

Religiousness, Love of Money, and Ethical Attitudes of Malaysian Evangelical Christians in Business

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ABSTRACT. Recent research suggests there may be a link between religiousness and business ethics. This study seeks to add to the understanding of the relationship through a questionnaire survey on Malaysian Christians in business. The questionnaire taps into three different constructs. The religiousness construct is reflected in the level of participation in various common religious activities. The love of money construct is captured through the Love of Money Scale as used in Luna-Arocas and Tang [*Journal of Business Ethics* 50 (2004) 329]. Response to 25 business vignettes taken from Conroy and Emerson [*Journal of Business Ethics* 50 (2004) 383] would surface ethical attitudes. A convenience sample of 300 was drawn from three large churches in the Kuala Lumpur area each with a congregation exceeding 1000 together with some representation from the smaller churches. The study finds some differences in the ethical attitudes of Malaysian Christians in business with different levels of religiousness. The study also finds that those longer in the faith are less accepting of unethical behavior. As such it can be concluded that there are ethical attitude differences between Christians in business with different levels of religiousness. This lends support to the claim of a positive relationship between religion and business ethics. The more significant finding is that even within a somewhat homogenous religious group there are different love of money profiles resulting in significant differences in ethical attitudes. This suggests that moderating money attitudes can contribute towards stronger ethical attitudes.

KEY WORDS: business ethics, Christians in business, love of money, religious activities, religiousness

Introduction

In recent years, corporate scandals have been on the rise in the United States. However, two cases in 2002 are of special interest to the Christian community. Enron was the biggest bankruptcy in the history of America (Kadlec, 2002) and Worldcom the biggest corporate scandal (Ayes, 2002). Both Kenneth Lay of Enron and Bernard Ebbers of Worldcom were self-professed practicing Christians. They were both indicted in 2004 and found guilty in 2006. Their business misconduct brought into question the relationship between Christian religiousness and business ethics.

Self-described “Christian” companies and CEOs have been gaining increasing prominence (Ibrahim et al., 1991) and are proliferating in the United States in recent years. They believe in the integration of biblical principles and economic activities, usually ascribing their successes to their faith and their active application of such biblical principles. Christian values and economic successes are perceived to be in harmony and even synergistic. Organizations like the Fellowship of Companies for Christ International and the International Christian Chamber of Commerce are providing the momentum to organize these companies into effective networks (Ibrahim and Angelidis, 2005).

This trend is also evident in Malaysia where a number of Christian CEOs of companies listed on the Bursa Malaysia (the Malaysian Stock Exchange) have self-declared their Christian convictions. This is

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reflected in their public speeches, even in a non-religious context, and sometimes in their public documents. A notable example is Francis Yeoh of YTL Corporation. Forbes Magazine listed Francis Yeoh as one of Southeast Asia's richest business-people for 2005 (Doebele, 2005), and CNBC Asia Pacific named him as Malaysia CEO of the Year for 2005 (Chan, 2005). He ascribed the phenomenal success of his group to the blessings of God (Baker, 2003; Ellis, 2002) and that he "*does business with a huge advantage as Christ is his wise advisor*" (quoted in Ellis, 2002). He was quoted as saying, "*God and Mammon¹ converge and God wins all the time. You must be master (of Mammon) and not the other way around.*" (quoted in Baker, 2003).

Prominent business persons with strong public persona and portrayed as committed and practicing Christians not only have to stand up to public scrutiny but more importantly they are answerable to their fellow Christians within the community of faith. When Christians in business violate laws and commonly accepted moral standards in pursuit of money, it is more than just a personal moral failing. The relevance of the Christian faith to business ethics can be brought into question. The recent deluge of high-profile corporate misbehavior has spurred an increase in the concern for corporate governance. Legislation and new rules have been enacted to enforce better governance. But for Christians in business it is not just the law that they have to observe, it is the requirements of their religion. "*The first concern of ethical reflection is how one's action affects one's own soul*" (Novak, 1996, p. 159).

The primacy of profits in the business world cannot be denied. But enshrined in the Bible are such reminders and warnings as "*You cannot serve both God and Money*" (NIV Bible, Luke 16:13), "*For the love of money is a root of all kinds of evil*" (NIV Bible, 1 Timothy 6:10) and "*What good will it be for a man if he gains the whole world, yet forfeits his soul?*" (NIV Bible, Matthew 8:36). Some of these biblical precepts have even acquired popular usage in the American culture. It is therefore not unreasonable for society to expect the business people with self-declared religious commitment to have ethics that are consistent with the values expected of that faith. If that is what Christianity teaches, then its adherents would be expected to be guided by such teachings in

their business conduct. But does the Christian faith make a difference in the business ethics of its adherents? Can it reasonably be expected that self-declared Christians in business are more likely to behave ethically in the business arena?

Objective of study

In view of the recent scandals involving high-profile Christians in business the relationship between the Christian faith and business ethics needs to be better understood. This study seeks to add to the discussion that is of increasing interest to both the Christian and the business communities. Using a multi-part questionnaire, the study looks into possible differences in ethical attitudes between different levels of religiousness among Malaysian Christians in business. As empirical research is rather thin in this field of study, it is hoped that the study could make a meaningful contribution to the discussion. This is very much an exploratory study. Money is a dominant mediating factor in business decisions. It is also the main mediating factor in situations where ethics is in question. As such this study would also attempt to look into the possible differences in ethical attitudes among Malaysian Christians in business with different love of money profiles.

The study could help Christians in business better understand the role of religion in their business lives and perhaps seek ways to improve their own ethical awareness. It could also help the Church to better understand the often dichotomous behavior of its constituents, and hopefully provide some meaningful insights on how it can better provide the teaching, the support, and the facilities to help Christians in business better integrate their religious lives with their business lives. Should the results show that there are no differences, then at least we would know that religion is really therapeutic as Wuthrow (1994) claimed and Christians in business do not allow religion to affect their business lives. Should that be the case then it may not be reasonable to hold Christians in business to any different standard than the rest of the business world because Christianity may have nothing to do with business ethics. The religious dimension in the misbehavior of Christians in the business world should then not be highlighted. Therefore, the two research questions for this study are:

1. Are there differences in ethical attitude between Christians in business with different levels of religiousness?
2. Are there differences in ethical attitude between Christians in business with different love of money profiles?

The ensuing literature review shows that there has been some ground-breaking work done pertaining to the first research question. This study should contribute and perhaps clarify areas of ambiguity from previous studies. The second research question was motivated largely by Luna-Arocas and Tang (2004). The availability of a well-tested and validated Love of Money Scale makes it feasible to group Christians in business according to their love of money profiles. As Luna-Arocas and Tang (2004) pointed out, the love of money is an unobservable construct. Money profiles can be deduced through the Love of Money Scale. The study looks into differences, if any, between the various money profiles and their ethical attitudes.

Literature review

Christianity and business ethics

Religion is said to be one of the most important sources of a person's moral norms (Van Buren, 1995). Western business ethics is generally known to have Judeo-Christian roots (Calkins, 2000; McMahon, 1985). De George (1986) felt that western business ethics started off as an extension of religious ethics. More than any other factors, the commitment to and the practice of a religious faith are strong determinants of personal values. Personal religiosity provides the background for ethical evaluation and influences both attitude and behavior. The values and roles expected by and of that religion when internalized can be expected to influence behavior (Magill, 1992; Weaver and Agle, 2002). Although it is generally acknowledged that religion contributes positively towards ethical judgment, the relationship has not been well established. (Longenecker et al., 2004; Vitell et al., 2005).

Longenecker et al. (2004) declared that, "*To date, research has failed to provide a clear assessment of the significance of religious values as they may affect ethical attitudes or behavior in business*" (p. 373). The evidence

is simply not adequate. The relationship between religiosity and ethics deserves further and deeper research especially when it comes to personal religiosity and personal ethical judgments (Vitell et al., 2005; Weaver and Agle, 2002).

The findings from the relatively small number of previous empirical studies have been decidedly mixed and rather inconclusive. For example, McNichols and Zimmerer (1985) reported that strong religious beliefs are related to a negative attitude toward certain unacceptable behaviors. Yet Clark and Dawson (1996) found that the religious may be more accepting of ethically questionable corporate behavior. Agle and Van Buren (1999) found no support to the relationship between religious upbringing and corporate social responsibility and religious practice. It was also found that Christian beliefs had only a weak influence in the respondents' answers to corporate social responsibility. The weak and inconsistent evidence left them to conclude that "*religion has only a marginal effect on people's attitudes toward corporate social responsibility*" (Agle and Van Buren, 1999, p. 580).

In more recent studies, the findings had been more positive. Using church attendance to indicate religiosity, Conroy and Emerson (2004) found that religiosity reduced the acceptability of certain ethically questionable business scenarios. Longenecker et al. (2004) found that regardless of religious affiliation, those who self-declared that religion is of moderate or high level of importance to them had a higher level of ethical judgment. The evidence was that religion does influence ethical awareness.

Besides the difficulty in drawing any conclusion from their findings, Weaver and Agle (2002) noted three potential difficulties inherent in the research. First, most of the studies appeared to measure ethical attitudes which may be affected by social desirability biases. Second, a variety of definitions and measures of religiosity were used in the studies. Finally, samples were usually drawn from undergraduates and MBA students with limited business experience (Clark and Dawson, 1996; Kennedy and Lawton, 1998; Van Buren and Agle, 1998) although Agle and Van Buren (1999) had some executive MBA respondents. It would appear that only Longenecker et al. (2004) tapped into the working population with 1234 responses from a random mailing to 10,000 business leaders extracted from business

periodicals. The use of students might limit the generalizability of the results. Students, especially undergraduates would not have faced the business scenarios as contained in the vignettes. As such how they think and feel about the scenario could be in the abstract and not truly reflective of their attitudes. Older adults with substantial working experience might have responded quite differently (Kennedy and Lawton, 1998).

Religiousness construct

One of the most popular measures of religiousness is Gordon Allport's Religious Orientation (Clark and Dawson, 1996) which describes the concepts of intrinsic and extrinsic religiousness. Intrinsic religiousness is where religion provides the meaning-endowing framework, which relates to all of life and through which all of life is understood. It is unprejudiced and tolerant, integrative and unifying, and includes regular church attendance. A person of intrinsic religiousness internalizes his religious beliefs and is motivated to live his religion in all aspects of his daily life. Extrinsic religiousness is the religion of comfort, security and social convention which is self-serving, immature and dependent. It is compartmentalized, prejudiced and exclusionary and includes irregular church attendance (Clark and Dawson, 1996; Kennedy and Lawton, 1998). Intrinsic religiousness correlates more highly than extrinsic religiousness with religious commitment (Donahue, 1985). As such intrinsic religiousness may be hypothesized to have a positive relationship with ethical beliefs. On the other hand, extrinsic religiousness is expected to have no relationship with ethical beliefs (Vitell et al., 2005).

Besides intrinsic religiousness, Kennedy and Lawton (1998) also looked at two other dimensions of religiousness, i.e., fundamentalism and conservatism in relation to students' willingness to behave unethically. They found a negative correlation between intrinsic religiousness and willingness to behave unethically. Respondents with high levels of intrinsic religiousness were less willing to engage in unethical behavior. Additionally, they found no relationship between extrinsic religiousness and ethical behavior.

One of the items in the Intrinsic/Extrinsic scale is the regularity of church attendance. Some

researchers used church attendance as a convenient and unambiguous measure of religiousness. For example, Conroy and Emerson (2004) incorporated several different measures of religiosity in their study including religious affiliation, church attendance, prayer/meditation frequency and a self-reported degree of "religiosity". However, church attendance provided the "best and most consistent measure of religiosity" (Conroy and Emerson, 2004, p. 387)

Agle and Van Buren (1999) also used attendance at religious services as one of the measures of religious practice. Their second measure was whether the respondent had participated in four types of activities in the past year. These activities are: regularly attended religious education classes, participated regularly in a fellowship or support group, participated in a religious retreat and discussed your faith with someone at work.

Love of money construct

If business ethics can be compromised due to the love of money then it would make sense that the relationship between Christianity and business ethics may be mediated through the "love of money" construct. The tension can be said to be between the love of money and the love of God. It is postulated that where the love of money is low, the motivation to behave unethically in business would correspondingly be low.

Professor Thomas Li-Ping Tang has done considerable work to develop and validate a Love of Money Scale ("LOMS") which has been tested across various cultures, languages and religions in some 26 countries spanning five continents. Luna-Arocas and Tang (2004) asserted that as the LOMS "has been very well established across 22 cultures, researchers may feel confident in using the LOMS and testing theoretical and conceptual relationships and models across cultures" (p. 332). The love of money construct is strongly related to the concept of "greed". It measures one's values, wants and desires. It assesses the meaning and importance of money to the person and may provide the framework for everyday living. Tang and Chui (2003) found that there was a direct path, which supported the assertion that the love of money is related to unethical behavior.

As the love of money is the root cause of evil; i.e., scandals, corruptions, unethical behavior in society, the availability of the LOMS and the findings by Tang and associates can contribute to the understanding of the relationship between Christian religiousness and business ethics.

The love of money is of supreme importance conceptually and empirically and deserves researchers' further attention because it helps us understand, predict and control evil or unethical behaviors. (Luna-Arocas and Tang, 2004, p. 333)

It can be hypothesized that a person who voluntarily attends church services and participates in other religious activities would be imbued with Christian values. This would moderate his love of money as dictated by the verse, "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money" (NIV Bible, Luke 16:13). The relative strength of the love for money and the love for God can be expected to be the determining factor when there is tension between the two. Where the love of money is stronger, then Christian ethics and love for God may be sacrificed at the altar of money. Conversely a strong love for God would preclude any unethical business behavior.

Therefore, this study seeks to look at the relationship between religiousness, the love of money and ethical attitudes. The sample population for the study would be drawn from Malaysian Christians in business.

Methodology

This is an anonymous questionnaire survey on a focused population: Malaysian Christians in business from a number of selected churches in the greater Kuala Lumpur area.

The survey instrument

The instrument and methodology to develop the love of money profiles were drawn from Luna-Arocas and Tang (2004). The 25 business vignettes

were taken from Conroy and Emerson (2004). The questionnaire was divided into four parts. Part A, subtitled "Money Attitudes", had the 15 items from Luna-Arocas and Tang (2004) for determining the love of money profiles. Part B, sub-titled, "Some Hypothetical Business Scenarios", comprised the 25 business vignettes drawn from Conroy and Emerson (2004). Part C was intended to measure religiousness and was sub-titled, "Some common Christian activities". Finally, relevant personal profiles were captured in Part D.

Part A – money attitudes

The Love of Money Scale was taken directly from Luna-Arocas and Tang (2004) without any amendment. It should also be mentioned that as in Luna-Arocas and Tang (2004), one of the items was reverse scored, although this was not made evident in the questionnaire. The reverse scoring was done at the data analysis stage. Using a five-point Likert scale, the respondent was asked to state the degree of agreement to each of the statements; from 1 being "strongly disagree" to 5 being "strongly agree" with 3 being "neutral".

Part B – some hypothetical business scenarios

To tap ethical attitudes, the questionnaire had 25 hypothetical business scenarios taken directly from Conroy and Emerson (2004). They had culled these business vignettes from several previously validated instruments (Clark, 1966; Fritzsche and Becker, 1982; Harris, 1991; Longenecker et al., 1989) with the view of increasing the reliability of the results as well as the consistency of approach with previous business ethics studies. In the process they had a relatively large number of vignettes covering a broad spectrum of business ethical scenarios allowing for analysis across a number of dimensions. Whilst the ethical connotation may not be exactly the same, the vignettes appeared to be familiar in most business environments including Malaysia. Some of the scenarios presented illegal behavior both in the U.S. as well as in Malaysia such as environmental pollution, false investment recommendation, insider trading, tax evasion, bribery, and software piracy. Others

presented ethically questionable behavior in the area of corporate social responsibility, gender bias, financial reporting and consumer protection. The 25 vignettes were presented in the questionnaire in the same order as in Conroy and Emerson (2004) with the same identification alphabets.

In their study Conroy and Emerson (2004) used a 7-point Likert scale ranging from “*never acceptable*” to “*always acceptable*”. For consistency and the convenience of the respondents, the present study used a 5-point Likert scale for the entire questionnaire other than the questions on personal profile. Research has indicated a 5-point scale is as good as a 7-point scale. Reliability of the ratings did not improve with an increase in the number of points (Sekaran, 2000). The 5-point Likert scale in this section of the questionnaire ranged from 1 for “*always unacceptable*” to 5 for “*always acceptable*” with 3 being “*neutral*”. It should be noted that the “*never acceptable*” in Conroy and Emerson (2004) had been changed to “*always unacceptable*” to be consistent with the “*always acceptable*” at the other end of the scale.

Where necessary the names and wording of the vignettes were Malaysianized. The “\$” replaced by “RM” (Ringgit Malaysia), and “Christmas” replaced with “*Hari Raya and Chinese New Year*”, the most celebrated of Malaysian festivals. *Hari Raya* is the Muslim feast celebrated at the end of *Ramadan*, the fasting month. In Conroy and Emerson (2004), vignette “Q” had the lowest degree of acceptability. They speculated that this might be because the vignette had two controversial components driving down the score. To eliminate the problem of having two controversial components in the vignette it was decided to drop the second of the components (using high-pressure sales tactics) and limit the ethical issue to the illegal act of rolling back the odometers.

As the vignettes were originally addressed to American respondents there were some concerns whether Malaysians would be able to understand and appreciate the scenarios depicted. In the pilot test, the respondents were specifically asked to note on the draft questionnaire if they had any problem comprehending the scenarios. There were no comments from the 35 test respondents and this section of the draft questionnaire was adequately completed by all of them. It should be noted that the test respondents, and later the target population,

were all from English speaking churches. The Cronbach- α measure of reliability for the 25 ethical vignettes was 0.87 indicating a relatively high degree of reliability.

Part C – some common Christian activities

This part of the questionnaire was intended to measure religiousness as a construct. In this context religiousness was defined as the self-declared intensity of religious activities. The respondent should have no difficulty in providing an answer as to the level of participation in a particular religious activity.

Although attendance at church services on Sunday can be accepted as one of the measures of religiousness, there are a variety of Christian activities that can provide an indication on the intensity of religiousness. In today’s churches, besides the Sunday worship service, there are other regular church activities where its congregation is encouraged and motivated to participate. These include Bible study and Christian education, prayer meeting, church organized seminars, home-life groups and special interest groups. In addition, Christians are also encouraged to have a personal time of devotion, sometimes called “*quiet time*” in the morning, reading and meditating on the “*Word of God*” and praying. Organizations like Full Gospel Business Men’s Fellowship Malaysia also organize mid-week meetings held during the lunch hour. A small number of companies controlled by Christian owners or CEOs have their in-house mid-week meeting. Others have their in-house meetings with the permission of non-Christian owners and top management. Therefore, using the single measure of attendance at Sunday services may not be adequate to capture the degree of variation in levels of Christian activities. In any case since these various activities are made available, the degree of participation would give us a measure of a person’s commitment to the faith and his belief in its impact upon his business life.

The scale for religiousness was derived from nine items. Respondents were asked to rate on a 5-point Likert scale the frequency of their participation in nine different Christian activities. The scale ranged from 1 for “*never*” to 5 for “*very often*”. Besides Sunday service attendance the other eight religious activities are available to all the participants. The

measures of religiousness would be their participation in these activities. It was intended that the intensity of Christian activities would provide some degree of differentiation as to the level of religiousness.

Part D – personal profile

In addition to the basic demographic data of age, gender and race, this section solicited responses on information relevant to the study such as income level, position in the company and highest qualification achieved. Age as a Christian was deemed important to determine the length of time in the faith. The respondent was also asked for the reason or motivation for becoming a Christian. This question was included as it was felt that a significant number of Christians in business came into the faith as a result of some financial difficulties especially during the economic depression of the mid-80s, and more recently the Asian financial crisis of 1997.

The sample population

The population of interest to this study was the Malaysian Christians in business. The Christian community in Malaysia is rather diverse with most denominations represented together with a large number of independent churches not affiliated to the main denominations. It was decided that the sample population would be drawn from churches in the greater Kuala Lumpur area affiliated with the National Evangelical Christians Fellowship (“NECF”) as the NECF was willing to assist and provide introduction to the pastors of the selected churches. Further, it was felt that many of the higher profile Christians in business were attending churches within the NECF ambit.

A list of 10 churches with English speaking Sunday worship congregations of 1000 or more was provided by the NECF, the umbrella body to which most of the prominent evangelical and charismatic churches belong. Three churches with the reputation as fast growing and with a good representation of business people and professionals were selected from the NECF list. One is from the Assembly of

God denomination; another is the largest independent charismatic church in Malaysia and the third is a native evangelical church with roots in Sabah and Sarawak. Admittedly this is a sample of convenience and cannot be taken to be representative of Christians in Malaysia or even its evangelical community. To somewhat balance the representation from the big churches, the questionnaire was also distributed to participants at a Christian financial seminar. The participants came from 25 smaller churches in the Kuala Lumpur North Pastors Fellowship. These smaller churches have Sunday service attendance ranging from 50 to 300.

Distribution of the questionnaire

In each of the four locations the questionnaire package was placed at a prominent and convenient location to be picked up by whosoever wished to participate in the survey. A total of 1200 questionnaire sets were made available at the three large churches; 400 each to the two churches with Sunday attendance in excess of 3000 and 200 to the church with attendance of 1000. The financial seminar was allotted 100 questionnaires making a total availability of 1300 questionnaire packages. However, 450 questionnaire packages were returned to or picked up by the researcher from all the four locations after the distribution date. This indicated that 850 questionnaire packages were taken by potential respondents. Three hundred and fourteen questionnaires out of 850 were returned to the researcher after 5 weeks. Fourteen questionnaires were rejected for incompleteness. The remaining 300 useable questionnaires were available for analysis, working out to a return rate of 35.3%.

Data analysis and discussion

Profile of respondents

The sample population was drawn from Christians-in-business who attended church regularly and who were holding the position of manager or higher in any business enterprise. It is acknowledged that the position of manager is an artificial demarcation. Title is not synonymous with actual decision-making

authority. It was however deemed useful to limit the survey to only those in some sort of a decision-making capacity. Positions lower than manager were assumed in this survey not to have that capacity. The requirement that the respondent had to be in a “*business enterprise*” ruled out those in not-for-profit organizations, charitable organizations, non-governmental organizations and those working in the civil service. The profit motive and thus the love of money in these non-business organizations were deemed to be less of a burden. The survey also did not distinguish between the sizes of the business enterprise as the business vignettes would be familiar to those in both large and small businesses. Ultimately the survey was intended to look into the attitudes of those who do face ethical decisions and dilemmas in their daily business lives.

A total of 300 useable questionnaires were received. The profile of the respondents may be summarized as in Table I. It is a common perception that from general observations, there are usually more women than men attending church services. However, the sample had only about 30% female. This may be due to the participation criteria of holding at least a manager’s position.

This could have limited the participation of women in the survey. The racial composition of the respondents appeared to be reflective of the population in the three churches and those attending the seminar. About 90% were of Chinese descent. Again because of requirement for respondent to be holding at least a position of manager, those under 30 years of age accounted for only 2.3% of the respondents. Seventy-six percent of the respondents were above 40 years old.

The sample was a relatively high-income group with 74.3% having annual income of above RM60,000 (approximately USD16,000) or RM5000 (approximately USD1350) a month. Of this, 32.1% earned above RM10,000 (approximately USD2,700) a month. In terms of managerial positioning, 45.8% were in top management, i.e., chief operating officer, general manager and above. The rest of the respondents may be considered to be in middle management. Only 38.5% did not have a degree or professional qualification. Therefore, this was a group of relatively well-qualified respondents. The majority, 58.6%, were in

TABLE I
Profile of respondents

	Frequency	Percent
<i>(a) Gender</i>		
Female	89	29.8
Male	210	70.2
Total	299	100.0
<i>(b) Race</i>		
Chinese	269	89.7
Indian	25	8.3
Others	6	2.0
Total	300	100.0
<i>(c) Age group</i>		
<30 years	7	2.3
30–40	65	21.7
40–50	143	47.7
>50	85	28.3
Total	300	100.0
<i>(d) Total annual income</i>		
Up to 60k	77	25.8
60–120k	126	42.1
120–240k	65	21.7
>240k	31	10.4
Total	299	100.0
<i>(e) Position in company</i>		
CEO or equivalent	72	24.6
COO/GM or eqvt	62	21.2
AGM or eqvt	42	14.3
Manager or eqvt	117	39.9
Total	293	100.0
<i>(f) Highest qualification achieved</i>		
Non-degree holder	115	38.5
Bachelor degree	64	21.4
Post graduate	52	17.4
Professional qualification	68	22.7
Total	299	100.0
<i>(g) Business organization</i>		
Private Ltd company	173	58.6
Stock exch listed coy	47	15.9
Multinational	30	10.2
Others	45	15.3
Total	295	100.0
<i>(h) Age as a Christian</i>		
Up to 5 years	37	12.8
6–10 years	42	14.6
11–20 years	76	26.4
>20 years	133	46.2
Total	288	100.0

“Sendirian Berhad”, or private limited companies. “Others” included sole proprietorships and partnerships. Those in the bigger companies, i.e., stock exchange listed companies and multi-nationals amounted to 26.1%.

In terms of age as a Christian, almost half of the respondents had been in the faith for more than 20 years. Only 12.8% had been Christians for 5 years or less. Therefore, the sample represented a group of relatively spiritually matured Christians if age as a Christian is taken to be indicative of spirituality.

From the profile, it would appear that the survey had managed to draw a robust sample from the targeted population of Malaysian Christians in business.

Overall responses to ethical vignettes

The 25 vignettes, taken directly from Conroy and Emerson (2004), presented to the respondents a spectrum of ethical scenarios common in the business environment. They covered the key areas of business decision-making including human resources, marketing and advertising, accounting and financial reporting and production. The ethical considerations would involve legality, integrity, honesty, and corporate social responsibility. Some of the scenarios were clearly illegal. Others may be legal yet presented the respondent with the ethical consideration of being right, proper and befitting of a Christian in business. The acceptability of the ethical scenarios was scored on a five-point Likert

TABLE II
Responses to business ethics vignettes, percentage (and number) responding to each vignette by rating

Vignette	Brief description of vignette	n	Rating					Mean	SD
			1	2	3	4	5		
A	Pad expense account	282	34.0 (96)	28.0 (79)	25.2 (71)	12.4 (35)	0.4 (1)	2.17	1.05
B	Exceed legal limit – pollution	300	62.0 (186)	26.7 (80)	6.0 (18)	5.3 (16)	–	1.55	0.83
C	Recommend bad stock	299	57.2 (171)	31.1 (93)	6.4 (19)	4.7 (14)	0.7 (2)	1.61	0.85
D	Underreport income for tax	299	56.9 (170)	22.1 (66)	11.0 (33)	9.4 (28)	0.7 (2)	1.75	1.03
E	Bribe to foreign official	297	40.4 (120)	25.9 (77)	12.5 (37)	18.5 (55)	2.7 (8)	2.17	1.22
F	Hire employee to get secret	298	16.4 (49)	28.9 (86)	23.2 (69)	29.5 (88)	2.0 (6)	2.72	1.12
G	Collusion to reduce competition	297	9.4 (28)	20.5 (61)	22.6 (67)	39.1 (116)	8.4 (25)	3.16	1.13
H	Bribe to purchasing agent	300	13.3 (40)	29.7 (89)	26.7 (80)	29.0 (87)	1.3 (4)	2.75	1.06
I	Insider stock purchase	299	40.8 (122)	24.7 (74)	15.1 (45)	16.7 (50)	2.7 (8)	2.16	1.20
J	Promotion of friend over other	300	15.0 (45)	29.3 (88)	22.0 (66)	27.0 (81)	6.7 (20)	2.81	1.18
K	Safety design flaw cover up	298	48.3 (144)	33.2 (99)	8.7 (20)	7.0 (21)	2.7 (8)	1.83	1.03
L	Accounting tricks to conceal	299	24.4 (73)	29.8 (89)	18.7 (56)	25.4 (76)	1.7 (5)	2.50	1.16
M	Hire male employee	299	15.4 (46)	29.1 (87)	24.1 (72)	28.1 (84)	3.3 (10)	2.75	1.12
N	Deceptive advertising	300	28.3 (85)	28.7 (86)	15.7 (47)	25.3 (76)	2.0 (6)	2.44	1.20
O	Hire consultant to deceive	293	56.3 (165)	23.2 (68)	9.2 (27)	6.1 (18)	5.1 (15)	1.81	1.15
P	Free software violation of copyright	300	29.7 (89)	32.3 (97)	16.3 (49)	19.3 (58)	2.3 (7)	2.32	1.16
Q	Roll back odometer	299	63.2 (189)	29.4 (88)	3.3 (10)	3.0 (9)	1.0 (3)	1.49	0.79
R	Editor pulls name from expose	299	38.5 (115)	39.5 (118)	12.0 (36)	8.0 (24)	2.0 (6)	1.96	1.00
S	Donate obsolete computers	298	6.7 (20)	14.8 (44)	19.1 (57)	42.6 (127)	16.8 (50)	3.48	1.13
T	Announce open to bribe	300	62.0 (186)	25.3 (76)	6.3 (19)	4.0 (12)	2.3 (7)	1.59	0.94
U	Bribe manager to make sale	299	44.1 (132)	32.8 (98)	13.4 (40)	8.0 (24)	1.7 (5)	1.90	1.02
V	Charitable giving from profits	297	7.4 (22)	16.2 (48)	29.0 (86)	38.7 (115)	8.8 (26)	3.25	1.07
W	Cut cost increase risk of harm	300	67.3 (202)	22.3 (67)	6.0 (18)	3.3 (10)	1.0 (3)	1.48	0.83
X	Not upgrade smokestack	298	8.4 (25)	16.1 (48)	20.5 (61)	47.3 (141)	7.7 (23)	3.30	1.09
Y	Noisy factory in residential area	299	35.8 (107)	35.8 (107)	16.4 (49)	10.0 (30)	2.0 (6)	2.07	1.05

Note. The numbers in parenthesis refer to frequencies.

scale with one being always unacceptable and five being always acceptable. The neutral position was three.

The response from all the participants as a group is summarized in Table II. The overall mean for the 25 vignettes was 2.28, which was somewhat lower than the uniformly distributed hypothetical mean of 3.0. With 3.0 being the neutral position this implied that as a group, the respondents found the 25 vignettes generally unacceptable.

Table III arranged the vignettes in descending order of acceptability for a better view for comparison purposes. Of the 25 vignettes only four had mean response scores greater than 3.0; vignettes “S”, “X”, “V”, and “G”. This implied that these vignettes were relatively more acceptable to the respondents. To Conroy and Emerson (2004), vignette “G” described an illegal activity. However,

the law against collusion to reduce competition is not well enunciated in Malaysia. There is no anti-trust legislation in the country and vignette “G” would not be describing an illegal scenario. As shown in Table II, only 30% of the respondents found this vignette unacceptable giving it a score of either 1 or 2 whereas 47.5% gives it a score of 4 or 5. Similarly, vignette “S” which involves the donation of obsolete computers to receive a tax deduction and to improve image had only 21.5% of the respondents giving it an unacceptable rating of 1 or 2. Vignette “X” describes a situation in which the action of not upgrading the smokestack was clearly stated to be still within legal limits and only 20.5% of the respondents found it unacceptable. Vignette “V” involves charitable giving out of profits thereby reducing payout to shareholders. This vignette may not be that familiar to the respondents in Malaysia as

TABLE III
Responses to 25 vignettes in descending order of acceptability

Vignette	Brief description of vignette	Mean response	Standard deviation	N	Rank
S	Donate obsolete computers	3.48	1.13	298	1
X	Not upgrade smokestack	3.30	1.09	298	2
V	Charitable giving from profits	3.25	1.07	297	3
G	Collusion to reduce competition	3.16	1.13	297	4
J	Promotion of friend over other	2.81	1.18	300	5
H	Bribe to purchasing agent	2.75	1.06	300	6
M	Hire male employee	2.75	1.12	299	6
F	Hire employee to get secret	2.72	1.12	298	8
L	Accounting tricks to conceal	2.50	1.16	299	9
N	Deceptive advertising	2.44	1.20	300	10
P	Free software violation of copyright	2.32	1.16	300	11
A	Pad expense account	2.17	1.05	282	12
E	Bribe to foreign official	2.17	1.22	297	12
I	Insider stock purchase	2.16	1.20	299	14
Y	Noisy factory in residential area	2.07	1.05	299	15
R	Editor pulls name from expose	1.96	1.00	299	16
U	Bribe manager to make sale	1.90	1.02	299	17
K	Safety design flaw cover up	1.83	1.03	298	18
O	Hire consultant to deceive	1.81	1.15	293	19
D	Underreport income for tax	1.75	1.03	299	20
C	Recommend bad stock	1.61	0.85	299	21
T	Announce open to bribe	1.59	0.94	300	22
B	Exceed legal limit – pollution	1.55	0.83	300	23
Q	Roll back odometer	1.49	0.79	299	24
W	Cut cost increase risk of harm	1.48	0.83	300	25

the tax laws are different from that of the United States. Only 23.6% of the respondents found this vignette unacceptable.

Conroy and Emerson mentioned that besides vignette G, the others that could be considered illegal; were “A”, “D”, “E”, “M”, “N”, “P”, and “Q”. It was surprising that vignette “W” which was not illegal had the lowest mean score of 1.48 with 89.6% rating it as unacceptable. “*Slightly higher risk of harm to babies to reduce cost*” was the most unacceptable of the 25 vignettes even though it was not illegal. Perhaps it was because the vignette described a situation that had the potential to cause physical harm to babies. Similarly, vignettes “O” and “K” which increased safety hazard with the potential of physical harm had low mean scores of 1.81 and 1.83, respectively.

In addition there were four vignettes involving bribes or corrupt payments. They were rather well spread out over the range of unacceptability from a relatively high mean score of 2.75 for vignette “H” to 1.59 for vignette “T”. Vignette “H” involved the sending of expensive gifts to purchasing agents during the festive season. Of the four bribery scenarios, there was the least aversion towards this practice. In Malaysia the sending of festive gifts just before *Hari Raya* (the Muslim celebration at the end of the month of *Ramadan*), and Chinese New Year is a common business practice in customer and supplier relationships. Even foreign owned multi-nationals have accommodated this so-called cultural requirement in their Malaysian business practices. The necessity for this practice, which may be frowned upon in the western context and perhaps condemned from a Christian perspective, may be supported by Hwa Yung, a notable Malaysian Christian theologian.

The line between a gift and a bribe is often not clear in non-Western cultures. The law may say that the latter is illegal, but social customs may require the giving of the former. Many Christians do not realize that the tension surrounding this complex issue was also felt in the Old Testament. Thus, for example, in six references to bribery in Proverbs, three (15:27, 17:23, 22:16) condemn it, but three others (17:8, 18:16, 21:14) extol it in positive terms! More importantly, every condemnation of bribery in the Bible is directed either at those who practice it to pervert justice, or those who use their positions of power to oppress others, especially the poor. We do

not find a single condemnation of those who have to pay because they are in a position of weakness and are forced to do so. (Hwa, 1998, p.171)

At the other end of the spectrum, vignette “T” which involved the purchasing agent announcing that he was open to bribes was the least acceptable of the four bribery vignettes. The respondents seemed to differentiate quite distinctly that the need to give a bribe to do business may be a necessary evil but to ask for one was really not acceptable. This distinction seemed to fall within the argument put forth by Hwa (1998). It is wrong to ask for a bribe but circumstances may make it necessary to give one. The other two bribery vignettes may also be considered as an unavoidable necessity in order to do business. Vignette “E” with a mean score of 2.17 described a consulting fee paid to a foreign official to secure a contract and vignette “U” with a mean score of 1.90 also involved a gift to a purchasing agent. Although both involve gifts to purchasing agents, the nature of the two scenarios was viewed to be different by the respondents. The gift in vignette “H” with a mean score of 2.75, was given during the festive season to purchasing agents as a group of business relationships and not directly related to a specific transaction. This has to be contrasted with the gift in vignette “U”, with mean score of 1.90, which was targeted at a specific potentially large customer. Moreover the scenario in vignette “U” specified that the decision “violate(s) company policy”.

Ten of the 25 vignettes had mean scores below 2.0 indicating that these scenarios are generally unacceptable to the respondents as a group. Of these, two involve bribes and two were deemed illegal by Conroy and Emerson (2004). Perhaps vignette “B”, mean score of 1.55 and the third least acceptable of the 25 vignettes, should also be included as illegal as the words “...exceeded legal limits...” would indicate illegality. It is surprising that vignette “Q” is the second most unacceptable of the vignettes. In Conroy and Emerson (2004), this is the most unacceptable vignette. They reasoned that this could be because the vignette “...contains two controversial components – one of which is clearly illegal (rolling back odometers of used cars)...” (p 387). In this study the illegal component was retained whilst the legally ambiguous component of using high-pressure sales techniques was removed. With this change, it would

be reasonable to expect that the vignette should be less unacceptable. Nonetheless, the degree of unacceptability of this vignette remained very high. Conroy and Emerson (2004) explained that the low score may not be due so much to the illegal aspect but that respondents could easily identify with the “victims” in the vignette. Perhaps their explanation was applicable also to this study.

In summary the overall response to the 25 vignettes provided an overview of the ethical attitudes of the respondents. The overall mean to the 25 vignettes at 2.28 did indicate that the attitude of the respondents to the vignettes was generally one of unacceptability. However, there was no discernible pattern to the spread of responses to the vignettes. Those describing illegal behavior were spread over the spectrum of unacceptability. This implies that the respondents did not consider an illegal act as automatically unethical. Some illegal acts were more acceptable than others. Similarly, the four vignettes involving bribes were also well spread out across the spectrum of unacceptability.

Overall response to religiousness scale

Besides attendance at Sunday worship services, the other eight items in the religiousness scale were designed to tap into the degree of involvement in other common religious activities to determine degree of religiousness. Activities are observable and a respondent should have no difficulty in determining

his or her level of participation. Response bias, and in this case religious acceptability bias, is possible. However the anonymity of the questionnaire should minimize this effect.

The response to the religiousness scale is summarized in Table IV. It can be seen that 97% of the respondents attend Sunday worship services often or very often. The “very often” group by itself was 86.3%. This was to be expected as the questionnaire package was addressed to Christians in business attending the specified churches. The percentage of the respondents attending small group meetings scoring four or five for this statement was 74%. Of this almost half of the respondents, 49%, were attending very often. Those attending church organized Bible study often and very often was 40.1%. The response to the other organized religious activities showed somewhat lower overall intensity among the respondents with church organized prayer meetings rated at 33.4%, Christian conferences and seminars 25.4%, and fellowship meetings during the week 24.6%. Personal devotion, i.e., having a period of personal prayer and Bible study usually in the morning was practiced often and very often by 65% of the respondents. An almost equal percentage at 59.9% prayed for business issues and decisions. It would appear that most do this on their own as only 20.0% pray with business associates and/or people in the company.

Classifying the respondents into different levels of religiousness from their responses to the nine reli-

TABLE IV
Responses to religiousness

Measure of religiousness	n	Rating					Mean	SD
		1	2	3	4	5		
1 Sunday church services	300	0.3 (1)	0.7 (2)	2.0 (6)	10.7 (32)	86.3 (259)	4.82	0.52
2 Church small group meetings	300	1.7 (5)	11.7 (35)	12.3 (37)	25.3 (76)	49.0 (147)	4.08	1.11
3 Church Bible studies	299	4.7 (14)	29.1 (87)	26.1 (78)	25.4 (76)	14.7 (44)	3.16	1.14
4 Church prayer meetings	300	8.0 (24)	39.0 (117)	19.7 (59)	20.7 (62)	12.7 (38)	2.91	1.19
5 Christian conferences and seminars	299	3.7 (11)	39.5 (118)	31.4 (94)	20.4 (61)	5.0 (15)	2.84	0.96
6 Fellowship meetings during work week	297	19.2 (57)	38.7 (115)	17.5 (52)	15.5 (46)	9.1 (27)	2.57	1.22
7 Personal Devotion	300	0.3 (1)	7.7 (23)	26.7 (80)	34.7 (104)	30.7 (92)	3.88	0.95
8 Pray for business issues, etc.	299	1.0 (3)	12.0 (36)	27.1 (81)	35.5 (106)	24.4 (73)	3.70	1.00
9 Praying with associates	300	26.3 (79)	37.33 (112)	16.3 (49)	14.3 (43)	5.7 (17)	2.36	1.18

Note. The numbers in parenthesis refers to frequencies.

gious activities produced no meaningful difference to their ethical attitudes. It would appear that the other measures of religiousness were not helpful in looking at the relationship between ethical attitudes and religiousness. This was similar to the experience of Conroy and Emerson (2004). They used a number of different measures for religiousness but had to settle for participation in worship services as the main criterion. For this study, there is a high degree of homogeneity in the respondents to Sunday Service attendance with 97% attending often and very often. Determining the level of religiousness through this dimension would not be fruitful.

To address the first research question, “*Are there differences in ethical attitude between Christians in business with different levels of religiousness?*” required a meaningful classification of the respondents into different levels of religiousness based on their participation in Christian activities. As 97% of the respondents attend Sunday worship services often or very often this was taken to be the base activity of Christians. This base activity was combined with one or more of the other eight activities to generate different classifications of religiousness. The Mann–Whitney test was used to compare differences in their attitude towards the 25 vignettes. A meaningful classification of two level of religiousness was achieved by combining just two out of the nine items in the religiousness scale; that of Sunday service attendance and personal devotion. Other combinations did not produce meaningful differentiation. There are 256 respondents (85.3%) scoring an average of 4.0 or higher for these two items and 44 (14.7%) scoring less than 4.0. The first group was classified as the more religious as they participated often or very often in both these religious activities. The second group was considered the less religious group. It was decided that it may be meaningful to use these two activities as a measure for religiousness. Attendance at Sunday worship services is almost obligatory for a practicing Christian, and for this group of respondents it was certainly the case. For a Christian in business, the other activities may prove to be too time consuming. But personal devotion, i.e., having a personal quiet time to read and study the Bible, to pray and to meditate can be done at any convenient time. As it is a personal activity, the self-declaration of the level of participation can be a meaningful measure of religiousness.

Using these two levels of religiousness, their attitude towards the 25 ethical vignettes are summarized in Table V. As the Likert Scale is an ordinal scale the Mann–Whitney Test is applied in this exercise. This method replaces raw data with ranks. In so doing the focus was on the ordinal relationships among the raw measures; i.e., “greater than”, “less than” and “equal to”. The raw data were not assumed to be from an interval scale as some researchers may find it to be convenient (Lowry, 2006). The results showed that there was an overall difference in the ethical attitudes between the more religious and the less religious; *Z value* was -2.368 at a significance level of $p \leq 0.05$. There were six vignettes in which there were significant differences; vignettes “C”, “H”, “L”, “Q”, “T”, and “U”. In all the six cases, the less religious found the scenarios described more acceptable than the more religious. Therefore, it can be surmised that the more religious had stronger ethical attitudes than the less religious, at least in six of the vignettes. Three of these six vignettes depicted scenarios involving bribes. It should be noted that there were only four vignettes involving bribes from the total list of 25 vignettes. So it seemed that a significant difference in ethical attitudes between the two groups was in their attitudes towards bribery and corruption. The more religious were less agreeable to the practice of bribery and corruption.

The data from personal profiles provided another possible measure of religiousness. Using age as a Christian as a measure for religiousness the respondents can be divided into two groups; those who had been in the faith for more than 5 years and those younger. The difference in ethical attitudes is summarized in Table VI. There were seven vignettes in which there were significant differences in their attitudes; vignettes “D”, “E”, “H”, “I”, “Q”, “T”, and “U”. In all these seven vignettes the younger Christians were more accepting of the scenarios than the older Christians. It was also interesting that four of the seven vignettes with significant difference in ethical attitudes involved bribes. Indeed all the four vignettes involving bribes were included. Again bribery seemed to dominate the difference between the two groups. Therefore, it can be said that older Christians have better ethical attitudes than younger Christians especially in the area involving bribery and cor-

TABLE V
Comparison between the less religious and the more religious in their attitude towards 25 vignettes using Mann–Whitney test

Vignette	Brief description of vignette	Mean rank score		Z value	Sig.
		Less religious (N = 44)	More religious (N = 256)		
A	Pad expense account	150.85	140.09	-0.780	
B	Exceed legal limit – pollution	158.39	149.14	-0.758	
C	Recommend bad stock	174.93	145.70	-2.342	*
D	Underreport income for tax	170.73	146.42	-1.921	
E	Bribe to foreign official	170.95	145.18	-1.928	
F	Hire employee to get secret	169.09	146.20	-1.668	
G	Collusion to reduce competition	166.19	146.01	-1.501	
H	Bribe to purchasing agent	178.31	145.72	-2.389	*
I	Insider stock purchase	162.44	147.85	-1.084	
J	Promotion of friend over other	149.45	150.68	-0.089	
K	Safety design flaw cover up	162.06	147.32	-1.136	
L	Accounting tricks to conceal	175.10	145.67	-2.155	*
M	Hire male employee	143.91	151.05	-0.523	
N	Deceptive advertising	169.92	147.16	-1.664	
O	Hire consultant to deceive	143.48	147.62	-0.333	
P	Free software violation of copyright	170.83	147.01	-1.746	
Q	Roll back odometer	188.02	143.44	-3.718	***
R	Editor pulls name from expose	166.02	147.24	-1.419	
S	Donate obsolete computers	164.42	146.92	-1.306	
T	Announce open to bribe	174.75	146.33	-2.326	*
U	Bribe manager to make sale	179.27	144.95	-2.599	**
V	Charitable giving from profits	157.72	147.48	-0.764	
W	Cut cost increase risk of harm	154.43	149.82	-0.394	
X	Not upgrade smokestack	139.02	151.31	0.931	
Y	Noisy factory in residential area	148.97	150.18	-0.090	
	Overall Mean of 25 vignettes	164.34	131.52	-2.368	*

* Significant at $p \leq 0.05$

** Significant at $p \leq 0.01$

*** Significant at $p \leq 0.001$

ruption. This can be contrasted to chronological age. Comparing the respondents of up to 40 years of age to those older yielded only three vignettes, “H”, “J” and “O”, with significant differences in ethical attitudes at $p \leq 0.05$. Of these, two vignettes, “H” and “O” were more acceptable to the older respondents whilst the other vignette, “J”, was more acceptable to the younger respondents. So chronological age did not seem to provide any meaningful difference in ethical attitudes among Malaysian Christians in business.

From the above discussion, it would appear that two useful measures of religiousness had surfaced in this study. The first measure of religiousness can be based on the level of participation in two religious activities; Sunday worship service and personal devotion. The first is a very public congregational activity whilst the second is a private and personal activity. The second measure of religiousness can be determined as a function of the duration of time participating in the faith, i.e., age as a Christian. Table VII shows that there is a positive correlation

TABLE VI
Comparison between “Younger Christians” and “Older Christians” attitude towards 25 vignettes using Mann–Whitney test

Vignette	Brief description of Vignette	Mean rank score			Sig.
		1–5 years as Christian (<i>N</i> = 37)	Above 5 years as Christian (<i>N</i> = 251)	Z Value	
A	Pad expense account	160.41	134.36	-1.845	
B	Exceed legal limit – pollution	157.31	142.61	-1.162	
C	Recommend bad stock	144.84	143.88	-0.075	
D	Underreport income for tax	183.43	138.16	-3.461	***
E	Bribe to foreign official	182.97	137.22	-3.271	***
F	Hire employee to get secret	163.39	140.54	-1.622	
G	Collusion to reduce competition	151.57	142.30	-0.664	
H	Bribe to purchasing agent	170.59	140.65	-2.119	*
I	Insider stock purchase	174.09	139.55	-2.484	*
J	Promotion of friend over other	129.66	146.69	-1.196	
K	Safety design flaw cover up	153.19	142.64	-0.784	
L	Accounting tricks to conceal	151.15	142.94	-0.580	
M	Hire male employee	137.58	144.95	-0.521	
N	Deceptive advertising	155.51	142.88	-0.892	
O	Hire consultant to deceive	145.31	140.37	-0.380	
P	Free software violation of copyright	166.30	141.29	-1.772	
Q	Roll back odometer	166.33	140.80	-2.035	*
R	Editor pulls name from expose	163.39	141.13	-1.626	
S	Donate obsolete computers	141.93	143.73	-0.130	
T	Announce open to bribe	170.09	140.73	-2.334	
U	Bribe manager to make sale	168.12	140.43	-2.028	*
V	Charitable giving from profits	140.63	143.34	-0.193	*
W	Cut cost increase risk of harm	143.30	144.68	-0.114	
X	Not upgrade smokestack	138.12	144.30	-0.454	
Y	Noisy factory in residential area	129.93	146.08	-1.162	
	Overall mean value	154.53	129.57	-1.711	

* Significant at $p \leq 0.05$.

** Significant at $p \leq 0.01$.

*** Significant at $p \leq 0.001$.

(Pearson $\chi^2 = 0.010$) between these two measures of religiousness. This is only to be expected in that as a person persisted in the practice of the faith, the level of religious activity as defined by the attendance at Sunday worship services and personal devotion would be more and more frequent.

It can be concluded that there are differences in ethical attitudes among Christians in business with different levels of religiousness. The higher the level of participation in Sunday worship services and personal devotion, the better the ethical attitude.

They will find questionable ethical scenarios less acceptable. Similarly the longer a person remains in the faith the better the ethical attitudes. Those who have been in the faith longer will find the questionable ethical scenarios less acceptable. There seems to be a positive correlation (at $p \leq 0.01$) between the level of participation in religious activities and age as a Christian.

These findings strengthen the findings of Longenecker et al. (2004) and Conroy and Emerson (2004), providing a sort of funneling effect: from the

TABLE VII
Religiousness and Age as Christian

Religiousness	Age as Christian		
	1–5 years	>5 years	Total
Less religious	25.6 (10)	74.4 (29)	13.5 (39)
More religious	10.8 (27)	89.2 (222)	86.5 (249)
Total	12.8 (37)	87.2 (251)	100.0 (288)

$\chi^2 = 6.59$. Significant at $p < 0.01$.

The numbers in parenthesis refer to frequencies.

general to the specific. From 1234 respondents drawn from a random sample of 10,000 businesspersons in the United States, Longenecker et al. (2004) found a strong relationship between religion and ethical attitudes. Respondents with a self-declared personal importance of religious values, regardless of religious affiliation, were less accepting of ethical questionable decisions. They further found that, from among this group, evangelical Christians showed a higher level of ethical awareness. The second study, Conroy and Emerson (2004), had a sample of 850 students drawn from two universities, one public and the other private and religiously affiliated. The measure for religiosity was related to the Christian faith. The main finding was that church attendance can be a “statistically significant predictor of responses in a number of ethical scenarios” (Conroy and Emerson, 2004, p. 383). Narrowing the measure of religion further, the present study focused on the evangelical Christian business segment within the wider Christian community. Again there was evidence to suggest that there were differences in ethical attitudes between the more religious and the less religious.

Response to the Love of Money Scale

It is perceived that Christians, although practicing the same faith, may have different attitudes towards money. These attitudes can be translated into different money profiles. Christians with different money profiles may have different attitudes toward business ethics. The objective of this part of the analysis was to answer the research question, “Are there differences in ethical attitude between Christians in

business with different love of money profiles?”. This analysis followed the methodology used by Luna-Arocas and Tang (2004).

The respondents were grouped into clusters with defining characteristics. From the defining characteristics each cluster could be identified with an appropriate label. The responses from each of the clusters to the 25 ethical vignettes were then compared to those of the other clusters to determine if there were indeed differences in ethical attitudes.

The response to this part of the questionnaire is summarized in Table VIII. The objective of the cluster analysis is to group the homogenous respondents into distinctive clusters with small within-cluster variations but large between-clusters variations. This study followed that of Luna-Arocas and Tang (2004) and tested the data with four clusters using the QUICK CLUSTER program in SPSS. However, the resultant four clusters did not exhibit the defining characteristics similar to that of Luna-Arocas and Tang (2004). Clear distinguishing factors were also not evident from the four clusters. Separate runs using the QUICK CLUSTER program were made for three and five clusters. It was found that the three cluster analysis provided clear and well-defined distinguishing factors. The defining factors are summarized in Table IX. Taking the definitions from Luna-Arocas and Tang (2004), factor Success indicated that money is accepted as a sign of success and money is how success is measured. Factor Budget provided an indication whether one manages money carefully. Factor Motivator indicated that people are motivated to work hard to make money. Factor Equity dealt with two types of equity; internal equity where higher-level jobs should be paid more and individual equity where

TABLE VIII
Responses to statements regarding money attitudes

Money attitudes	n	Rating					Mean	SD
		1	2	3	4	5		
<i>Budget</i>								
1. I pay my bills immediately to avoid interest or penalties	299	0.7 (2)	6.7 (20)	14.4 (43)	45.5 (136)	32.8 (98)	4.03	0.90
2. I do financial planning for the future	298	0.3 (1)	4.7 (14)	21.5 (64)	60.4 (180)	13.1 (39)	3.81	0.73
3. I use my money very carefully	299	0.7 (2)	5.4 (16)	23.1 (69)	56.5 (169)	14.4 (43)	3.79	0.78
4. I budget my money very well	300	2.0 (6)	9.0 (27)	28.0 (84)	48.3 (145)	12.7 (38)	3.61	0.89
<i>Overall attitude on budget</i>							3.81	0.58
<i>Evil</i>								
1. The love of money is the root of evil	299	2.7 (8)	8.0 (24)	6.7 (20)	25.8 (77)	56.9 (170)	4.28	1.06
2. People perform unethical acts to maximize their monetary gains	298	3.4 (10)	5.4 (16)	16.8 (50)	54.4 (162)	20.1 (60)	3.83	0.93
3. Money undermines one's ethical norms and standard of conduct	294	5.4 (16)	23.8 (70)	18.4 (54)	41.8 (123)	10.5 (31)	3.28	1.10
4. Money is evil	300	33.7 (101)	38.7 (116)	16.7 (50)	4.3 (13)	6.7 (20)	2.12	1.13
<i>Overall attitude on evil</i>							3.37	0.64
<i>Equity</i>								
1. People on same job should be paid based on merit	299	1.0 (3)	5.4 (16)	7.0 (21)	53.2 (159)	33.4 (100)	4.13	0.83
2. Lower-level job with little responsibility should be paid less	300	0.3 (1)	15.3 (46)	18.3 (55)	58.0 (174)	8.0 (24)	3.26	1.07
3. People on the same job should be paid equally	300	7.0 (21)	47.0 (141)	16.3 (49)	24.0 (72)	5.7 (17)	2.74	1.07
<i>Overall attitude on equity</i>							3.66	0.61
<i>Success</i>								
1. Money is a symbol of success	300	8.0 (24)	26.3 (79)	21.3 (64)	39.0 (117)	5.3 (16)	3.04	1.09
2. Money represents one's achievement	298	6.0 (18)	30.5 (91)	20.8 (62)	39.3 (117)	3.4 (10)	3.03	1.04
<i>Overall attitude on success</i>							3.05	0.91
<i>Motivator</i>								
1. Money is a motivator	300	1.7 (5)	7.0 (21)	13.3 (40)	67.7 (203)	10.3 (31)	3.78	0.79
2. I am motivated to work hard for money	300	2.7 (8)	18.3 (55)	29.7 (89)	45.3 (136)	4.0 (12)	3.30	0.90
<i>Overall attitude on motivator</i>							3.54	0.69
Overall mean							3.49	0.34

better performance in the same job should be paid more. Factor Evil measured the notion that the love of money is the root of all evil and this can lead to unethical behavior.

There were 147 (51.04%) participants in Cluster 1, 87 (30.21%) in Cluster 2, and 54 (18.75%) in Cluster 3. Cluster 1 had highest means in factor Success, Motivator as well as Evil. This group was

labeled as Successful Money Achiever. The second cluster had the highest means in factors Budget and Equity but lowest in factors Success and Evil and was labeled as Careful Money Manager. The last cluster had the lowest means in factors Budget, Motivator, and Equity. It would appear that this group was rather apathetic to issues relating to money or rather unconcerned about money matters. This last group

TABLE IX
Means of the Love of Money Scale for three clusters

Variables	Cluster 1	Cluster 2	Cluster 3	Cluster paired comparison [*]
Whole sample N = 288	Successful Money Achiever n = 147	Careful Money Manager n = 87	Money Apathetic Individual n = 54	
Percentage (%)	51.04	30.21	18.75	
Success	3.78	2.22	2.43	1 > 3; 1 > 2
Budget	3.81	3.96	3.57	1 > 3; 2 > 3
Motivator	3.88	3.25	3.05	1 > 3; 1 > 2
Equity	3.68	4.06	2.90	1 > 3; 2 > 3; 2 > 1
Evil	3.47	3.14	3.45	3 > 2; 1 > 2

* p < 0.01; Scheffe's test. The highest and lowest means are in bold face. The lowest means are also in italics.

TABLE X
Defining factors of the three clusters

	Successful Money Achiever	Careful Money Manager	Money Apathetic Individual
Success	Highest	Lowest	
Budget		Highest	Lowest
Motivator	Highest		Lowest
Equity		Highest	Lowest
Evil	Highest	Lowest	

was labeled as Money Apathetic Individual. The defining factors can be more clearly shown as in Table X.

From Table X, it was determined that it would be reasonable to examine possible variation in ethical attitudes across the three clusters. Table XI indicates that there were significant differences between the three clusters in the overall mean on the 25 vignettes ($p \leq 0.001$). The mean rank scores appeared to follow the three profiles with Successful Money Achievers ranked the highest followed by Careful Money Managers and finally by Money Apathetic Individual. This meant that the degree of acceptability of the 25 ethical scenarios generally also followed this pattern.

Of the 25 vignettes, significant differences can be seen in 15 of the vignettes among the three clusters. This could be taken as a validation of the clusters in the analysis. In all of the 15 vignettes, Successful

Money Achievers were more accepting of the scenarios depicted as against the other two groups. This implied that those with higher scores in factors Motivator and Success would not be as adverse to unethical practices.

In nine of the 15 vignettes, Careful Money Manager had lower mean rank scores than Money Apathetic Individual but in the remaining six vignettes; "F", "H", "L", "M", "N", and "X", the reverse was true. Therefore, it appears that Careful Money Manager was less accepting of the relevant ethical scenarios than Money Apathetic Individual.

Successful Money Achievers had the strongest positive attitude towards money. They would be motivated to work hard for their money and see their money as a measure of their success. Their money attitudes may cause them to be less critical of unethical practices. Yet they saw that the love of money could be the root of evil. Careful Money

TABLE XI

Comparison of the three Love of Money profiles in their attitude towards the 25 vignettes using Kruskal–Wallis test

Vignette	Brief description of vignette	Mean rank score			χ^2
		Successful Money Achiever	Careful Money Manager	Money Apathetic Individual	
A	Pad expense account	150.55	119.59	125.52	10.04**
B	Exceed legal limit – pollution	160.73	120.99	130.19	17.23***
C	Recommend bad stock	158.93	119.41	143.24	15.74***
D	Underreport income for tax	160.47	116.91	142.32	18.62***
E	Bribe to foreign official	161.21	121.92	126.38	16.43***
F	Hire employee to get secret	158.81	131.93	123.40	10.51**
G	Collusion to reduce competition	144.91	147.37	133.25	1.14
H	Bribe to purchasing agent	160.94	132.89	118.46	13.69***
I	Insider stock purchase	159.01	127.61	129.81	10.73**
J	Promotion of friend over other	148.76	147.41	128.21	2.72
K	Safety design flaw cover up	147.48	139.38	141.88	0.66
L	Accounting tricks to conceal	162.94	127.96	120.95	15.97***
M	Hire male employee	152.35	147.91	117.64	7.55*
N	Deceptive advertising	157.93	133.91	124.99	8.77*
O	Hire consultant to deceive	144.23	136.66	144.47	0.64
P	Free software violation of copyright	155.41	133.48	132.56	5.56
Q	Roll back odometer	151.15	130.22	146.79	4.90
R	Editor pulls name from expose	148.52	136.51	146.43	1.33
S	Donate obsolete computers	149.43	149.00	123.82	4.53
T	Announce open to bribe	158.98	122.08	141.21	15.55***
U	Bribe manager to make sale	158.71	123.48	139.69	11.43**
V	Charitable giving from profits	144.80	152.52	125.60	3.94
W	Cut cost increase risk of harm	153.85	126.36	148.26	8.92*
X	Not upgrade smokestack	151.79	146.72	117.93	7.51*
Y	Noisy factory in residential area	152.68	132.04	139.55	3.94
	Overall Mean of 25 vignettes	149.09	114.43	105.98	16.68***

* Significant at $p \leq 0.05$.** Significant at $p \leq 0.01$.*** Significant at $p \leq 0.001$.

Mangers would budget their money carefully and would be most concerned about the fairness of compensation and income for the job they do. Although they may be motivated to work hard for their money they appeared to be less concerned about money being a reflector of their success. However, they were less prone to think that the love of money is the root of evil. Money Apathetic Individuals appeared to the least concerned about money. They would not be motivated to work hard for money. They would be least concerned about the fairness of pay for their jobs and they did not care

too much about budgeting their money. Although not ranked as the highest, their score indicated that they did think that the love of money is the root of evil.

These results indicate that Malaysian Christians in business, despite their apparent homogeneity in religious affiliation, can be classified into different money profiles according to their attitudes to money. Those in different money profiles did exhibit different attitudes towards the ethical vignettes presented. It would therefore be reasonable to conclude that Christians in business with different

TABLE XII
Love of Money profile and religiousness

Religiousness	Successful Money Achiever	Careful Money Manager	Money Apathetic Individual	Total
Less religious	65.9% (29)	13.6% (6)	20.5% (9)	15.3% (44)
More religious	48.4% (118)	33.2% (81)	18.4% (45)	84.7% (244)
Total	51.0% (147)	30.2% (87)	18.8% (54)	100% (288)

$\chi^2 = 7.051$. Significant at $p < 0.05$.

The numbers in parenthesis are the frequencies.

love of money profiles have different ethical attitudes.

If religion affects the attitude towards the love of money, it can be expected that there would be a correlation between the love of money profiles and the level of religiousness. Table XII shows the cross-tabulation of the three love of money profiles against the two levels of religiousness based on participation in Sunday worship services and personal devotion. The Pearson χ^2 value of 7.051 with 2 degrees of freedom was significant at $p < 0.05$. Therefore, there was a positive correlation between the three clusters and the level of religiousness. Of the less religious, 65.9% had the profile of Successful Money Achiever as compared to 48.4% among the more religious. Among the more religious, 33.2% were Careful Money managers against only 13.6% from the less religious group. The difference in the profile of Money Apathetic Individual did not appear to be very significantly different.

It was shown earlier in Table VII that there was a positive correlation between the level of religiousness and the age as a Christian. When a cross-tabulation between the three love of money profiles and age as a Christian, the second measure of reli-

giousness used in this study in Table XIII was analyzed, there was a positive correlation in the relationship. The Pearson χ^2 value of 7.07 with 2 degrees of freedom was significant at $p < 0.05$. A higher proportion of those younger in the faith (55.6%) came under the profile of Successful Money Achiever as against the 49.8% from those older in the faith. Only 13.9% of those younger in the faith were in the group of Careful Money Manager as compared to the 33.2% for those older in the faith. The trend was reversed in the profile of Money Apathetic Individual. Those younger in the faith had 30.6% in this group whereas those older had only 17.0%.

The above two cross-tabulations indicated that the three love of money profiles are related to the two measures for religiousness.

Conclusion

Luna-Arocas and Tang (2004) asserted that the recent spate of corporate scandals and corruption was motivated by greed and it was all related to money and the love of money. Christians in business can

TABLE XIII
Love of Money profile and Age as Christian

Age as Christian	Successful Money Achiever	Careful Money Manager	Money Apathetic Individual	Total
1-5 years	55.6% (20)	13.9% (5)	30.6% (11)	13.0% (36)
> 5 years	49.8% (120)	33.2% (80)	17.0% (41)	87.0% (241)
Total	50.5% (140)	30.7% (85)	18.8% (52)	100% 277

Note. $\chi^2 = 7.07$. Significant at $p < 0.05$.

The numbers in parenthesis refer to frequencies.

similarly be motivated by greed and the love of money as were alleged in the Enron and WorldCom cases. When that happens, the repercussions are felt within the community of faith and the credibility of Christianity itself may be brought into question. The relationship between religion and business ethics is a topic of current and increasing interest. However, the findings thus far had been rather inconclusive. This study sought to add to the understanding of this relationship.

The interest in this study was not to compare Christians and non-Christians, but to look within the Christian community to see whether the level of religiousness among themselves could make a difference in ethical attitudes. It is recognized that there are various measures of religiousness. In this study religiousness was taken from the self-declared participation in Sunday worship services and personal devotion. It should be noted that Sunday worship services are public events, observable by others and may be motivated by a variety of reasons. Personal devotion or “quiet time” would be done in private and probably not generally known to others. The motivation would be very personal. It was found that those who were more intense in these two religious activities displayed better ethical attitudes. Second, the study also showed that those who had been longer in the faith also displayed better ethical attitudes. Perhaps those younger in the faith had not absorbed enough of Christian ethical teachings. Third, age as a Christian could be positively correlated to the level of religiousness. Therefore, the continued practice of the faith in Sunday service attendance and personal devotion over a longer period of time may be related to improved ethical attitudes. This added confirmation to the general claim that religion does form our values and our ethics.

The other significant finding was that, even within a somewhat homogenous group, there were different love of money profiles arising from their different money attitudes. They read from the same Bible, heard the same sermons but they looked at money differently. Those who looked at money with more interest and were success motivated were more accepting of the unethical scenarios. Those who managed their money carefully were less accepting of such scenarios. And those who viewed money with less interest had better ethical attitudes.

This suggests that if money attitudes could be moderated, ethical attitudes could improve. The three love of money profiles were positively correlated to religiousness and age as a Christian. The question is how Christianity can help its constituents acquire money attitudes more consistent with the religion. This can be a double-edged sword. Christianity is keen to show that Christians can be successful within the faith. The desire to succeed must not be dampened. At the same time Christianity does not want to face the embarrassment of having its business heroes put on public display as villains. The difficulty is how to make money righteously, in a Christian way. When it comes to the tension between God and money, the power of money cannot be underrated. That is why the Bible has this admonition, “You cannot serve both God and money” (NIV Bible Luke 16:13). At the moments of truth, decisions have to be made to serve one or the other. This study indicates that the probability of a decision on the side of God can be enhanced through higher levels of religiousness and more appropriate money attitudes.

Limitation of the study

It should be noted that the sample for this study was drawn from a targeted population, i.e., Christians in business from three large evangelical churches with a small representation from the smaller churches within the Kuala Lumpur area. This was not a random sample of Malaysian Christians in business, but a sample of convenience. The results should not be generalized to be representative of other groups of Christians in business. Even within the three large churches and those attending the financial seminar from the smaller churches, the problem of response bias could be a real problem. It was apparent from the response that those who participated in the survey were generally the more fervent and committed members of the congregation. Ninety-seven percent of the respondents attend Sunday worship services often or very often. It would appear that the less fervent were underrepresented. However, this is within the design of the study. The respondents of interest to the study were those who attended church regularly and held positions of manager or higher in a business enterprise. The other limitation

was that the study tapped into the respondents' ethical attitudes and not behavior. Although attitudes can usually be relied upon to predict behavior, in a study on business ethics it would be hazardous to assume that attitudes can be a good predictor of behavior. Especially in a Christian environment the response bias arising from the conscious and unconscious need to appear consistent with the requirement of the faith may distort the expression of true attitudes. Unfortunately, in a questionnaire survey it would not be possible to capture behavior. Nonetheless the study has provided additional input to the relationships between ethical attitudes and religiousness and between ethical attitudes and the love of money with particular reference to the Christian community in Malaysia.

Note

¹ The term "mammon" as used in the Christian Bible is taken to mean money or riches.

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