

# The Role of Religiosity in Business and Consumer Ethics: A Review of the Literature

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**ABSTRACT.** In 1949 Culliton noted that “... religion has something to offer business” (Culliton, 1949, p. 265). While religion *definitely does* have something to offer business, especially business *ethics*, it is only recently that empirical research linking religiosity and business ethics has been conducted. Indeed, religiosity affords a background, against which the ethical nature of business, including marketing and consumer behavior, can be interpreted. This article offers a descriptive, rather than normative, perspective in reviewing articles linking religion to business and consumer ethics. The main objective of the article being both to present some of the most significant empirical findings to date and also to encourage researchers to pursue further research in this relatively under researched area.

**KEY WORDS:** business ethics, consumer ethics, religiosity

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While the link between religion and business may go back centuries, indeed millennia, its appearance in the contemporary business literature goes back at least a half a century to when Culliton (1949, p. 265), in writing an article on business and religion, stated that “... religion has something to offer business.” He continued further stating that (1949, p. 271) “If ... the businessman’s responsibility for contributing to human satisfactions is closely akin to what religion calls charity ... there may be other places where business and religion could both benefit if they knew each other a little better.” Years later, Hunt and Vitell (1993) in their revised “general theory of ethics” included religion as one of the factors that significantly influences ethical judgments, as well as other constructs, and they suggested that the strength of religious beliefs might result in differences in one’s decision making processes when facing business decisions involving ethical issues.

In an attempt to explore this issue more, the present manuscript examines empirical research in the area of religiosity and business ethics also examining the influence of religiosity on consumer ethics. After an examination of the link between religiosity and morals, it reviews empirical articles linking religion to business/consumer ethics. The main objectives of the article are to present the significant empirical findings to date and to encourage researchers to pursue further research in this area. Toward this end, therefore, the article suggests avenues for future research.

## Religiosity and morals

McDaniel and Burnett (1990) have defined religiosity as a belief in God accompanied by a commitment to

follow principles believed to be set by God. This differs from spirituality in that spirituality may involve “a search for meaning, unity, connectedness to nature, humanity and the transcendent” whereas religiosity provides a “faith community with teachings and narratives that ... encourage morality” (Emmons, 1999, p. 877). However, spirituality and religiosity can be strongly linked even if they are not, strictly speaking, exactly the same. According to Bjarnason (2007), religiosity comprised three major dimensions: a religious affiliation, religious activities, and religious beliefs (2007). Of these three, the latter two, especially religious beliefs, clearly overlap with spirituality and one’s spiritual view of self.

More to the point of this article, as Geyer and Baumeister (2005) point out, “Religion has strong ties to morality in that religions prescribe morality ... Further, many religious persons believe that religion is the source of morality” (p. 413). Indeed, Magill (1992) stated that personal religiosity affords a background against which the ethical nature of behavior is interpreted. Weaver and Agle (2002) reported that religiosity is known to have an influence both on human behavior and on attitudes. They argue that behavior is influenced by religious self-identity, which is formed by the internalization of role expectations offered by religion. Finally, Epstein (2002) notes that business ethics writers have finally begun to emphasize the contributions of religion in providing frameworks for ethical business behavior. This may be best exemplified by a 1997 special issue of *Business Ethics Quarterly* that examined the perspectives of various Western religions (e.g., Jewish, Catholic, and Protestant) regarding business ethics. Thus, in short, religion and also religiosity have much to say about moral and ethical behavior in a business context. This, of course, does not mean that religion is the only source of morality, but rather that it is one source of morality, albeit an important one.

Still, some researchers, including Kohlberg (1981), have argued that religiosity and moral reasoning are unrelated as they represent two distinct ways of thinking. That is, moral reasoning is based upon rational arguments and influenced by cognitive development whereas religious reasoning is based upon the revelations of religious authorities. However, most researchers have noted that these two constructs are indeed closely linked (e.g., Glover, 1997; Sapp and Gladding, 1989). Glover (1997), for

instance, has argued that one’s moral reasoning depends, in part, upon the seriousness and character of one’s religious commitment. Duriez and Soenens (2006) have attempted to resolve any apparent controversy in the literature by applying Wulff’s (1991) theory that separates religion into literal versus symbolic dimensions. These two dimensions refer to how one processes religious materials; that is, either in a literal or a symbolic manner. In examining the relationship between religiosity and morality, Duriez and Soenens found that while being religious had no impact on moral reasoning *ability*, the way in which religious content is *processed* was critical. Namely, those processing religious material symbolically had a significantly stronger moral reasoning ability than those applying a literal approach to religious content.

Walker and Pitts (1998) point out that, although a person’s religious identity and moral identity may often overlap, they are not synonymous. That is, while religious traits and moral traits are likely to overlap somewhat (e.g., honesty and compassion), they are distinct constructs. Walker and Pitts (1998) also shift the basis of the religiosity–morality relationship from moral *reasoning* to moral *identity* by arguing that the traits of a moral person are also those that are the embodiment of a very religious person. Thus, they claim that religiosity and morality are clearly intertwined. Likewise, Glover (1997) asserts that the *character or type* of one’s religious commitment will also influence moral reasoning.

Nevertheless, writing in 1996 Clark and Dawson (1996, p. 359) noted that while “personal religiousness is acknowledged as a social force with a foundational role in ethical development, it has not been well researched, as it *affects business practices*” (current author’s italics). Their literature review found “little in the way of conclusive empirical results” (p. 359). This result is consistent with Epstein (2002) who states that only recently have writers in the business ethics area finally abandoned their timid approach as to the role of religiosity. That is, before approximately the mid-1990s, there was very little empirical research regarding the role of religion in business ethics decision making. This, however, has since changed, and it is the objective of this article to examine this research. As stated, the emphasis here will be on empirical research rather than normative ethical theory and writings,

not because the latter are unimportant but rather because theory has already received its due in the literature, while the empirical side of research involving religiosity and ethics has not. In essence, there exist empirical questions that should be answered.

As a guide for empirical research, the Hunt–Vitell (“H–V”) theory of ethics provides us with a general theoretical framework of ethical decision making whether for consumers or business practitioners. Furthermore, the theory draws upon both the deontological and teleological ethical traditions in moral philosophy (Hunt and Vitell, 1986, 1993). While other models (e.g., Ferrell and Gresham 1986) only mention religion in passing, if they mention it at all, the H–V model identifies several personal characteristics that influence specific aspects of the ethical decision making process. Included in these personal characteristics/influences are an individual’s personal religion and religiosity. Furthermore, the theory suggests several points where religion and religiosity may impact ethical decision making, namely, (1) in determining whether or not there is an ethical problem/issue that one must resolve, (2) in determining whether or not there is an impact on one’s moral philosophy and/or norms, (3) in determining, as implied above, one’s ethical judgments regarding a particular situation and various courses of action, (4) in determining one’s intentions in a particular situation involving moral choices, and finally, (5) in determining actual behavior in such situations. *A priori*, compared with nonreligious people, one might suspect that highly religious people would have more clearly defined deontological norms and that such norms would play a stronger role in their ethical judgments. It remains to be seen if empirical evidence indeed supports this notion.

In examining empirical research involving the religiosity construct in the business/consumer ethics areas, this review will first examine studies primarily concerned with measuring religiosity including scale development followed by studies that examine the impact of religiosity on one’s moral philosophy and norms as well as one’s perception of the moral intensity of a situation (essentially 1 and 2 above). Finally, studies involving the impact of religiosity on ethical judgments, intentions, and/or behavior will be reviewed (essentially 3, 4, and 5 above).

### Measuring religiosity

Numerous scales for measuring the various components of religiosity have been developed. Indeed, a 1999 compendium of religiosity scales by Hill and Hood that provides a comprehensive catalogue of the various measures of religiosity contains well over 100 (126 to be exact) scales. However, in spite of this abundance of distinctive religiosity measures, one of the most extensively used religiosity scales in the business ethics literature, appearing in numerous studies, is the religious orientation scale (Allport and Ross, 1967), which is based upon Allport’s earlier theoretical work on the psychology of religion (Allport, 1950). The significance of this scale is that Allport essentially proposed two distinct dimensions to religiosity, an extrinsic and an intrinsic dimension. The extrinsic dimension refers to utilitarian motivations that might underlie religious behaviors, whereas the intrinsic dimension refers to motivations based upon the inherent goals of religious tradition itself. The extrinsic dimension of religious orientation might, therefore, lead one to religion for the objective of achieving mundane social or business goals such as to make friends or to promote one’s business interests (i.e., how one’s religion might serve oneself), whereas the intrinsic dimension would lead one to religion for its more inherent, spiritual objectives (i.e., how one might serve his or her religion or community). This characterization of the religious orientation dimensions is supported by the fact that the extrinsic dimension is a weaker predictor of *positive* life outcomes in comparison to the intrinsic dimension (vide, Salsman et al., 2005). Moreover, the extrinsic dimension has sometimes even been associated with *negative* life outcomes (vide, Smith et al., 2003).

Put another way, the “extrinsically motivated person uses his religion whereas the intrinsically motivated lives his religion,” (Allport and Ross, 1967, p. 434). Donahue (1985) pointed out that intrinsic religiousness (religiosity being synonymous with religiousness in this instance) is correlated more highly with religious commitment than is extrinsic religiousness. On the other hand, extrinsic religiousness is the sum total of the external manifestations of religion. Donahue (1985) notes that the extrinsic construct does not measure religiousness *per se*, but rather measures one’s attitude toward religion

as a source of comfort and social support (p. 404). As such it is less likely to be highly correlated with religious commitment. Allport believed that religion assumed differential roles in an individual's life. In particular, he believed that the extrinsic role represents the peripheral role of religion for social approval and/or even personal contentment, whereas the intrinsic role represents a strong internal commitment to religion as a part of one's everyday life.

In short, extrinsic religiosity is indicative of having religious involvement for somewhat selfish reasons (i.e., promoting one's own business interests and finding ways that religion might serve oneself), whereas intrinsic religiosity is indicative of having religious commitment and involvement for more inherent, spiritual objectives (i.e., using faith to promote the interests of the commonwealth and finding ways that one might serve one's religion).

Probably the earliest business/marketing studies including some measure of religion were conducted by Hegarty and Sims (1978, 1979) where MBA students engaged in a business simulation that presented them with a number of kickback opportunities within the context of that simulation. One's religious values orientation was measured as a possible covariate in the studies, but, unfortunately, was not significant in terms of predicting the likelihood of engaging in these kickback behaviors. The fact that their measure only measured a religious orientation and not one's religiousness or religiosity may be a potential explanation of the non-significant findings.

In another early study, Kidwell et al. (1986), using a small sample of just over 100, compared male versus female managers as to what they actions they considered ethical versus unethical. However, they also tested religious preference and church attendance as covariate predictors of ethical attitudes, with results showing that these variables did not have a significant impact on ethical attitudes. Again, the fact that their measures only used religious preference and church attendance may be an explanation of the insignificant findings.

While not specifically examining ethical issues, another early study examining the role of religiosity in consumer behavior was that of Wilkes et al. (1986). They examined correlations between a consumer's religiosity and life style constructs such as "satisfaction with life," measuring religiosity by church attendance, the importance of religious values, confidence

in one's religious values and one's self-perceived religiousness. One of the more important findings from this early work was that the authors concluded that church attendance alone was not a satisfactory measure of religiosity, but rather a multi-item measure was clearly needed. Thus, they recognized the inherent complexity of the religiosity construct, and realized that multidimensional scales, perhaps those such as the Allport and Ross (1967) scale, would be needed in studying this intricate construct.

Another early consumer religiosity study, still not examining ethical issues, was conducted by McDaniel and Burnett (1990). This study did use several different measures of religiosity, and results indicated that a strong commitment to one's religious beliefs, in other words, a strong degree of intrinsic religiosity, was much more significant than religious affiliation in predicting the importance placed on retail store attributes such as the friendliness of sales personnel. Even though this and the previous study did not examine ethical issues *per se*, their findings concerning the measurement of religiosity are critical for subsequent researchers examining the link between religiosity and business/consumer ethics.

More recently, Conroy and Emerson (2004) sampled 850 graduate and undergraduate students with various majors and found that religiosity, as measured by frequency of church attendance, was a significant predictor of ethical attitudes. However, other measures of religiosity were also tested (e.g., prayer frequency and self-reported religiosity) with insignificant results. Thus, it is interesting to note that frequency of church attendance was the "best and most consistent measure of religiosity" which somewhat contradicts the findings of Wilkes et al. (1986). In spite of this finding, however, the use of more comprehensive measures of religiosity is still warranted. Another finding of the Conroy and Emerson study is that the influence of completing either an ethics course or a religion course was very weak when compared to religiosity and religious beliefs in terms of impacting ethical attitudes. This latter finding tends to clearly indicate that practicing one's religion, even in terms of just attending church services, is more critical in one's ethical decision making than merely studying about religion. Apparently the mere knowledge of religion, or religious history, by itself, is much less likely to impact ethical attitudes than the practicing of one's religion.

Recently, Cottone et al. (2007) used a solely Christian sample of graduate and undergraduate students, not exclusively business students, to test a third dimension of religiosity not captured by the intrinsic and extrinsic dimensions of Allport. This dimension is termed “quest” and was first introduced by Batson (1976). It is defined as “the degree to which an individual’s religion involves an open-ended, responsive dialogue with existential questions raised by the contradictions, and tragedies of life” (Batson et al., 1993, p. 269). It represents the ability to resist dogmatic answers, based upon authoritarian principles, to religious questions. A typical item used to measure this would be, “I am constantly questioning my religious beliefs.” Results showed that one’s quest score was positively correlated with post conventional moral reasoning, a finding that is consistent with some earlier findings. Post conventional moral thinking would, of course, be the highest of Kohlberg’s levels where one’s moral judgments are made based upon the universal principles of truth and justice that form society’s norms and laws. Furthermore, these same authors found that scriptural literalism was not a significant predictor, either positively or negatively, of post conventional moral reasoning. However, quest and scriptural literalism were significantly negatively correlated with each other, consistent with what one might expect since scriptural literalism does give one *dogmatic* answers to religious questions, in direct contrast to the inherent meaning of “quest.”

As Bjarnason (2007) points out, a consistent measurement for religiosity remains elusive. However, since many business/consumer ethics studies have used an extrinsic/intrinsic scale, and since this dichotomy measures religious activities and religious beliefs, two major dimensions of religiosity, this scale has been explicated here. If one adds the “quest” dimension to this dichotomy, a fairly complete picture of an individual’s religiosity should emerge.

### **Impact of religiosity on moral philosophies, norms, and moral intensity**

One of the first studies examining the link between religiosity and *business/consumer ethics* was by McNichols and Zimmerer (1985). Using a large undergraduate sample (over 1000), they found that

there were significant correlations between the strength of one’s religious beliefs and one’s attitude toward the ethicality of various questionable behaviors that were presented to respondents in the form of 10 different scenarios. In short, as might be expected, those with stronger religious beliefs were much more negative concerning these questionable behaviors. Another early study was by Shepard and Hartenian (1990). Using a sample of both business and non-business university students and a series of four business-related vignettes, they found that those who were stronger in terms of their religiosity did, in fact, tend to be more ethically oriented although other variables such as gender (i.e., with females more ethically oriented) tended to be somewhat more significant in this regard. Ethical orientation was defined by the authors as acting with reason while at the same time giving equal importance to the interests of others that will be affected by the decision. Thus, it was defined as a kind of utilitarian approach to ethics.

A study published in (1996), by Barnett et al., specifically examined whistle blowing, using a business student sample and an abbreviated three-item scale. They hypothesized correlations between religiosity and idealism (positive direction) and relativism (negative direction). Relativism and idealism are the two distinct moral philosophies represented by the two dimensions of Forsyth’s (1980) ethical ideology scale with idealistic individuals believing in absolute moral principles, such as a concern for the welfare of others, as guides for their actions. Relativists, on the other hand, tend to reject universal rules or standards when making ethical decisions. They are somewhat skeptical of universal moral rules and are less likely to harshly judge another’s behavior without knowing all of the circumstances involved. Relativists are not necessarily less ethical, they just look at ethical issues from a different perspective. The hypotheses in this study were not supported, perhaps because of the particular scale used. However, using a “trimmed” model (with structural equations modeling) to test the negative link between religiosity and relativism, the result was statistically significant.

Singhapakdi et al. (1999) included religiosity in their study of the antecedents of perceived moral intensity and moral philosophies. They used a sample of over 450 American Marketing Association

(AMA) practitioner members. These authors found that religiosity, as measured by the three item scale developed by Wilkes et al. (1986), was a significant determinate of one's personal moral philosophy, namely, both relativism (negatively) and idealism (positively). However, religiosity did not appear to determine, nor be associated with, moral intensity. Moral intensity can be defined as "the extent of issue-related moral imperative in a situation" (Jones 1991, p. 372).

A, perhaps, more interesting study conducted by Siu et al. (2000), examined the relationship between religiousness and various ethical orientations, using a sample of Hong Kong business undergraduates. Using various measures of religiousness, results indicated that individuals who are more religious were also more oriented toward ethics and ethical issues. Further results showed that the moral philosophy of contractualism (the notion that a social contract or promise exists between business and society) was related to religiosity, but that the moral philosophies of relativism and moral equity (whether or not an action is considered to be fair, just and morally right) were not. Of course, these results may have been unique to the population sampled – Hong Kong business students.

Vitell and Paolillo (2003) specifically examined the impact of religiosity on consumers' ethical beliefs using a U.S. national consumer sample. Measuring religiosity using a three-item scale that included statements such as, "I go to church regularly," they found that religiosity was a significant determinant of both idealism (positive direction) and relativism (negative direction), and, as such, an indirect determinant of consumer ethical beliefs as measured by the Muncy–Vitell consumer ethics scale (CES). These latter two authors established the CES that examines the extent to which consumers believe that certain very questionable behaviors are either ethical or unethical. Their results indicated a four dimensional consumer ethics construct – (1) actively benefiting from illegal activities (e.g., reporting a lost item as "stolen" to an insurance company in order to collect the insurance money), (2) passively benefiting (e.g., getting too much change and not saying anything), (3) actively benefiting from deceptive (or questionable) practices (e.g., not telling the truth when negotiating the price of a new automobile),

and (4) no harm/no foul behaviors (e.g., "burning" a CD rather than buying it).

Overall, consumers tended to believe that it was more unethical to actively benefit from an illegal activity than to passively benefit. The thinking of consumers being that as long as they do not initiate the activity, then it is not as wrong (unethical). However, "deceptive practices" were not perceived as being as unethical as passively benefiting which may lead one to assume that consumers tend to equate "wrongness" more with being illegal than with the passive versus active dichotomy, although both perspectives were clearly evident. Finally, some activities were not perceived as even being unethical (no harm/no foul); many of these tended to be activities that involved the copying/downloading of intellectual property such as software, CDs, tapes, or movies without paying for them. It is likely that these actions are not perceived as wrong because consumers may have few norms relating to them – they have been taught that it is wrong to steal, but were not necessarily taught that it is wrong to download/copy without paying for it. Furthermore, they may not see that any harm exists when engaging in these activities as opposed to when someone is shoplifting a tangible product. In the former case, the original remains unaltered and is still owned by the seller. Thus, when one is dealing with intellectual property issues, harm to the seller is not nearly as obvious as when one is dealing with a tangible product.

Religiosity was *directly* significant in determining only the passively benefiting and no harm/no foul dimensions, and then only at the .10 level of significance. However, since idealism and relativism were both significant determinants of all four dimensions of the CES, religiosity was still *indirectly* a determinant of all four dimensions of the CES since religiosity was itself a direct determinant of idealism and relativism.

Another problem with some of the previous research is that it often did not specifically measure *consumer* ethics when using a sample of students. That is, students were often examined in a general sense, but not specifically in their roles as consumers. This was corrected in a follow-up study by Vitell et al. (2005), which separately measured the intrinsic and extrinsic dimensions of religiosity as first established

by Allport (1950). Again, the CES scale was used to measure the ethical beliefs of consumers. The increased sensitivity of the religiosity measure as compared to the more general measure of religiosity used in their 2003 study, showed that when religiosity is measured in this manner, intrinsic religiosity was a significant *direct* determinant of consumers' ethical beliefs except for the no harm/no foul dimension, although extrinsic religiosity was not a significant determinant of any of the dimensions of consumers' ethical beliefs. Thus, in short, if one internalizes one's religious beliefs in a spiritual sense this will impact ethical beliefs; however, if one tends to be religious for more mundane, and/or selfish reasons, it will not. The insignificant results relating to the no harm/no foul dimension may be attributed to the fact that the majority of consumers perceive these actions as *not* being wrong.

Vitell et al. (2006) extended this by using a nationwide (U.S.) sample of adult consumers. While extrinsic religiosity was not included in this study, intrinsic religiosity was again a significant determinant of consumer ethical beliefs. As before, the sole exception was the no harm/no foul dimension. This latter finding is logical as these are actions that many consumers, by definition, do not find to be wrong or unethical. Thus, their religion does not play a role in making a no harm/no foul decision, either for or against a particular action.

A more recent study by Vitell et al. (2007) did include the extrinsic dimension of religiosity. It also included a new dimension of the consumer ethics scale, namely, a "doing good/recycling" dimension. Intrinsic religiosity was not a significant determinant of this new dimension; extrinsic religiosity, however, was a significant determinant of the new dimension although it was not significant for the other four dimensions of consumer ethical beliefs. Since the items in this dimension are considered the "right thing to do" by society it is not at all surprising that someone who is *extrinsically* oriented religiously might be likely to support these activities. This study also examined the role of money in one's life ("love of money") and found it to be, not unexpectedly, negatively correlated with intrinsic religiosity. The role of money was not significantly correlated with extrinsic religiosity although the relationship was in a positive direction.

A study comparing Japanese marketing students from a religious university with those from a secular university was conducted by Rawwas et al. (2006). Their results showed that the students at the secular university tended to be higher in terms of humanism (doctrine that is concerned primarily with human beings and their values) and an achievement orientation while they were lower in terms of theism (doctrine believing in the existence of a god). There was little difference between the groups in terms of opportunism, a "self-interest seeking" construct, however. Unfortunately, one problem with this study was that religiosity was not measured on an individual level, but was measured at an aggregate level merely by which university one attended. Still, this remains one of the few *consumer* ethics studies conducted in a non-U.S. environment.

Examining business students at a small religiously affiliated university, Kurpis et al. (2008), in one of the most recent studies on the topic, found that intrinsic religiosity (they did not examine extrinsic religiosity) was positively related to a commitment to moral self-improvement (a willingness to become a more moral person), but not to the perceived importance of ethics in a business context. Furthermore, religiosity also was positively related to ethical problem recognition and behavioral intentions, but not in all instances. In other words, it depended upon the specific situation as to whether or not religiosity was significant in one's thinking on a potentially moral issue. According to the authors, moral commitment flows from one having a moral identity (a moral self-regulatory mechanism) that motivates morally relevant actions including commitment.

Finally, using a sample of business students, Vitell et al. (2009) examined religiosity as a potential antecedent to moral identity and also examined the possible mediating role of self-control in this relationship. Moral identity refers to the fact that people may construct their moral self-definition in terms of traits around which their personal identities are organized. Thus, the concept of moral identity can become more, or less, activated in different situations that involve moral issues. Self-control, on the other hand, can be defined as the ability to refrain from acting upon undesirable and morally questionable behavioral tendencies. The advocates of a moral

identity model would argue that individuals form their identity by making moral commitments that are central to their self-definition and self-consistency (Bergman, 2004). Moral identity has two distinct dimensions, and as stated by Aquino and Reed (2002), the “Internalization dimension appears to tap into the self-importance of characteristics,” whereas the “Symbolization dimension taps a more general sensitivity to the moral self as a social object whose actions in the world can convey that one has these characteristics” (p. 1436).

Vitell et al. (2009) found that intrinsic religiosity has a direct impact on both the internalization and symbolization dimensions of moral identity, but extrinsic religiosity only directly impacted the internalization dimension and in a negative direction. Both intrinsic religiosity (positively) and extrinsic religiosity (negatively) impacted one’s self-control, but self-control, in turn, impacted only the symbolization dimension of moral identity. Thus, in essence, religiosity both directly impacts one’s moral identity and also indirectly impacts moral identity through one’s self-control mechanism.

### **Impact of religiosity on ethical judgments, intentions, and behavior**

A study in 1996 by Clark and Dawson examined the link between religiosity and ethical issues. They noted that while “personal religiousness” has been conceptually acknowledged as playing “a foundational role in ethical development,” there was little in the way of empirical work regarding this issue. In their study, they measured religiosity using the intrinsic–extrinsic dichotomy first conceptualized by Allport (1950). Results indicated a strong influence of religiosity on ethical judgments, especially when comparing those with a strong degree of *intrinsic* religiousness versus those who might be characterized as non-religious.

Kennedy and Lawton (1998) used a student sample to see if one’s religiousness could predict the willingness (i.e., intention) to behave unethically. There did, in fact, appear to be less of a willingness to behave unethically where one’s religiousness was stronger. That is, students who were more intrinsically religious were less likely to be willing to behave unethically. However, there was no significant

relationship between those who were more extrinsically religious and a willingness to behave either ethically or unethically. Thus, these results are somewhat similar to, and supportive of, those of Clark and Dawson earlier.

Ahmed et al. (2003) undertook a six country study examining the ethics of business students in the U.S., China, Korea, Finland, Russia, and Egypt. They used various vignettes describing consumer–business interactions. While not necessarily using a representative sample, they found that religion did play some role in ethical decision making, most especially in Egypt while playing only a very weak role in China and Finland. Russia, the U.S., and the Republic of Korea were somewhat in the middle, and very similar to each other, in terms of the role of religion in ethical decision making. This still remains one of the few comparative cross-cultural studies that have examined the role of religion in a business/consumer ethics context indicating perhaps that more needs to be done in the cross-cultural arena.

Another study, using an AMA practitioner sample, was that of Singhapakdi et al. (2000a). Here, they examined other relationships (in addition to those of religiosity vs. idealism and relativism) and found that religiosity was a significant determinant of one’s perception of an ethical problem and one’s behavioral intentions. The relative importance of one’s religious values seemed to be the most significant aspect of religiosity followed by one’s confidence in religious values. Church attendance, by itself, seemed to be much less critical.

One of the few studies examining a non-U.S. practitioner population examined the ethical decision making of Thai managers (Singhapakdi et al., 2000b). This research is especially interesting as Thailand is primarily a Buddhist culture emphasizing “co-existence, tolerance and individual initiative” (p. 275). The sample of almost 800 Thai managers resulted in mixed findings as religiosity was a significant predictor of behavioral intentions in only two of four situations. Still, this relationship was somewhat supported and results did show that religiosity plays some role in determining behavioral intentions. This study is also supportive of the more recent findings of a study by Kurpis et al. (2008) conducted solely within the U.S.

An extensive study with over 1200 business manager respondents was conducted solely in the



U.S. by Longenecker et al. (2004). Slightly over 75% of the respondents identified themselves as Christian, but there was little relationship between religious commitment and ethical judgments when religious affiliation was used as the differentiating criterion. This is consistent with previous research. However, as might be expected, when the degree of importance of religion was used as a measure instead, those declaring religion to be of moderate or high importance showed a higher level of ethical judgments and were less accepting of unethical decisions.

Unfortunately, there were only these few studies that examined religiosity's impact on ethical judgments, intentions, and/or behavior. Clearly, this represents a major gap in this literature stream.

### Synthesis and directions for future research

One issue that does appear to be somewhat resolved by the research to date is that measures of religiosity need to be multidimensional in nature, most likely including as many as three distinct dimensions, the intrinsic, extrinsic, and quest dimensions of religiosity. Studies that only measure religiosity by single item measures such as church attendance have little explanatory power and cannot possibly capture the diverse essence of this complex construct. When one measures religiosity using single item measures such as church attendance and/or religious affiliation/preference, there has rarely been a significant link between religiosity and ethics measures (e.g., Hegarty and Sims, 1978, 1979; Kidwell et al., 1986). Further, current religious *practices* as well as the relative *importance* of religion are much more important in predicting ethical attitudes/judgments than are single item variables such as religious upbringing or religious affiliation (Longenecker et al., 2004).

Also, any subsequent measures need to be non-denominational in nature, being able to measure the religiosity of Christians, Jews, Muslims, Hindus, Buddhists, etc. equally well. Another measurement issue is that many studies used convenience samples from student populations which are potentially unrepresentative of a broader adult population. Future research needs to correct this problem and examine a more diverse sample of the population, whether of consumers or business practitioners.

Some studies have linked religiosity to various moral philosophies that one might follow (e.g., idealism, relativism, utilitarianism). For example, religiosity has been found to be a significant determinant of both an idealistic and relativistic ethical perspective (Vitell and Paolillo, 2003), although this same linkage was not found to be significant by Clark and Dawson (1996). Religiosity has also been linked to a contractualist philosophy, but again in only one study (Siu et al., 2000). Religiosity was found to be an antecedent of one's moral philosophy (e.g., idealism and relativism), in the study conducted by Singhapakdi et al. (1999). Clearly much more work is needed on the link between religiosity and various moral philosophies before researchers can make any definitive statements regarding these linkages.

At least three studies (Singhapakdi et al., 2000a; Singhapakdi et al., 2000b; Kurpis et al., 2008) did examine the link between religiosity and perceptions of an ethical problem, and found that religiosity is a significant determinant of one's perceptions of an ethical problem. That is, those who are stronger in their religious beliefs are more likely to perceive the existence of ethical problems when faced with questionable situations. These same studies, one of which was conducted in Thailand with an essentially Buddhist population (Singhapakdi et al., 2000b), found a link between religiosity and behavioral intentions as well.

Results show that religiosity seems to be clearly linked to ethical judgments in the sense that those with stronger religious beliefs are likely to be more ethical, at least in terms of their beliefs/judgments (e.g., Clark and Dawson, 1996; McNichols and Zimmerman, 1985; Shepard and Hartenian, 1990). Consistent with these findings, the *practicing* of one's religion has a much stronger influence on ethical judgments and attitudes than does merely completing a religion or ethics course (Conroy and Emerson, 2004). Religiosity also appears to be linked to one's intentions to behave ethically. That is, someone who has stronger religious beliefs is more likely to *intend* to behave ethically. However, the empirical evidence supporting this relationship is less prevalent (Kennedy and Lawton, 1998).

Among studies specifically interested in religiosity's role in consumer ethics, findings also indicate that religiosity impacts a consumer's beliefs regarding

the ethicality of various questionable consumer actions, in other words how it impacts ethical judgments (e.g., Vitell and Paolillo, 2003; Vitell et al., 2005; Vitell et al., 2006; Vitell et al., 2007). Another critical finding of these studies and others (e.g., Kennedy and Lawton, 1998) is that while intrinsic religiosity seems to have a determining impact on ethical judgments, extrinsic religiosity has only a very limited impact, or no impact at all. Nevertheless, the “quest” dimension of religiosity or the ability to resist dogmatic answers to religious questions, does seem to be a significant predictor of moral reasoning, and has been linked to a post conventional moral reasoning style (Cottone et al., 2007). More work is needed to be done in terms of testing this “quest” dimension of religiosity, however, within a consumer/business context. Indeed, all three dimensions (e.g. intrinsic, extrinsic, and quest) of religiosity should be tested in subsequent research.

Four studies that examined non-U.S. cultures were uncovered in this review (Ahmed et al., 2003; Rawwas et al., 2006; Singhapakdi et al., 2000b; Siu et al., 2000) with only the Ahmed et al. (2003) research being a cross-cultural study. In spite of these studies finding some cultural differences in terms of the role that religion plays in ethical decision, more work is clearly needed, especially as the samples used here were admittedly not representative. Religiosity would seem to be a topic that naturally “begs” for more cross-cultural work to be done. However, when studying religiosity in a cross-cultural setting one needs to be sensitive to the vagaries of diverse cultures. For example, researchers need to be aware of cultural differences when translating measures into other languages and cultures.

Furthermore, cultural differences often lead to religious differences even where one’s religious affiliation appears to be the same. For example, a Catholic in the U.S. may not practice his/her religion in the same way as a Catholic in Latin America, or a Muslim in Indonesia may not be the same as one in the Middle East. Thus, what may be needed are studies that examine individuals from the *same culture*, but from different religious backgrounds/affiliations. In this way, any significant differences in one’s results are more likely to be due to religious rather than cultural differences.

While not an empirical piece, Weaver and Agle (2002) examine conceptually the relationship between religiosity and ethical behavior within organizations. They echo the fact that only a “very small amount of empirical research [has been] conducted specifically on *religiosity* and business ethics.” More importantly, their article is included here and is significant because it highlights the complexity of both one’s religiosity and the ethical decision making process. They highlight the fact that religiosity can influence ethics at a number of different steps in the decision making process starting with the recognition of an ethical problem through to the behavioral follow-up. Religiosity also influences the ethical judgment and/or the intentions stages of the ethical decision making process.

Furthermore, these authors introduce the concept of a religious self-identity, which is essentially the internalization of a religion’s role expectations. These role expectations include an experiential component or dimension, a belief dimension, a ritual dimension, a devotional dimension and, finally, an intellectual dimension. These role expectations and their corresponding self-identities can, at times, come into conflict with each other which results in the individual being faced with ethical dilemmas. This forces one to determine the relative salience of these differing self-identities with the more salient identities being more likely to guide one’s behavior. Their conclusion is that researchers need to examine religious role expectations to better understand the connection between religiosity and ethics. Finally, Weaver and Agle (2002) suggest that researchers need to measure the impact of varying religious role expectations to better understand the connection between the religiosity construct and business/consumer ethics. Thus, this study is included here because, although not empirical, it does afford one with some suggestions for future research.

Finally, no study seems to have examined the impact that religiosity might have on actual behavior in situations involving ethical issues. While such studies may be difficult to administer, this does not mean that one should not attempt to conduct them as they could potentially add significantly to our knowledge base in this area. This may represent the greatest gap in the literature since intentions can often differ from actual behavior. The link between religiosity and moral intensity was also only

examined in one study, and then with insignificant results, leading the author to conclude that more studies examining this linkage are warranted. Again this is a significant gap in the literature involving religiosity and ethics.

### Summary and conclusions

The author has attempted to provide a representative and reasonably exhaustive sample of the empirical research involving the role of religiosity in business and consumer ethics research. The fact is that, unfortunately, there is a definite paucity of such empirical research. This may be due to the fact that many researchers, until somewhat recently, may have had reservations about investigating what may be a very sensitive subject for many respondents, whether consumers or business practitioners. The author of the present article remembers a personal experience from the first time he included a religiosity question in a survey and then received a very critical two page letter from one irate respondent claiming that he knew what my *a priori* perspective was, and did not like it very much. He apparently gleaned this from the location of my institution, which was in the so-called "bible belt." However, as more studies are published, there may be less and less concern about the potential sensitivity of this topic, and researchers may, hopefully, become less timid about conducting their own studies.

Researchers have made considerable progress in contributing to the knowledge base in this emerging area in recent years, most especially within the last decade or so. Enough evidence exists to state that individuals who have stronger religious beliefs, whether business practitioners or consumers, tend to have stronger ethical norms and judgments than those with weaker religious beliefs. While the progress in this area has already been highlighted in this review, much more research still needs to be done in this area. It is the author's hope that this article will provide researchers with the incentive to conduct research in the area of religiosity and ethics while it can also serve as a guide to help to advance scientific endeavors regarding the role of religiosity in business and consumer ethics.

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