



Does Religiosity Impacts Consumer Ethics: An Empirical Analysis

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(Received 29 October 2019, Revised 25 December 2019, Accepted 30 December 2019)

(Published by Research Trend, Website: www.researchtrend.net)

ABSTRACT: This study intends to examine the effect of intrinsic and extrinsic religiosity has on the ethical behavior of the consumer. It further examines the specific correlation of the two types of religiosity (Intrinsic Religiosity and Extrinsic Religiosity) on each construct of ethical behavior (actively benefitting, passively benefitting, questionable behavior and no harm). A structured questionnaire was prepared after reviewing the literature. This questionnaire was circulated among the 4 private university students of Uttar Pradesh. To analyze the data we used SPSS 20.0 and AMOS 20.0. The validity and reliability of the data was verified with the help of Cronbach's alpha test and KMO test respectively. The factors reliability was measured by conducting exploratory factor analysis. Finally the results were measured using confirmatory factor analysis. The results reflected strong correlation of Intrinsic Religiosity with the ethical behavior of the consumer. Empirical evidence shows a negative impact of intrinsic religiosity on actively benefitting, passively benefitting and questionable behavior, and positive impact on no harm. The results do not show any significant impact of Extrinsic Religiosity on any of the consumer's ethical behavior constructs. This study was limited to Uttar Pradesh, so the results cannot be generalized. The study tends to examine the impact of religiosity among students, so the results might not be valid for other segments. However, this study is one of the few studies conducted on religiosity and consumer ethics in India. This could help companies to consider religiosity while devising any marketing strategy for their consumer.

Keywords: Actively Benefitting, Consumer Ethics, Extrinsic Religiosity, Intrinsic Religiosity, No Harm, Passively Benefitting, Questionable Behavior, Structural Equation Modeling.

I. INTRODUCTION

Religion has occupied an important part in the life of human beings from the inception of civilization. Even though the world is heading towards the ideology of secularism, the significance of religion will endure in every culture in the anticipated future [5, 7, 16]. Many studies have shown the evidence of religious values impacting the actions of any person [1, 3] Empirical evidence has revealed the significance of religion in persuading ethical decision making [5, 41]. The ethical decision making of an individual is subjected to diverse backgrounds such as country and culture etc. [5, 16, 24, 35]. Studies in the marketing area have highlighted the influence of religion on consumer behavior [9, 27, 29] One of the research topics has which gained considerable attention of the researchers scrutinizes the linkage between religiosity and ethical behavior of consumer [32, 39]. From the marketing point of view, religiosity is about the ethical principles which impact the buying behavior of the consumer [32]. The scope of the similar studies has varied in terms of industry [8, 12, 23], nation [5, 6, 35] and demography [10, 14, 22, 24]. There have been contradictions in the findings of the similar studies especially when it comes to extrinsic religiosity and its impact on consumer ethical behavior [28, 38, 40, 42]. A very limited research has been conducted on religiosity and consumer ethics in Indian context. Also, the results regarding the role of extrinsic religiosity in influencing consumer ethics are not conclusive. The present study aims to fulfill these gaps by analyzing the impact of religiosity on consumer

ethical behavior through established scales on religiosity and consumer ethical behavior and the analysis would be conducted using structural equation modeling [2, 15, 25, 31].

II. LITERATURE REVIEW

The decision or the deed which an individual considers to be virtuous among the given alternative reflects his/her ethical judgment [24, 26, 45]. It is the perception of correct or incorrect in the deed or decision. The ethical judgment could be measured by asking individuals to point out the degree of tolerance towards a morally dubious deed [30]. People who are inclined towards morality in their life, carries zeal about morality in two forms, i.e. either through reasoning about morals or through identification of oneself with morals [38, 44].

Consumer Ethical Behavior: Moral reasoning and moral identity are amongst the chief factors in determining ethical behavior [34]. Moral reasoning is the assessment of any data or facts to make morally correct decisions [23]. Moral identity is the opinion of one's self, harmonized around moral qualities. This opinion about self encourages a person to take morally correct actions [4]. The moral identity shapes the foundation of any person's individuality by encouraging them to act ethically [19]. People with high intensity of moral identity in their personal life tends to be ethical in their actions and philosophies [4]. The moral identity indicates the importance of ethical value in one's life which invariably motivates the person to act in accordance with their logic of ethical behavior [19]. Similarly, suggested that the individual characteristics of the people act as the

basis for defining their ethics [4]. Researchers who support the moral identity emphasize that the identity of any individual is shaped by forming ethical duties based on their perception of self-identity [11]. The self-importance which is an integral part of moral identity has two aspects- first private and the second public. One the one hand, the private aspect of self-importance emphasizes the person's ethical traits; on the other hand, the public aspect of self-importance emphasizes the way their ethical actions are perceived by others [4]. People with high self-importance and high empathy concerning others tend to be ethical in their conduct [18]. It could be concluded that moral values and ethical behavior are directly proportional to each other. Previous researches have demonstrated that ethical behavior can only be determined when moral reasoning is considered with moral identity [4]. To understand the ethical viewpoint of the consumer the ethical scale developed by [31] is used in the present study. This scale aims to determine the ethical orientation in the consumers. It consists of four items namely:

- Actively benefitting through illegal means
 - Passively benefitting
 - Questionable behavior but no illegal activity
 - No harm or activities which does not hurt anyone
- These items reflect the ethical intentions and actions of consumer shows while making a purchase decision. The author has adopted these four scales by in the present study [31].

Religiosity and consumer ethics: Religiosity is the trust a person has in God and the intensity of actions of that individual towards God [38]. Hunt & Vitell, (1986, 2006) suggested that the ethical orientation of any individual is influenced by the religious beliefs of that person [20, 21]. The religion is not only the belief but also the behavioral commitment of the person to the philosophy of the religion [22]. Religiosity is the intensity by which a person shows commitment towards his/her religious principles [2]. Many authors has emphasized on the importance of considering religiosity while evaluating the ethical orientation of consumers [12, 17, 32].

The terms intrinsic and extrinsic religiosity were differentiated [2]. Vitell & Paolillo (2003), Vitell *et al.*, (2005) suggested religiosity acts as the dominant factor in influencing ethical behavior. In the current study the authors have differentiated extrinsic and intrinsic religiosity to analyze its impact on the consumer ethical behavior [39, 41].

Extrinsic Religiosity: Religion does not act as the chief motive in life [1]. It is self-interest that takes the chief role and religion takes only the contributory role in life. The people who are religious extrinsically participate in religious activities to fulfill personal and social needs. [2], find that extrinsic religiosity not just serves as a utilitarian motive, but contributes to nurturing the social bonding as well.

The extrinsic religiosity can be further divided into two parts, first, personal extrinsic religiosity where personal welfare is given the prime cause for doing extrinsic religiosity and second, social extrinsic religiosity where social reasons plays the motivating factor for a person to be extrinsic religious [35, 14].

Previous researches have shown a negative correlation between the guilt of an individual and his/her extrinsic religion. On the one hand, studies could not establish any significant relation of extrinsic religiosity with the ethical behavior of consumer [29, 32], whereas, other studies have suggested a negative impact of extrinsic religiosity on the ethical behavior of consumers [13]. Evidence also suggests the motive for being extrinsic religious for a person is to have social endorsement [41]. By correlating the ethical behavior with extrinsic religiosity we can formulate the following hypothesis:

H1: Extrinsic Religiosity is significantly correlated with Actively Benefitting intention of consumer ethical behavior

H2: Extrinsic Religiosity is significantly correlated with Passively Benefitting intention of consumer ethical behavior

H3: Extrinsic Religiosity is significantly correlated with Questionable Behavior intention of consumer ethical behavior

H4: Extrinsic Religiosity is significantly correlated with No Harm intention of consumer ethical behavior

Intrinsic Religiosity: Allport, defines intrinsic religiosity as the internal philosophies of those people whose lifestyle is influenced by their religion [1]. This aspect is related to the person's predisposition towards religious and spiritual principles over the utilitarian side of religiosity [6, 38].

Intrinsic religiosity suggests that the motive for religious immersion is more internal and spiritual [39]. People who are inclined towards intrinsic religiosity has a high tendency of being ethical in their beliefs [5, 38, 43].

A large number of studies have given evidence of positive correlation consumer ethical behavior in with intrinsic religiosity [5, 31, 40, 38]. Spirituality is also positively correlated with consumer ethical behavior [43]. Individuals who are inclined towards serving the collective good and religion get the motivation and inner commitment from intrinsic religiosity [40]. Arli & Tjiptono (2014), Uysal & Okumus (2019). Vitell, *et al.*, (2009).suggested that people who are inclined towards intrinsic religiosity gives importance to ethical judgments over those who are less inclined towards intrinsic religiosity [5, 37, 43]. After examining the literature on consumer ethical behavior and intrinsic religiosity we can formulate the following hypothesis:

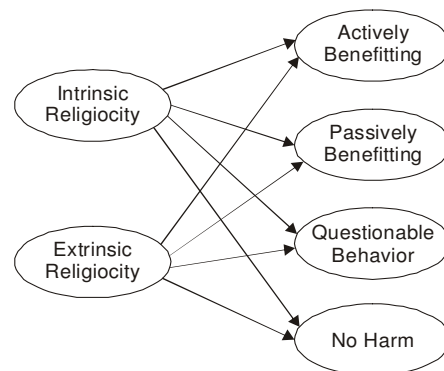


Fig. 1. Conceptual Framework.

H5: Intrinsic Religiosity is significantly correlated with Actively Benefitting intention of consumer ethical behavior.

H6: Intrinsic Religiosity is significantly correlated with Passively Benefitting intention of consumer ethical behavior.

H7: Intrinsic Religiosity is significantly correlated with Questionable Behavior intention of consumer ethical behavior.

H8: Intrinsic Religiosity is significantly correlated with Not Harming intention of consumer ethical behavior.

III. RESEARCH METHODOLOGY

Data Collection: A questionnaire is prepared based on the constructs from the literature. The questionnaire for the survey consists of two parts. Part A reflects the demographic profile of the students, while Part B attempts to understand the level of extrinsic and intrinsic religiosity of the students and the ethical behavior they exhibit while purchasing. Students were asked to rate their responses from 1 to 5 on a Likert 5-point scale where 1 represents Strongly Disagree and 5 represent Strongly Agree.

Sampling: In this study, the author has chosen the convenience sampling method from the students of four private universities of Uttar Pradesh (India). The sample size is determined by using the formula of the structural equation:

$$5q \leq n \leq 15q$$

Where "q" represents the number of measurement. The number of measurements was 21, so the ideal sample should be greater than 105 but less than 315. To conduct the study 210 questionnaire were distributed among the four universities, out of which 196 were filled correctly and considered for analysis.

Measures: All the items of the questionnaire in the manuscript were adopted from the prevailing scales in

the literature. The constructs used to determine religiosity are Extrinsic Religiosity and Intrinsic Religiosity are being adopted from the scale developed by [2]. The scale for the constructs used to determine ethical behavior are Actively Benefitting, Passively Benefitting, Questionable Behavior and No Harm was taken from [31]. Firstly, the reliability of the given factors was tested using Cronbach's alpha and KMO was used to validate the data. Then, the Exploratory Factor Analysis was performed using SPSS 20 to validate the constructs and to confirm the factorability of the constructs. Regression analysis was performed to analyze the relationship between religiosity and customer unethical behavior. Structural Equation Modeling from AMOS 20 is used to analyze the relationship between religiosity and customer ethical behavior. In the end, to determine the fit of the factors we checked the following indexes using AMOS 20: TLI, NFI, IFI, CFI, RFI, CMIN/df (X^2/df) and RMSEA as recommended by Kline [25].

IV. RESULTS AND DISCUSSION

Demography: The demographic profile of the respondents consists of 56.12% male and 43.88% females. Around 62.24% of them are enrolled in any professional course. The sample consists of diverse religious backgrounds, in which the highest percentage is of Hindus i.e. 24.49%. This table also shows that people with different family income have given the opinion in the survey.

KMO analysis: The value of the Kaiser-Meyer-Olkin (KMO) test in Table 2 is 0.819. If the value of KMO is greater than 0.6, then the results are acceptable. Therefore, we can say that data validity as per KMO is very good.

Table 1: Demographics.

Characteristics	Frequency	Percentage
Gender		
Male	110	56.12
Female	86	43.88
Education Qualification		
Professional	122	62.24
Non-Professional	74	37.76
Religion		
Hindu	48	24.49
Christian	14	7.14
Muslim	32	16.33
Jain	30	15.31
Buddhist	26	13.27
Other	16	8.16
Family Monthly Income (In Rs.)		
Less than 20,000	16	8.16
20,000-40,000	50	25.51
40,000-60,000	44	22.45
60,000-80,000	56	28.57
Above 80,000	30	15.31

Table 2: KMO analysis.

KMO test and Bartlett's Test		
	Kaiser Meyer Olkin Measure	0.819
Bartlett's Test	Approx. Chi-Square	3764.777
	df	210
	Sig. Value	0.000

Cronbach's alpha and Exploratory Factor Analysis:

The quality of the factors of each construct is determined by the weight of factor loading. According to Comrey and Lee if the weight is greater than 0.71, it is considered as excellent result, while weight above 0.45 is considered as reasonable [15]. In the study more than 85% of items qualified as excellent.

The Cronbach's alpha is used to analyze the reliability of the data. The value greater than 0.85 is considered excellent. In the study, all constructs are showing a value of more than 0.85 and hence are highly reliable.

Regression Analysis: Table 4 shows a significant impact on Intrinsic Religiosity on all the behavioral constructs. It shows that Intrinsic Religiosity has a negative impact on Actively Benefitting, Passively Benefitting and Questionable Behavior, while the same

is having a positive impact on No Harm. In other words, with the increase in the level of Intrinsic Religiosity the feeling of Actively Benefitting, Passively Benefitting and Questionable Behavior will reduce while the feeling of No Harm will increase. This result is consistent with the findings of [37, 43]. Furthermore, this table shows that there is no significant relation in Extrinsic Religiosity and any other behavioral construct. The findings are consistent with Arli & Tjiptono [7].

Goodness of Fit of the Model: To assess the fitness of the model, the indicators were recognized which are given in Table 5 and the result of the model is compared with the acceptable standard results [25]. The result shows a good fit between the projected model and the data.

Table 3: Cronbach's alpha and Exploratory Factor Analysis.

Component	1	2	3	4	5	6
Questionable Behavior4	0.876					
Questionable Behavior1	0.869					
Questionable Behavior 3	0.841					
Questionable Behavior 2	0.838					
Passively Benefitting 2		0.603				
Passively Benefitting 1		0.561				
Passively Benefitting 3		0.528				
Intrinsic Religiosity 4			0.876			
Intrinsic Religiosity 2			0.857			
Intrinsic Religiosity 3			0.849			
Intrinsic Religiosity 1			0.821			
Extrinsic Religiosity 4				0.904		
Extrinsic Religiosity 1				0.897		
Extrinsic Religiosity 3				0.889		
Extrinsic Religiosity 2				0.84		
No Harm2					0.901	
No Harm3					0.896	
No Harm1					0.868	
Actively Benefitting 3						0.841
Actively Benefitting 1						0.819
Actively Benefitting 2						0.811
Cronbach's Alpha	0.931	0.855	0.94	0.911	0.881	0.934

Table 4: Regression Analysis.

Variables	Standardized Regression weight	C.R	P
H1:Actively Benefitting ← Intrinsic Religiosity	-0.0590	-8.103	0.000
H2:Passively Benefitting ← Intrinsic Religiosity	-0.692	-8.915	0.000
H3:Questionable Behavior ← Intrinsic Religiosity	-0.576	-7.468	0.000
H4: No Harm ← Intrinsic Religiosity	0.223	3.252	0.001
H5: Actively Benefitting ← Extrinsic Religiosity	0.078	1.178	0.239
H6: Passively Benefitting ← Extrinsic Religiosity	-0.045	-0.714	0.475
H7: Questionable Behavior ← Extrinsic Religiosity	0.091	1.292	0.196
H8: No Harm ← Extrinsic Religiosity	0.047	0.726	0.468

Table 5: Goodness of Fit.

Measures	Required Outcome	Actual Outcome
NFI	More than 0.85	0.894
TLI	More than 0.85	0.932
RFI	More than 0.85	0.877
CFI	More than 0.85	0.941
IFI	More than 0.85	0.942
χ^2 / df	Less than 2.5	2.092
RMSEA	Less than 0.10	0.075

Hypothesis Verification: Based on the output for the Structural Equation Modelling of the current model (Fig. 2), we can conclude:

Table 6: Hypothesis Verification.

Hypothesis	Result	Remarks
H1: Extrinsic Religiosity is significantly correlated with Actively Benefitting intention of consumer ethical behavior	Not Supported	No significant impact
H2: Extrinsic Religiosity is significantly correlated with Passively Benefitting intention of consumer ethical behavior	Not Supported	No significant impact
H3: Extrinsic Religiosity is significantly correlated with Questionable Behavior intention of consumer ethical behavior	Not Supported	No significant impact
H4: Extrinsic Religiosity is significantly correlated with Questionable Behavior intention of consumer ethical behavior	Not Supported	No significant impact
H5: Intrinsic Religiosity is significantly correlated with No Harm intention of consumer ethical behavior	Supported	Positive and significant impact
H6: Intrinsic Religiosity is significantly correlated with No Harm intention of consumer ethical behavior	Supported	Negative and significant impact
H7: Intrinsic Religiosity is significantly correlated with No Harm intention of consumer ethical behavior	Supported	Negative and significant impact
H8: Intrinsic Religiosity is significantly correlated with No Harm intention of consumer ethical behavior	Supported	Negative and significant impact

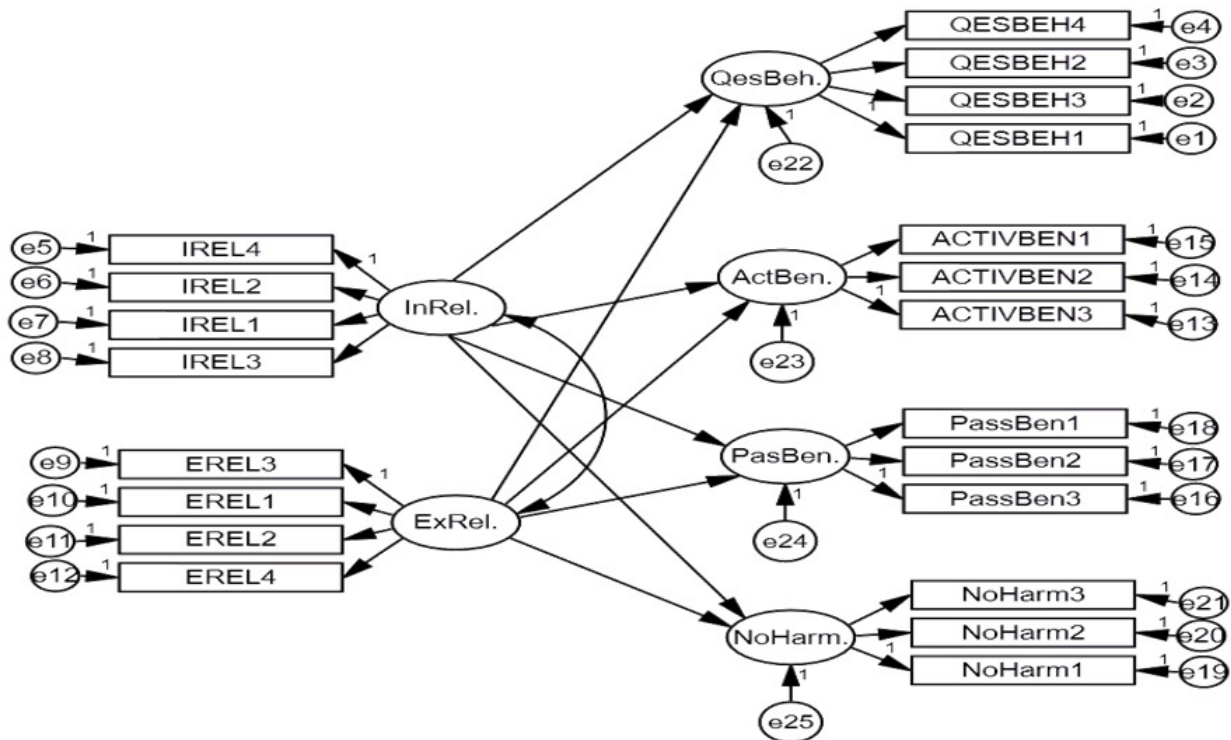


Fig. 2. Structural Equation Model.

V. CONCLUSION AND IMPLICATIONS

The outcomes of the study verify and accept the consistency of the ethical scale proposed by Muncy & Vitell [31]. The results indicate a high impact of the intrinsic religiosity on ethical behavior of consumer,

which is consistent with the estimation of others researchers [22, 28, 37, 41]. The outcomes of the study failed to show any significant impact of extrinsic religiosity on the ethical behavior of consumer, which is consistent with the findings of others researchers [40,

42]. The present study could help managers in understanding the multifaceted relation between religion and the ethical practices of consumer. This study could help the organizations in determining ethical behavior of Indian consumers, which can provide them crucial inputs while designing the product strategy for their target consumers.

VI. FUTURE SCOPE

The current study has the potential to offer inputs for those interested in writing manuscripts in the domain of religiosity and consumer ethical behavior. However, the findings of the study cannot be used as generalized facts. The sample of the study is taken from Uttar Pradesh only. There is no surety of repeated results if the demography or geography of the population is changed. The research was undertaken with the intent of discovering facts on the topic. Although it seems that the research has presented many interesting facts, there is a huge scope for further study. The study that could reveal the impact of religiosity on different cultures could be explored. A study across India has the potential to present a better manuscript in the same area. Impact of different religions on consumer ethics can be studied in Indian context [33]. Paired sample T-test could be used to compare the relation different demographic variables like gender and age with consumer ethical behavior. Longitudinal study in the field can produce a comprehensive framework.

Conflict of Interest. The authors who have conducted this research declare that they have do not have any conflicts of interest.

ACKNOWLEDGEMENT

The authors of the current study are grateful to the God almighty for providing them the strength to conduct research. The authors are also grateful to The Head of Department of IBM, GLA University for supporting them in every research endeavor.

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How to cite this article: Kathpal, Shashank, Siddiquei, Mohd. Imran and Agrawal, Om Prakash (2020). Does Religiosity Impacts Consumer Ethics: An Empirical Analysis. *International Journal on Emerging Technologies*, 11(1): 329–335.