh, & Paolillo, 2007). Instead of being committed to the religion and giving an importance to the religion, people who are high in extrinsic religiosity focus on how their religious practices are judged by society (Patwardhan et al., 2012). These characteristics of extrinsic religiosity support the fact that there is only a weak relationship between extrinsic religiosity and positive life outcomes. Moreover, Vide, Smith et al., (2003) explain that in some instances, extrinsic religiosity has demonstrated a positive relationship with negative life outcomes as well (as cited in Vitell, 2009: 157). In addition, in several instances, extrinsic religiosity has been able to predict the “no harm/no foul” dimension of consumer ethical beliefs (Patwardhan et al., 2012; Vitell, Paolillo, & Singh, 2006). As explained by Pace (2014), extrinsic religiosity influences some dimensions of the consumer ethics scale because of the social acceptability of behaviours reflected in such dimensions. Hence, the following proposition can be advanced.

H2: Extrinsic religiosity is a predictor of the consumer’s ethical beliefs

Religious quest and consumer ethical beliefs

As Bjarnason (2007) points out, a consistent measurement for religiosity remains elusive, as many studies have used only Allport’s intrinsic and extrinsic dimensions to measure religiosity. Further, Vitell (2009) suggests that “if one adds the “quest” dimension to this dichotomy, a fairly complete picture of an individual’s religiosity

should emerge.” The “quest” dimension of religiosity or the ability to resist dogmatic answers to religious questions, does seem to have a significant impact on moral reasoning, and has been linked to a post conventional moral reasoning style (Cottone et al., 2007). More work is needed to be done in terms of testing this “quest” dimension of religiosity within a consumer/business context (Vitell, 2009). Though quest religiosity has not been examined in the context of consumer ethics, it has been examined as a predictor of post conventional moral reasoning and compassion. Glover (2010) has found a positive correlation between religious quest and moral reasoning. But Goldfried and Miner (2002) explain that the religious quester does not have a way of determining absolute truth/good and persons on a quest are willing to change practices based on new knowledge and thus demonstrated value violating behaviours in some circumstances. The results of the same study have found that a higher quest level is associated with a higher level of value violation, and quest religion is not a universally compassionate religious style (Goldfried & Miner, 2002). Therefore, the following hypothesis is suggested:

H3: Religious quest is a predictor of a consumer’s ethical beliefs.

Interaction between intrinsic religiosity and extrinsic religiosity

Walker et al., (2011), identifying the importance of the symbolic interactionism theory in understanding the relationship between religion and ethical outcomes, explain that role expectations and behavioural tendencies will increase in strength as an individual has more frequent contact with other individuals associated with a specific role, which means that the extrinsic aspects of religion may attract people. Further, Weaver (2002) states that the extent of the association between religiosity and ethical outcomes depends on specific religious attitudes (extrinsic and intrinsic religious motivational orientations), indicating that such an association depends on both orientations together. Confirming this notion, Vitell et al., (2009) explain that intrinsic religiosity and extrinsic religiosity might even work in opposite directions, such that one dimension counterbalances the effects of the other.

Though the interaction effect between intrinsic and extrinsic orientations has not been examined in the context of religion and business ethics, such interactions have been studied in other contexts. Ryan, Mims, and Koestner (1983) have found that when extrinsic motivations are being used, people were more intrinsically motivated

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as a group (as cited in Mandigo & Holt, 2000, p.45). Another study has revealed that the presence of scholarships (extrinsic motivation) has increased the level of intrinsic motivation to perform better (Mandigo & Holt, 2000). Hence, it can be argued that the presence of extrinsic religious motivations (i.e. social recognition and popularity) can strengthen the association between intrinsic religiosity and ethical behaviour in consumption situations, as extrinsic motivations may probably induce people to behave ethically in social contexts. Thus, the following proposition is suggested:

H4: There is an interaction between intrinsic religiosity and extrinsic religiosity.

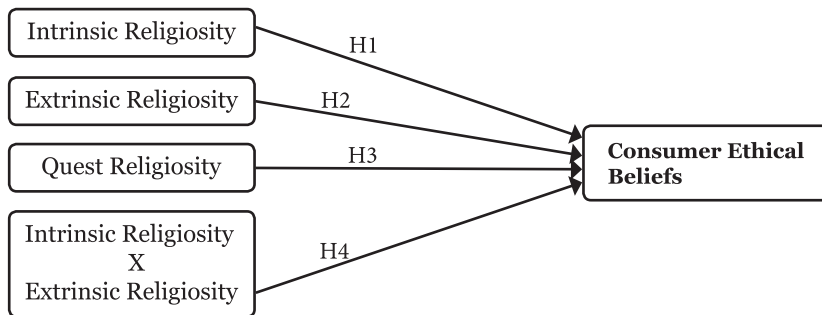
Intrinsic religiosity and extrinsic religiosity as predictors of consumer ethical beliefs

Many researchers have compared the nature of extrinsic and intrinsic religiosity and its ability to predict ethical beliefs. In many instances, intrinsic religiosity has shown a more positive relationship with religious commitment than has the extrinsic dimension (Donahue, 1985). This has been further proved by Vitell, Paolillo, and Singh, (2005), who found intrinsic religiosity to be a significant determinant of consumer ethical beliefs. In contrast, Patwardhan, Keith, & Vitell, (2012) have found that extrinsic religiousness does not have a significant impact on the ethicalness of many consumer practices. However, the extrinsic dimension has been able to predict only “no harm/no foul” unethical consumer beliefs and “doing good” ethical beliefs. Further, the findings of the study carried out by Vitell et al., (2005) indicate that extrinsic religiosity has little impact on a person’s ethical beliefs. According to Vide, Smith et al., (2003), extrinsic religiosity has only a weak relationship with positive life outcomes. Hence, the following proposition can be advanced.

H5: Intrinsic religiosity is a stronger predictor of consumer ethical beliefs than extrinsic religiosity.

Based on above literature and the propositions the following conceptual framework is developed.

Figure 1: Conceptual framework



Methodology

Participants and procedure

The study is descriptive as it attempts to describe the nature of relationships among variables. It was difficult to adopt a longitudinal research design since it would have required more time, effort and cost in comparison to the cross-sectional design. Therefore, the overall research design of the present study was cross sectional (survey) since is the most frequently used descriptive design in marketing research which involves the collection of data from any given sample only once (Malhotra, 2008; Sekaran, 2000).

In this study, the unit of analysis was the individual Buddhist consumer, where data was collected on an individual basis. It was impossible to adopt a simple-random sampling technique due to the unavailability of a sample frame. This is because, there is no registry or list of Buddhist consumers in Sri Lanka. Therefore, the convenience sampling technique was employed to draw the sample from the population, admitting to the fact that the generalizability of the findings may be problematic.

Both personal and online methods were used in administering the survey. Accordingly, 260 questionnaires were personally distributed by the researcher among undergraduates, Postgraduate Diploma and Advanced Diploma students. 50 questionnaires were personally distributed among randomly selected respondents by a research assistant. More than 300 online questionnaires were sent to MBA students and randomly selected respondents via e- mail and Facebook. The response rate for the personal method was 75%, which is a good response rate, while the

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response rate for the online method was significantly lower, as only 161 responses out of the 33 were received. Then, the questionnaires were screened and incomplete questionnaires rejected. Accordingly, 359 questionnaires were forwarded for data analysis. The data was analyzed using Structural Equation Modeling (SEM) with the aid of AMOS (Analysis of Moment Structures) 20.0.

Measures

Intrinsic religiosity was operationalized with seven items which were adopted from Batson & Schoenrade (1991). A modification was made in item 13 (the term “bible group” was renamed as “thripitaka study group”), as the present research is conducted in a Buddhist context. The measurement for extrinsic religiosity and quest religiosity were also adapted from Batson & Schoenrade (1991) which consists of eleven items for each construct. Further, the term “church” used in item four, eight and ten in the extrinsic scale was renamed as “temple”. All three constructs were measured with five-point Likert type scales ranging from 1=strongly disagree to 5=strongly agree.

The “Consumer Ethics Scale” (CES) developed by Vitell and Muncy (1992) was used in measuring consumer ethical beliefs, where the scale examines the consumer’s ethical beliefs with regard to various questionable behaviours (Vitell and Muncy, 2005). The original Consumer Ethics Scale suggests four dimensions with which to measure a consumer’s ethical beliefs, namely; actively benefiting from illegal activities (4 items), passively benefiting (6 items), actively benefiting from deceptive (or questionable, but legal) practices (5 items) and no harm/no foul activities (5 items). A five-point Likert type scale (‘strongly believe it is wrong’ to ‘strongly believe it is not wrong’) was used to measure consumer ethical beliefs.

Reliability and validity of measures

Cronbach’s alpha was used to measure internal consistency, and several items had to be removed from the scales in order to reach the standard alpha value. For intrinsic religiosity, the initial alpha value was 0.679. After removing 2 items, the alpha reached the level of 0.7. However, the internal consistency of the extrinsic religiosity scale was acceptable as the initial alpha value was 0.744. In contrast, quest religiosity was significantly poor in terms of internal consistency as the alpha value

was 0.410. Four items had to be removed and the alpha value reached 0.704 after purification. All dependent variables were taken to be internally consistent since the corresponding alpha values were greater than 0.6 (actively benefiting from illegal activities: $\alpha = 0.691$, passively benefiting: $\alpha = 0.755$, questionable, but legal practices: $\alpha = 0.719$ and no harm/no foul activities: $\alpha = 0.665$).

A Confirmatory Factor Analysis (CFA) was conducted to assess the validity of the constructs. As the initial measurement model portrayed a poor fit, the model was improved using modification indices. During the modification process, five items were removed due to low standardized regression weights. Further, covariences were drawn between the error terms of several items for improvement purposes. The final measurement model showed an acceptable fit.

Table 1: Model-fit statistics of measurement model

CIMIN/DF	Absolute			Incremental		Parsimony	
	GFI	AGFI	RMSEA	IFI	TLI	CFI	PRATIO
1.583	.864	.836	.046	.841	.888	.885	.881

According to Hair et al., (2010), CMIN/DF (χ^2/df) value close to one and not exceeding 3, Comparative Fit Index (CFI) value close to 1, Tucker-Lewis Index (TLI) value close to 1 and Root Mean Square Error of Approximation (RMSEA) value of about 0.08 or less indicates a good model fit. As further recommended by Hair et al., (2010), the stated GOF (goodness of fit) indices must include at least one absolute measure (χ^2/df / p value/GFI/RMSR/ RMSEA), one incremental measure (NFI/ CFI/ TLI/RNI) and one parsimony (PRATIO/ PCFI/ PNFI) fit measure.

As shown in Table 1, the CIMIN/DF of the measurement model is close to 1 and below 3; the RMSEA is 0.046, thus proving absolute model fit. Also, all incremental and parsimony indices depicted in the table are close to 0.9, assuring an acceptable model fit. According to Hair et al., (2010), it may be unrealistic to achieve 0.9 cut-offs for very complicated models which consist of a number of observed and unobserved variables. Hence, it is reasonable to conclude that the model fit of the measurement model is satisfactory.

Table 2: Convergent and discriminant validity

	AVE	CR	MSV	ASV	1	2	3	4	5	6	7
QST	0.554	0.861	0.516	0.282	0.745						
IR.	0.495	0.824	0.411	0.205	0.446	0.704					
ER.	0.571	0.888	0.542	0.360	-0.565	0.641	0.756				
QR.	0.580	0.871	0.542	0.220	0.305	-0.477	-0.736	0.761			
ACT	0.610	0.862	0.585	0.339	0.684	0.475	-0.691	0.511	0.781		
PAS	0.602	0.858	0.585	0.315	0.718	0.407	-0.625	0.443	0.765	0.776	
NOH	0.525	0.808	0.098	0.030	-0.313	0.059	0.150	-0.042	-0.138	-0.187	0.724

Note: Square roots of the AVE values are shown in the diagonal

The CFA procedure was used to further test the convergent and discriminant validity of the constructs. As explained by Malhotra & Dash (2011), 0.5 or higher factor loadings and 0.5 or greater Average Variance Extracted (AVE) assure satisfactory convergent validity. In addition, Composite Reliability (CR) must be 0.7 or higher. Generally, discriminant validity can be ensured if the square root of the AVE is larger than the correlation coefficients (Malhotra, 2008). Further, in ensuring discriminant validity, Maximum Shared Variance (MSV), and Average Shared Variance (ASV) must be less than AVE (Hair. et al., 2010). As all of the above requirements are fulfilled, the convergent and discriminant validities are satisfactory, as shown in Table 2.

Data analysis and results

As given in Table 1, 53.2% of the sample represented males and the remaining 46.8% consisted of female respondents. Further, 37.9% of the respondents belonged to the 18-27 years category which is the highest percentage, and the least percentage was in the age category above 61 years. As depicted in Table 1, 52.9% of the sample consisted of married individuals whereas the remaining was unmarried. The majority of the sample had passed their G.C.E. A/L examination, while 104 respondents had completed their first degree.

Table 3: Descriptive statistics

		Frequency	Percent
Gender	Male	191	53.2
	Female	168	46.8
	<i>Total</i>	<i>359</i>	<i>100.0</i>
Age	18-27	136	37.9
	28-45	105	29.2
	46-61	69	19.2
	Above 61	49	13.6
	<i>Total</i>	<i>359</i>	<i>100.0</i>
Marital status	Unmarried	169	47.1
	Married	190	52.9
	<i>Total</i>	<i>359</i>	<i>100.0</i>
Highest level of education	No formal education	6	1.7
	Up to Grade 8	28	7.8
	Passed G.C.E. (O/L)	61	17.0
	Passed G.C.E. (A/L)	151	42.1
	Completed First Degree	104	29.0
	Completed Postgraduate Degree and above	9	2.5
	<i>Total</i>	<i>359</i>	<i>100.0</i>

Prior to the statistical analysis, data were transcribed into the SPSS version 20.0. Thereafter, outliers were removed and 310 responses were forwarded for missing value analysis. It was identified that data was missing completely at random (Little's MCAR test: Chi-Square = 1280.519, DF = 1242, Sig. = 0.218), and as suggested by Malhotra & Dash, (2011), 54 missing values were replaced with the individual case mean value. Further, as a prerequisite for multivariate analysis, normality, linearity and homoscedasticity of the data was ensured.

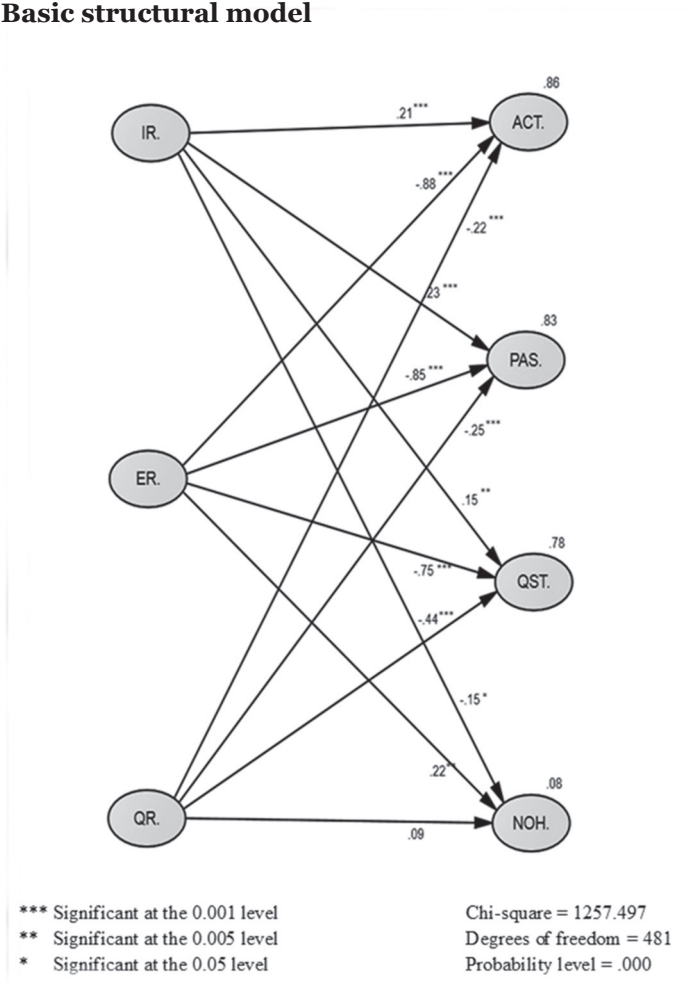
The basic structural model was developed to examine direct relationships among the constructs which test the three propositions. According to the conceptualization, intrinsic religiosity (IR), extrinsic religiosity (ER) and quest religiosity (QR) are the exogenous constructs that are hypothesized to impact on actively benefiting illegal activities (ACT), passively benefiting (PAS), actively benefiting from questionable practices (QST) and no harm/ no foul activities (NOH), which are the endogenous constructs.

Table 4: GOF measures for the basic structural model

CIMIN/DF	Absolute			IFI	Incremental		Parsimony
	GFI	AGFI	RMSEA		TLI	CFI	PRATIO
2.330	.837	.807	.066	.777	.749	.773	.903

Model fit statistics for the structural model are summarized in Table 4. Only CFI and other incremental indices show moderate model fit, but CIMIN//DF and other fit indices (i.e. RMSEA, RMR) indicated that the absolute model fit is high. Additionally, parsimony indices confirm a satisfactory level of model fit. Hypotheses testing results of direct paths are depicted in Figure 2.

Figure 2: Basic structural model



As shown in Figure 2, all propositions were supported except for P3c. Therefore, it can be concluded that intrinsic religiosity, extrinsic religiosity and quest religiosity have an impact on consumer ethical beliefs. IR showed a positive impact on ACT, PAS and QST while demonstrating a negative impact on NOH. In contrast, ER had a negative impact on ACT, PAS and QST, whereas the impact on NOH was positive. In the same way, QR showed a significant negative impact on ACT, PAS and QST. Surprisingly, the impact of QR on NOH was not significant.

In addition to the direct effects, the study proposed an interaction effect between intrinsic religiosity (IR) and extrinsic religiosity (ER). As both were continuous predictor variables, the interaction term was modeled by creating a new variable that is a product of IR and ER. Though the model fit statistics were satisfactory, the interaction was not statistically significant. However, it was thought not reasonable to drop an argument proposed by the theory just because these particular empirical findings are not supportive. In particular, it was notable that the beta values of IR and ER changed as the interaction was introduced to the basic model, which may be an indication of a need for further analysis. As noted by Whisman & McClelland (2005), testing interactions are associated with many issues and the statistical significance of the interaction depends on several aspects such as sample size, error of variables and statistical power. Therefore, a power analysis was conducted.

One of the major challenges confronted by researchers interested in examining interactions is the issue of statistical power (Whisman & McClelland, 2005). Champoux & Peters (1987) have clearly explained that large sample sizes are required to attain a significant power to detect interactions. Hypothesized interactions may not be supported, in many cases, due to insufficient sample sizes and low statistical power. Therefore, the power analysis was performed using G*Power 3.0.10 software in order to examine the sufficiency of sample size for detecting the interaction effect between IR and ER.

The statistical test selected was Multiple Regression: Omnibus (R^2 deviation from zero). The effect size was 0.056 and the required statistical power size ($1-\beta$) was set to 0.95 with an expected significance level α of 0.05. According to the analysis, the required sample size is 337 in order to achieve the above statistical power. Hence, it can be concluded that the interaction effect between IR and ER was not statistically significant in the structural model due to the inadequacy of sample size, as the sample size was only 310. Further to power analysis, multiple group analysis was performed in SEM to examine the nature of the interaction effect between IR and ER.

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As it was hypothesized that the existence of a higher level of ER would strengthen the association between IR and consumer ethical beliefs, the ER variable was re-coded into two groups. The mean split method was applied to form two groups, namely, 'high ER' and 'low ER'. The results revealed an acceptable model fit. Though the GOF indices didn't reach the threshold levels, they were at acceptable levels. All GOF indices were close to the GOF indices of the structural model with interaction, except for CFI. Thus, the results are acceptable, since multiple group analysis requires a considerable number of cases for each group, and this condition has not been met in the present research.

As depicted in Table 5, the beta coefficients of both IR and the interaction variable are not statistically significant in the 'low ER' group. But it was evident that the standardized beta coefficients of IR and the interaction terms are significant (except for the no harm/no foul dimension) in the high ER group. The results clearly denote that the introduction of the interaction has strengthened the impact of IR on all dimensions of consumer ethical beliefs. Hence, proposition 04 is supported.

Table 5: Standardized regression weights of IR and the interaction term in the two models

DV	← IV	Low ER		High ER	
		β	P	β	P
ACT	← IR	.176	.073	.826	***
PAS	← IR	.108	.233	.778	***
QST	← IR	-.062	.485	.589	***
NOH.	← IR	.034	.699	-.058	.620
ACT	← IR x ER	-.004	.959	.529	***
PAS	← IR x ER	.098	.238	.555	***
QST	← IR x ER	.065	.435	.407	***
NOH.	← IR x ER	-.209	.015	.097	.373

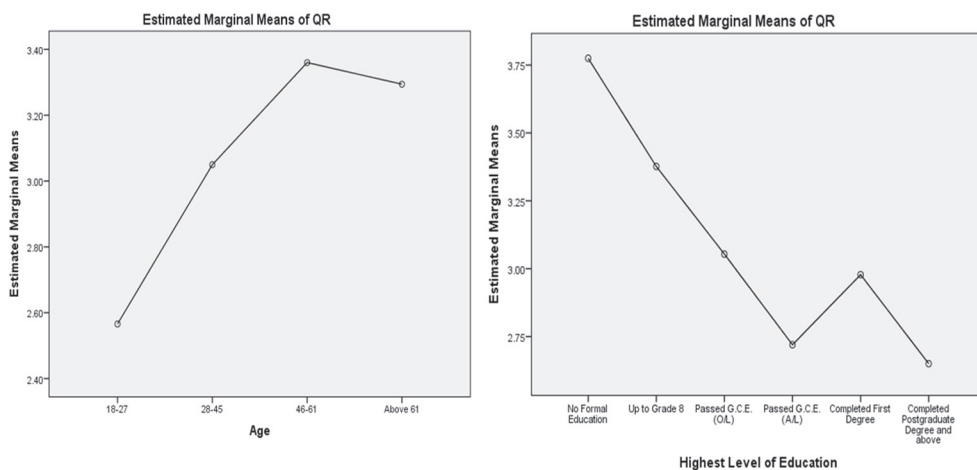
*** Significant at 0.001

Proposition 5 suggested that intrinsic religiosity is a stronger predictor of consumer ethical beliefs than extrinsic religiosity. According to Blalock (1961); Malhotra & Dash (2011); and Tonidandel & LeBreton (2011), comparing standardized beta coefficients (standardized regression weights) has been one of the most common methods of determining the relative importance of predictors. Therefore, in order

to examine the relative strengths of intrinsic and extrinsic religiosity as predictors of consumer ethical beliefs, the standardized beta coefficients of the direct paths were compared. Analysis revealed that intrinsic religiosity is a stronger predictor of three dimensions (ACT, PAS and QST) of consumer ethical beliefs than extrinsic religiosity. Extrinsic religiosity is characterized by negative beta coefficients, which indicate that it weakens ethical beliefs (except for the no harm/no foul dimension); and it thus becomes a weak predictor of such beliefs. Only for the no harm/no foul dimension, is extrinsic religiosity the stronger predictor. Hence, the final proposition is supported.

Upon the completion of data analysis, posteriori/post hoc analysis (Malhotra & Dash, 2011) was conducted in order to identify patterns of data that were not specified a priori. It was observable that religious quest, the newly added variable, scored the lowest mean value in comparison to intrinsic and extrinsic religiosity. The mean value for QR was 2.9705 whereas the mean values of IR and ER are 3.5149 and 3.1557 respectively. Further, it was reasonable to suspect that QR may vary according to the age and level of education of the respondents, as it involves philosophical questions with regard to religion. Hence, univariate analysis of variance was performed and the variation of QR across different age and educational levels are depicted in Figure 3.

Figure 3: Variation of QR across age and educational levels



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Tukey's LSD (Least Significant Difference) method was used as the post hoc test which is commonly used to determine the minimum difference between means of groups before they can be considered significantly different (Malhotra & Dash, 2011). The analysis revealed that QR varies according to both age and level of education. The mean difference between above 61 years and 28 – 45 years age categories was not statistically significant. Similarly, the mean difference between above 61 years and the 46 – 61 years age categories was not significant. Apart from those mean differences, the mean differences among all other age categories were statistically significant.

Set out in detail, the mean of QR in the 'no formal education' group was the highest value, and it depicted a significant difference from all other educational categories except for the 'up to grade 8' category. The mean of QR in the 'up to grade 8' category was different from those of the 'passed G.C.E. O/L', 'passed G.C.E. A/L' and 'completed first degree' categories. The mean difference between the 'passed G.C.E. O/L' category and the 'completed first degree', 'completed postgraduate degree and above' were not statistically significant. The mean of QR in the 'passed G.C.E. A/L' category was significantly different from those in all other categories except for those in the 'completed postgraduate degree and above' group. The mean of QR in the group 'completed postgraduate degree and above' only showed a significant difference from that of the 'no formal education' category.

Discussion

The analysis of data indicated that intrinsic religiosity has a positive impact on consumer ethical beliefs. These findings are consistent with those of several previous studies (Patwardhan et al., 2012; Vitell & Muncy, 2005; Vitell, Paolillo, & Singh, 2006) where a significant impact of intrinsic religiosity on consumer ethical beliefs has been found. According to Walker et al.. (2011), previous research suggests a stronger relationship between religiosity and ethical beliefs for individuals who are more religiously sincere.

Apparently, the above findings prove that consumers who are genuinely committed to their religion tend to be genuine in terms of ethical consumption. Interestingly, these findings may be somewhat similar to the concept of consumer conformity; more precisely, to the concept of private conformity, which refers to voluntary acceptance of the influencing agent's attitudes, moral beliefs and expectations (Lascu

& Zinkhan, 1999). People may tend to be intrinsically religious as a means of private conformity; thus, they may tend to behave ethically by being guided by religious principles. Therefore, it is reasonable to expect intrinsically religious people to be ethical in the market place.

In contrast, extrinsic religiosity showed a negative impact on all dimensions of consumer ethical beliefs except for the no harm/no foul dimension, confirming that it is a significant predictor of consumer ethical beliefs. In the marketing literature, Vitell, Paolillo, & Singh (2005) have found that a consumer's ethical beliefs are determined by intrinsic religiosity but not by extrinsic religiosity. Further, Singhapakdi et al., (2013) found a negative association between extrinsic orientation and ethical beliefs/intentions.

It would be interesting to elaborate on the above finding by discussing the nature of extrinsic religiosity. This can, again, be viewed in terms of the consumer conformity perspective. As illustrated by Schiffman & Kanuk (2010), a few personal factors affect consumer conformity, including the tendency to conform, the need for affiliation, the need to be liked, the desire for control and the fear of negative evaluation. Hence, it is reasonable to argue that people who are not intrinsically religious tend to be extrinsic as a means of ensuring this conformity. As they use religion for those purposes, it is difficult to expect such individuals to behave ethically in the market. Further, there is a clear possibility for a person to be extrinsically religious as a result of the collectivistic nature of society. Hence, as there is, in many societies, social pressure to be religious, people may tend to appear outwardly religious, though not inherently and sincerely so.

Surprisingly, the no harm/no foul dimension of consumer ethical beliefs has demonstrated a surprising relationship with religiosity. Intrinsic religiosity had a negative impact on the no harm/no foul dimension, whereas the impact of extrinsic religiosity was positive. This positive association of extrinsic religiosity relating to the no harm/no foul dimension may be attributed to the fact that many consumers perceive these actions as not being wrong; simple activities such as “burning” a CD rather than buying it or spending over an hour trying on clothing and not buying anything, may not be perceived by many consumers as being unethical.

Just like extrinsic religiosity, quest religiosity had a negative impact on the actively benefiting, passively benefitting and questionable practices dimensions while having

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a positive association with the no harm/no foul dimension. But it was notable that the magnitude of the impact is low in comparison to extrinsic religiosity. Even though the quest has not been tested previously with ethical beliefs, literature provides certain evidence that quest orientation might be associated with negative outcomes (Lavrič & Flere, 2008). Thus, there is an indirect indication that quest religiosity may have a negative impact on positive outcomes (i.e. ethical beliefs). This finding is primarily consistent with the findings of Goldfried & Miner (2002), where they found that a higher quest level is associated with a higher level of value violation. Reflecting on the findings of the present study, the above position of Goldfried & Miner (2002) can be validated, as Sri Lankan consumers who scored high in the quest dimension tended to violate the ethical values of society; i.e., they tended to be rather unethical.

Data analysis portrayed that there is an interaction between intrinsic and extrinsic religiosity when extrinsic religiosity is high. However, Ryan, Mims, & Koestner (1983) have found that when extrinsic motivation was high, people were more intrinsically motivated as a group (as cited in Mandigo & Holt, 2000, p.45). Further, Mandigo & Holt (2000) revealed that the presence of scholarships (extrinsic motivation) increased the level of intrinsic motivation to perform better. Thus, the findings of the present study are consistent with such findings, since a significant interaction between intrinsic religiosity and extrinsic religiosity was found when the level of extrinsic religiosity is high. The idea is that religion attracts people with an extrinsic orientation and subsequently, in the presence of such a high extrinsic religiosity, the interaction between extrinsic and intrinsic religiosity essentially strengthens the impact of intrinsic religiosity on consumer ethical beliefs.

Finally, the study unveiled that intrinsic religiosity is a stronger predictor of consumer ethical beliefs than extrinsic religiosity. These findings are consistent with extant literature, as many previous studies have found that intrinsic religiosity is a stronger predictor of consumer ethical beliefs than extrinsic religiosity (Patwardhan et al., 2012; Vitell et al., 2007). The findings of a study carried out by Vitell et al., (2005) indicate that extrinsic religiosity has little impact on one's ethical beliefs.

Theoretical implications

The present study has attempted to examine consumer ethics in a Sri Lankan Buddhist context through a theoretical lens. Using that lens, the study made a major theoretical contribution by examining the 'quest' dimension of religiosity

along with its intrinsic/extrinsic dimensions, which has not been examined in the extant literature. Perhaps this may be the first empirical finding to support Vitell's argument that the quest dimension must be used along with the intrinsic and extrinsic dimensions to measure religiosity.

Another theoretical contribution was made by examining the interaction between intrinsic and extrinsic religiosity. Further, Babakus, Cornwell, Mitchell, & Schlegelmilch (2004); and Mitchell et al., (2009a) have identified the importance of the empirical establishment of measures of unethical activities across different countries. Hence, this study made a contribution by examining the role of religiosity in determining consumer ethics in the Sri Lankan Buddhist context.

Managerial implications

This study has numerous implications for practice. It is obvious that converting unethical consumption patterns into ethical consumption is not an easy task, since the consumer has developed certain consumption patterns since childhood through the process of 'consumer socialization', which is the process by which consumers obtain skills, knowledge, and attitudes relevant to their functioning as consumers in the marketplace (Ward, 1974). What can be taken from this with regard to the present study is that consumer ethics must be inculcated in the person throughout the continuous consumer socialization process, starting from childhood. This is because childhood socialization is a major aspect of consumer socialization (Ward, 1974). The education system of a nation has to be redesigned in a manner that provides sufficient knowledge about ethical consumption to its people, beginning from early childhood.

Ethical consumption should not be treated as the sole responsibility of the education system, as the family also greatly influences the consumer socialization process. Parents and other family members must educate children from early childhood about the importance of being ethical in the market place; thus they must set examples for children, as children tend to be socialized as consumers through interpersonal influence, observations and imitation. Similarly, if the education system and the family can both focus on improving the intrinsic religiosity of children throughout the socialization process, it would provide a solid foundation on which to develop ethical consumers in the future.

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It is also vital to understand that organizations, managers and employees have different roles to play in restraining unethical consumer behaviours in the marketplace. A prerequisite is to recruit managers and employees who are knowledgeable about the ethical standards of the marketplace or at least organizations must enhance the knowledge of their employees on business ethics via training programmes. As clearly explained by Vitell et al., (2005), managers of organizations do not have the ability to change the ethical beliefs or behaviours of consumers. But managers and executives do have the ability to eliminate situations where an unethical consumer behaviour can occur.

According to D'Astous and Legendre (2009), changes in consumer behaviour will strongly depend on solid actions that are taken to inform consumers about social responsibility and the consequences of unethical consumer behaviour in particular. In that sense, companies must take necessary action to design effective communication strategies that may convince consumers about the importance of ethical behaviour.

It was revealed that consumers consider passive, but unethical consumer behaviours as more acceptable than actively benefiting from illegal activities. This may be a result of the belief that such instances are seller's mistakes (i.e. miscalculating a bill), and therefore that the seller deserves to be short changed. The implication of this is that both above the line (ATL) and below the line (BTL) communication campaigns of a company must be redesigned to inform consumers about the wrongness of such activities.

There is a possibility for marketers to use ethical appeal in advertising so that religious consumers will be attracted towards the business, and the positive image of the company can be enhanced as well. However, there may be consumer groups that do not perceive unethical consumer behaviour as unacceptable. In such cases, relevant punitive law enforcements must be taken by the government so that unethical consumption behaviour would be discouraged.

Social implications

It was found that religiosity is strongly linked to consumer ethical beliefs which denote that people who are highly religious tend to have more ethical beliefs. Thus, consumers who are stronger in religiosity will behave ethically, as beliefs guide

behaviour. Since this approach regarding religion and ethics education is holistic, it is important to include ethics education as a part of the education system of a society. In Sri Lanka, it can be seen that ethics education has not received due attention from the authorities. This research study suggests that an ethics component should be introduced into the education system, and topics such as ‘religion and ethics’, and ‘ethical consumerism’ can be incorporated in curriculums, whereby people would be made familiar with consumer ethics. This will control unethical consumer behaviours by convincing consumers that involving themselves in unethical consumption is not morally acceptable. The study found that people tend to perceive no harm/no foul activities (i.e. downloading software without buying it) as ethical, though it is not. Ethics education can essentially change this sort of belief.

Additionally, as discussed by Mayhew and Murphy (2009), a combination of ethics education and some forms of social pressure can significantly improve ethical behaviour. This study reveals that establishing group expectations of behaviour can greatly influence the ethical behaviour of people. This notion can be effectively used if the education system inculcates ethical and moral concepts within students, so that they would expect each other to behave ethically in the context of the market place. Thus, this group expectation may urge people to be ethical in making purchase and consumption decisions.

The findings of this study also urge public policy makers to pay attention to consumer education in areas where consumers show dissatisfaction, and use product information effectively in purchase decisions. It is clearly evident that Sri Lanka does not have a well-designed consumer education programme, which may also be a cause for unethical consumption. Such programmes would be immensely beneficial not only in enhancing consumer awareness, but also in educating consumers about their responsibilities in the marketplace. Further, Grimshaw (2001) discusses the importance of joint efforts by the government, private sector and professional bodies to promote ethical awareness and to start conversations on ethical issues. It is important that practitioners, educational establishments and employees must all work together to establish a culture that is enriched by ethics.

Limitations and directions for future research

The findings of this study have to be considered in the light of several limitations. Firstly, some respondents may have provided socially desirable answers where they

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might have been dishonest about their actual opinions about ethical beliefs. This may result in a doubt about the correspondence between the reported behaviour and the actual behaviour of the respondent, and this is considered a major limitation of the study. Thus, the beliefs, intentions and behaviours gap can be considered a major research avenue for future researchers. In light of this, a qualitative approach and methods (i.e. observation) would be appropriate in order to better understand the actual behaviour of consumers in the context of ethics.

The sampling technique employed in the study is convenience sampling. This sampling technique itself will be a limitation, as it is difficult to generalize the findings. The fact that this study was limited to Sri Lankan Buddhist consumers is considered as another limitation of the study. There might be potential differences among various religious groups and cultures in terms of religiosity as well as consumer ethical beliefs. Therefore, it is recommended that the findings of this study be cross validated and the relationship between religiosity and consumer ethics in different cultures and religious groups be compared in subsequent studies.

Finally, this study examined the role of religiosity as an antecedent of consumer ethics. However, it was revealed that the variance of consumer ethical beliefs accounted for by religiosity was significantly low (low R² values). This result denotes that there are more variables which may affect the ethical beliefs of consumers. Therefore, future researchers can incorporate other predictors of ethical beliefs such as personal characteristics such as idealism and relativism. In addition, the role of demographic factors such as age and level of education in the context of consumer ethics can be studied in subsequent research works. On further analysis of the data, it was revealed that religious quest increases across different age categories. It is suggested here that future researchers examine the nature of this relationship and the underlying reasons for it.

Conclusion

This study was primarily designed to examine the impact of religiosity on consumer ethical beliefs. It can be concluded, then, that there is a positive impact of intrinsic religiosity on consumer ethical beliefs, while extrinsic religiosity and quest religiosity have a negative impact on the same. While there is an interaction between intrinsic and extrinsic religiosity, intrinsic religiosity is a stronger predictor of consumer ethical beliefs than extrinsic religiosity. Consequently, managers are urged to use

ethical appeal in advertising, instead of using punitive actions to control unethical behaviours of consumers, and are urged to pay attention to consumer education, emphasizing the development of ethical conduct amongst consumers.

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