

The Role of Spiritual Well-Being and Materialism in Determining Consumers' Ethical Beliefs: An Empirical Study with Australian Consumers

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Abstract A survey was conducted to investigate the relationship of Australian consumers' lived (experienced) spiritual well-being and materialism with the various dimensions of consumer ethics. Spiritual well-being is composed of four domains—personal, communal, transcendental and environmental well-being. All four domains were examined in relation to the various dimensions of consumers' ethical beliefs (active/illegal dimension, passive dimension, active/legal dimension, 'no harm, no foul' dimension and 'doing good'/recycling dimension). The results indicated that lived communal well-being was negatively related to perceptions of the active/illegal dimension and the passive dimension and was positively related to perceptions of the 'no harm, no foul' dimension and the 'doing good'/recycling dimension. Lived personal well-being was negatively related to perceptions of the active/illegal dimension and was positively related to perceptions of the 'no harm, no foul' dimension and the 'doing good'/recycling dimension. Lived transcendental well-being was negatively related to perceptions of the passive dimension, the active/legal dimension and the 'no harm, no foul' dimension. Lived environmental well-being was negatively related to perceptions of the active/legal dimension and the 'no harm, no foul' dimension. The findings also indicated that materialism was positively associated with perceptions of actively benefiting from illegal actions, passively

benefiting at the expense of the seller, actively benefiting from questionable but legal actions and benefiting from 'no harm, no foul' actions. Public policy implications of the findings and opportunities for future research are discussed.

Keywords Spiritual well-being · Materialism · Consumer ethics

Introduction

Over the past two decades, marketing ethics researchers have shown significant interest in consumer ethics. The Hunt–Vitell model of marketing ethics (Hunt and Vitell 1986) has provided a theoretical framework for this research. The Hunt–Vitell model postulates that personal characteristics are important background variables related to consumer ethics. This theory has been empirically tested through studies that have examined a number of personal characteristics based on both demographic variables and personality/psychographic variables as antecedents of consumers' ethical perceptions (see Vitell 2003 for a comprehensive review). Research has identified *demographic* variables that are associated with consumers' ethical perceptions, e.g. age (e.g. Rawwas and Singhapakdi 1998), gender (e.g. Rawwas 1996), education (e.g. Lu and Lu, 2010), etc. Other studies have examined *personality/psychographic* variables that are related to consumers' ethical beliefs, e.g. materialism (e.g. Muncy and Eastman 1998), money ethic (e.g. Vitell et al. 2007), need for autonomy (Rallapalli et al. 1994), need for closure (Van Kenhove et al. 2001), personal moral philosophies (e.g. Erffmeyer et al. 1999), political persuasion (Van Kenhove et al. 2001), propensity to take risks (Rallapalli et al. 1994), religiosity (e.g. Vitell et al., 2006), etc.

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This study contributes to the stream of research on the antecedents of consumer ethics. Vitell (2003) in a review of consumer ethics research articulated the need to further study personality variables in relation to consumer ethics. In this study, the relationships of two individual level variables with consumer ethics are examined. First, spiritual well-being, a variable that has been neglected in previous research on consumer ethics, is investigated in relation to consumers' ethical beliefs. Although religiosity has been examined in terms of its relationship with consumer ethics, spirituality (which is related to but different from religiosity) has not been investigated in prior research. Spirituality and the outcome of spirituality, spiritual well-being, have been identified as having significant influences on the ethical beliefs of business managers (see e.g. Fernando and Chowdhury 2010; Giacalone and Jurkiewicz 2003), and it is worthwhile to examine the influences on consumer ethics. Second, the interplay between materialism and consumers' ethical beliefs is investigated. Although the relationship between materialism and consumer ethics has been studied before (e.g. Muncy and Eastman 1998; Vitell et al. 2001, etc.), the results are mixed. Vitell (2003) called for further research on the association between materialism and consumer ethics. Since then, Lu and Lu (2010) have examined this relationship. Their findings are also not consistent with those of previous studies, and hence this relationship is further explored in this paper.

The study is conducted with Australian consumers. Only one reported study in the past has examined the various dimensions of consumer ethics in an Australian context (Rawwas et al. 1996). This study provides additional insights into the ethical perceptions of Australian consumers.

Religiosity, Spiritual Well-Being and Consumer Ethics

In recent years, a personal characteristic that has been studied extensively as a determinant of consumer ethics is religiosity (Vitell and Paolillo 2003; Vitell et al. 2005, 2006, 2007; Schneider et al. 2011, etc.). These studies have examined the effects of *extrinsic* religiosity and *intrinsic* religiosity as precursors of consumer ethics. Allport (1950) proposed that the extrinsic dimension of religiosity relates to behaviours that make use of religion for social and/or business utility (e.g. attending religious services because it helps to make friends) while the intrinsic dimension of religiosity relates to behaviours that are in accord with the inherent goals of religion (e.g. trying hard to live life according to religious beliefs). Donahue (1985) found that intrinsic religiosity is more strongly correlated with religious commitment than extrinsic religiosity. Studies that associate religiosity and consumers' ethical beliefs have found that intrinsic religiosity rather than extrinsic

religiosity is more closely related to consumers' ethical convictions (e.g. Vitell et al. 2005). Vitell (2009) states that intrinsic religiosity is also more closely associated with spiritual objectives than extrinsic religiosity. As intrinsic religiosity has been identified to be positively related to the ethical beliefs of consumers, it would be meaningful to examine the effects of the related construct of spirituality on consumers' ethical perceptions. Prior research has also theorized that spirituality is an important individual level factor in consumer behaviour (Kale 2006; McKee 2003), and thus investigating spirituality and consumer ethics is useful to empirically test this assertion.

However, before undertaking an examination of the relationship between spiritual well-being and consumer ethics, it is important to illustrate that even though religiosity and spirituality are related, they are separate constructs. In defining and delineating spirituality and religion, Emmons (1999, p. 877) states that 'spirituality, as typically defined in common parlance, is thought to encompass a search for meaning, for unity, for connectedness to nature, humanity and the transcendent. Religion is a covenant faith community with teachings and narratives that enhance the search of the scared and encourages morality (Dollahite 1998)'. Other researchers have also provided separate definitions for spirituality and religiousness (for a review see Zinnbauer et al. 1997). Tart (1983, p. 4) defines spirituality as 'the vast realm of human potential dealing with ultimate purposes, with higher entities, with God, with life, with compassion, with purpose', while Argyle and Beit-Hallahmi (1975, p. 1) define religiousness as 'a system of beliefs in a divine or superhuman power, and practices of worship or other rituals directed towards such a power'.

The distinction between spirituality and religiosity is further clarified by Mitroff and Denton (1999). In their study with senior business executives examining spirituality in the work environment, they found that participants differentiated between religion and spirituality. The participants generally defined spirituality as 'the basic feeling of being connected with one's complete self, others and the entire universe' (Mitroff and Denton 1999, p. 83). The results of this study indicated four different orientations towards religiousness and spirituality, (1) an individual can be religious and spiritual, (2) an individual can be non-religious and non-spiritual, (3) an individual can be religious and non-spiritual and (4) an individual can be non-religious and spiritual. A similar categorization of individuals based on spirituality and religiosity is also identified in an empirical study conducted by Zinnbauer et al. (1997). The third and fourth orientations highlight the view that spirituality and religiosity are separate constructs, and demonstrate the need to examine the association between spirituality and consumer ethics separately from the relationship between religiosity and consumer ethics.

Spiritual well-being is the outcome of experiencing spirituality (Fernando and Chowdhury 2010) and is a measure of spiritual quality of life (Duke and Johnson 1984). Thus, it is an index of the lived spirituality in an individual and can be considered to be the manifestation of spirituality in a person's life. According to Moberg (1979, p. 11), 'Spiritual well-being pertains to the wellness or 'health' of the totality of the inner resources of people, the ultimate concerns around which all other values are focused, the central philosophy of life that guides conduct, and the meaning-giving centre of human life which influences all individual and social behaviour'. Fernando and Chowdhury (2010) showed that spiritual well-being is strongly related to Forsyth's (1980) conception of idealism. Despite being examined as an antecedent of the ethical perceptions of managers, spiritual well-being has not been examined in the context of consumers' ethical beliefs. This study fills this gap in the literature.

Domains of Spiritual Well-Being

Four different domains of spiritual well-being have been proposed by Fisher (1999) and Gomez and Fisher (2003). These are *communal well-being*, *transcendental well-being*, *personal well-being* and *environmental well-being*. According to Gomez and Fisher (2003, p. 1976), 'the personal domain deals with how one intra-relates with oneself with regard to meaning, purpose and values in life. The communal domain expresses in the quality and depth of inter-personal relationships, between self and others, and includes love, justice, hope and faith in humanity. The environmental domain deals with care and nurture for the physical and biological world, including a sense of awe, wonder and unity with the environment. The transcendental domain deals with the relationship of self with something or someone beyond the human level, such as a cosmic force, transcendent reality or God, and involves faith towards, adoration and worship of, the source of mystery of the universe'. The four domains of spiritual well-being integrate to form the overall spiritual well-being of individuals. In a study conducted with business executives, Fernando and Chowdhury (2010) found significant relationships between the different domains of spiritual well-being and idealism. This study examines these domains of spiritual well-being and their relationship with the various dimensions of consumer ethics.

Dimensions of Consumer Ethics

Muncy and Vitell (1992) proposed and empirically validated a scale for measuring consumers' ethical beliefs (see

also Vitell and Muncy 1992). This scale is based on the theoretical framework that consumers' ethical beliefs can be related to four dimensions depending on different kinds of ethical issues/situations. These are (1) actively benefiting from illegal activities, (2) passively benefiting at the expense of the seller, (3) actively benefiting from deceptive practices (questionable but legal activities) and (4) 'no harm, no foul' activities. The first dimension (*active/illegal dimension*) relates to illegal actions that consumers actively participate in order to gain benefits, e.g. reporting a lost item as 'stolen' to an insurance company in order to collect the insurance money. The second dimension (*passive dimension*) consists of actions that allow a consumer to passively benefit from the mistakes of the seller, e.g. getting too much change and not saying anything. The third dimension (*active/legal dimension*) comprises questionable actions that the consumer may engage in to gain benefit even if those actions are not necessarily illegal, e.g. using a coupon for merchandise that you did not buy. The fourth dimension ('*no harm/no foul*' dimension) includes actions that may be perceived to be unethical by some individuals (but not by all individuals) although they do not cause direct harm to anyone, e.g. spending over an hour trying on clothing at a store but not buying anything. The four dimensions of consumer ethics have been studied extensively and the dimensionality of this scale is well established (Vitell 2003). Vitell (2003) explains that consumers use both deontological and teleological perspectives to evaluate the different dimensions of consumer ethics.

Vitell and Muncy (2005) proposed a modification to this scale. They indicated that the original dimensions of consumer ethics only examine potentially harmful or negative actions. Hence, they proposed additional items that are related to positive consumer activities. These new items are related to *altruistic* actions of consumers, e.g. correcting a bill that has been miscalculated in your favour and to *environmentally friendly* actions of consumers, e.g. buying only from companies that have a strong record of protecting the environment. Vitell et al. (2007) considered all these items as part of one dimension termed as 'doing good'/recycling actions.

As discussed above, the various dimensions of consumer ethics are related to consumers' beliefs regarding different ethical issues and situations. On the other hand, an individual's connectedness to society (communal well-being), the environment (environmental well-being), the Divine (transcendental well-being) and an individual's sense of meaning and purpose in life (personal well-being) are the cornerstones of spiritual well-being. As spiritual well-being is concerned with multiple facets of life, it can also be expected to influence the role of the individual as a consumer and the ethical perceptions of consumer actions. The

hypothesized relationships between the domains of spiritual well-being and the various dimensions of consumer ethics are described in the following sections.

Communal Well-Being and Consumers' Ethical Beliefs

Communal well-being is expressed in the quality of an individual's feelings and attitudes towards their fellow human beings (Fisher 2011). Communal well-being is related to the consideration of the consequences of one's actions on others. Thus, in evaluating the ethical nature of actions, individuals with high communal well-being should pay attention to whether the actions have potential negative consequences on others. This would also be in line with a teleological evaluation by the consumer in evaluating the ethicality of an action. Actively benefiting from illegal activities, passively benefiting at the expense of the seller, and actively benefiting from questionable but legal activities all have significant negative consequences for others. These actions are clearly detrimental to others' interests. These actions do not enhance love or justice for humanity, which is the basis of communal well-being. Hence, communal well-being will be negatively related to perceptions of such activities.

'No harm, no foul' activities by definition do not have direct negative consequences on others. Although these actions can be perceived to be unethical by *some* from a deontological position (however, not all individuals may find these actions to be unethical), from a teleological perspective these actions will not be perceived as unethical. As communal well-being leads to evaluating the consequences of one's actions and hence is related to a teleological perspective, communal well-being will not be related to unethical perceptions of such actions. Rather, in certain circumstances, such activities may be *beneficial* to others. For example, an individual may 'burn' multiple copies of a CD to share with others or an individual may make copyrighted software available to others for their benefit. Thus, the enhancement of others' benefits is possible by participating in 'no harm, no foul' activities with *no direct negative consequences for anyone*. This indicates that consumers with high levels of communal well-being may perceive 'no harm, no foul' activities favourably. Even types of 'no harm, no foul' actions that do not seem to indicate much benefit to society such as 'spending over an hour trying on clothing and not buying anything' or 'returning merchandise after buying it and not liking it' should not be perceived to be unethical as they do not directly harm anyone.

Communal well-being should also be positively related to perceptions of 'doing good' actions as these activities enhance the interests of others. 'Doing good' activities are

in essence connected to helping fellow human beings, and should be naturally associated with greater communal well-being. Similarly, recycling activities that enhance the quality of the environment are also beneficial to the community. Thus, communal well-being should be positively related to perceptions of 'doing good' actions and recycling-related actions.

The following formal hypotheses are proposed:

H1a Communal well-being is negatively related to beliefs regarding actively benefiting from illegal actions.

H1b Communal well-being is negatively related to beliefs regarding passively benefiting at the expense of the seller.

H1c Communal well-being is negatively related to beliefs regarding actively benefiting from questionable but legal actions (deceptive practices).

H1d Communal well-being is positively related to beliefs regarding 'no harm, no foul' actions.

H1e Communal well-being is positively related to beliefs regarding 'doing good'/recycling actions.

Transcendental Well-Being and Consumers' Ethical Beliefs

Transcendental well-being is related to an individual's connection to the Creator/Transcendent Other/God (Fisher 2011). In this respect, transcendental well-being is strongly linked to notions of intrinsic religiosity. As reported by Vitell et al. (2007), in the Allport and Ross (1967) scale of intrinsic religiosity, key items include (1) I have often a strong sense of God's presence and (2) it is important for me to spend time in private thought and prayer. Similarly, in the Fisher (1999) scale for spiritual well-being, an individual's lived (experienced) transcendental well-being is measured with items such as (1) developing a personal relationship with the Divine/God reflects your personal experience most of the time and (2) developing worship of the Creator reflects your personal experience most of the time (the Fisher 1999 scale is discussed in detail in the methodology section). Thus, there is significant overlap between these constructs.

Research has shown that intrinsic religiosity is negatively related to beliefs regarding actively benefiting from illegal actions, passively benefiting at the expense of the seller and actively benefiting from questionable but legal actions (see Vitell et al. 2005, 2006, 2007). Schneider et al. (2011) also demonstrate that intrinsic religiosity is negatively related to evaluations of 'no harm, no foul' actions. Thus, it is expected that high transcendental well-being will be associated with consumers perceiving actively benefiting from illegal

activities, passively benefiting at the expense of the seller, actively benefiting from questionable but legal activities and ‘no-harm, no foul’ activities as being unethical. Vitell et al. (2007) found that intrinsic religiosity was not related to ‘doing good’/recycling actions and hence it is expected that transcendental well-being should not affect consumers’ perceptions of these activities.

The following formal hypotheses are proposed:

H2a Transcendental well-being is negatively related to beliefs regarding actively benefiting from illegal actions.

H2b Transcendental well-being is negatively related to beliefs regarding passively benefiting at the expense of the seller.

H2c Transcendental well-being is negatively related to beliefs regarding actively benefiting from questionable but legal actions (deceptive practices).

H2d Transcendental well-being is negatively related to beliefs regarding ‘no harm, no foul’ actions.

H2e Transcendental well-being is not related to beliefs regarding ‘doing good’/recycling actions.

Personal Well-Being and Consumers’ Ethical Beliefs

Gomez and Fisher (2003) state that personal well-being can be viewed as the affirmation of life in relation to oneself. In other words, high personal well-being reflects purpose and meaning in life. Personal well-being is expressed through self-worth and self-esteem (Fisher 2011). Research in social psychology (Aronson and Mettee 1968; Graf 1971) has indicated that individuals with higher self-esteem are less likely to be dishonest. From a deontological perspective following the rules of society and doing the ‘right things’ may enhance self-esteem and personal well-being by bringing meaning in life (‘always follow the rules’). On the other hand, from a teleological perspective, pursuing actions that have positive consequences may also enhance self-esteem and personal well-being by creating purpose in life (‘generating positive outcomes’).

Actively benefiting from illegal activities, passively benefiting at the expense of the seller, and actively benefiting from questionable but legal activities are generally considered negative in society, and thus from a deontological perspective, individuals with high personal well-being should find these activities unethical. From a teleological perspective, these actions have mostly negative consequences for others and thus individuals with high personal well-being should find these actions unethical.

This is not the case for ‘no harm, no foul’ activities which do not have directly harmful consequences. Thus,

‘no harm, no foul’ actions should not be negatively perceived by consumers with high personal well-being. Rather, from a teleological evaluation, some types of ‘no harm, no foul’ actions can lead to positive outcomes for others, as discussed earlier. This may be welcomed by individuals with high personal well-being, as self-esteem has been identified as a determinant of volunteering (Thoits and Hewitt 2001; Wymer 1997) and helping behaviour (Burke 1982). Thus, personal well-being may be positively related to perceptions of ‘no harm, no foul’ actions. The use of a teleological perspective by consumers with high personal well-being would also be related to perceiving ‘no harm, no foul’ actions that do not lead to obvious societal benefit (e.g. ‘spending over an hour trying on clothing and not buying anything’) as not being unethical as they do not affect anyone negatively.

Finally, ‘doing good’/recycling actions lead to positive outcomes for others and the environment. As self-esteem is positively associated with helping others, personal well-being should also be positively related to ‘doing good’/recycling actions.

The following formal hypotheses are proposed:

H3a Personal well-being is negatively related to beliefs regarding actively benefiting from illegal actions.

H3b Personal well-being is negatively related to beliefs regarding passively benefiting at the expense of the seller.

H3c Personal well-being is negatively related to beliefs regarding actively benefiting from questionable but legal actions (deceptive practices).

H3d Personal well-being is positively related to beliefs regarding ‘no harm, no foul’ actions.

H3e Personal well-being is positively related to beliefs regarding ‘doing good’/recycling actions.

Environmental Well-Being and Consumers’ Ethical Beliefs

Environmental well-being is related to an individual’s concern for and relationship with the natural environment (Fisher 2011). In this regard, the most relevant relationship of environmental well-being is with the ‘doing good’/recycling dimension of consumer ethics. In particular, increased concern for the environment should be related to consumers perceiving recycling-related actions as more ethical as these are environment friendly.

Schultz (2001) reports that pro-environmental attitudes can be based on three distinct value-bases: egocentric, altruistic and biospheric. Citing Schultz (2001), Hirsh and Dolderman (2007, p. 1585) state that, ‘Egocentric concerns

relate to how environmental degradation may affect one's self, altruistic concerns relate to how much an individual cares about the well-being of others, and biospheric concerns are linked to caring about the integrity of nature itself. Both altruistic and biospheric concerns are positively correlated with measures of perspective taking and empathic concern, and are also better predictors of pro-environmental attitudes and behaviours than egocentric concerns'. Spash (1997) also identified that environmentally concerned individuals generally have a deontological perspective. Considering that individuals with environmental concerns should also be high in empathy and concern for others and that they have a deontological perspective, it can be postulated that such individuals will find actively benefiting from illegal actions, passively benefiting at the expense of the seller and actively benefiting from questionable but legal actions to be unethical. Based on a deontological orientation, environmental well-being would also be negatively related to 'no harm, no foul' actions as these are not sanctioned by many people in society.

The following formal hypotheses are proposed:

H4a Environmental well-being is negatively related to beliefs regarding actively benefiting from illegal actions.

H4b Environmental well-being is negatively related to beliefs regarding passively benefiting at the expense of the seller.

H4c Environmental well-being is negatively related to beliefs regarding actively benefiting from questionable but legal actions (deceptive practices).

H4d Environmental well-being is negatively related to beliefs regarding 'no harm, no foul' actions.

H4e Environmental well-being is positively related to beliefs regarding 'doing good'/recycling actions.

Materialism and Consumers' Ethical Beliefs

Belk (1984, p. 291) defines materialism as 'the importance a consumer attaches to worldly phenomenon. At the highest level of materialism, such possessions assume a central place in a person's life and are believed to provide the greatest satisfaction and dissatisfaction'. Based on this definition, Belk (1985) developed a scale of materialism that included the sub-traits of possessiveness, non-generosity and envy. Possessiveness is defined as 'the inclination and tendency to retain control or ownership of one's possessions' (Belk, 1985, p. 267). Non-generosity is defined as 'an unwillingness to give possessions to or share possessions with others' (Belk 1985, p. 268). Belk (1985, p. 268)

cites Schoeck (1966) to define envy as 'displeasure and ill will at the superiority of (another person) in happiness, success, reputation or the possession of anything desirable'.

Intuitively, it can be believed that a consumer who has high levels of these traits will be more likely to tolerate unethical actions if they enhance personal material possessions or reduce material possessions of others. Actively benefiting from illegal actions, passively benefiting at the expense of the seller, actively benefiting from questionable but legal actions and 'no harm, no foul' actions can all enhance an individual's material possessions. The first three types of actions can also directly reduce material possessions of others. Conversely, 'doing good' actions may lead to a reduction of an individual's material possessions (e.g. returning goods that were not acquired properly) and may even increase the possessions of others (e.g. correcting a bill that was miscalculated in your favour). Thus, from the theoretical view of Belk (1985), materialism should be associated with consumers favouring actively benefiting from illegal actions, passively benefiting at the expense of the seller, actively benefiting from questionable but legal actions and benefiting from 'no harm, no foul' actions as well as not favouring 'doing good'/recycling actions.

Richins and Dawson (1992) also developed a widely used materialism scale. This scale includes the dimensions of success, centrality and happiness. The dimension of success was defined as 'the use of possessions as an indicator of success in life', the dimension of centrality was defined as 'the importance of acquisition and possessions generally' and the dimension of happiness was defined as 'the perception that possessions are needed for happiness' (Richins and Dawson 1992, p. 309). Consumers with high levels of materialism based on these dimensions were found to be more self-oriented and less concerned with others. Richins and Dawson (1992) also found that materialism based on these factors was negatively correlated with 'voluntary simplicity', which relates to a lifestyle immersed in low consumption, self-sufficiency and environmental concerns (see Shama and Wisenblit 1984).

These findings have consequences on the possible relationships of materialism with the various dimensions of consumers' ethical beliefs. As materialism promotes self-centeredness, it is likely that individuals with high levels of materialism will be less critical of actions that increase personal possessions. These may include actively benefiting from illegal actions, passively benefiting at the expense of the seller, actively benefiting from questionable but legal actions and benefiting from 'no harm, no foul' actions, as these actions can all lead to personal material benefit. As consumers with high levels of materialism are also less concerned for and generous towards others, materialism may be negatively related to perceptions of 'doing good'

actions. Furthermore, as highly materialistic consumers have lifestyles that are the opposite of ‘voluntary simplicity’, it can be expected that such consumers will have less favourable perceptions of recycling and environment friendly actions.

The following formal hypotheses are proposed:

H5a Materialism is positively related to beliefs regarding actively benefiting from illegal actions.

H5b Materialism is positively related to beliefs regarding passively benefiting at the expense of the seller.

H5c Materialism is positively related to beliefs regarding actively benefiting from questionable but legal actions (deceptive practices).

H5d Materialism is positively related to beliefs regarding ‘no harm, no foul’ actions.

H5e Materialism is negatively related to beliefs regarding ‘doing good’/recycling actions.

The relationship between materialism and consumer ethics has been studied in the past. Muncy and Eastman (1998) examined this relationship with undergraduate students in the United States and found that materialism, as measured by the Richins and Dawson (1992) scale, was positively associated with perceptions of actively benefiting from illegal actions, passively benefiting at the expense of the seller, actively benefiting from questionable but legal actions and ‘no harm, no foul’ actions. In other words, materialism was related to finding these actions to be not unethical. Lu and Lu (2010) investigated this relationship with Indonesian consumers and demonstrated that materialism is positively related to perceptions of actively benefiting from illegal actions and actively benefiting from questionable but legal actions (materialism was associated with finding these actions to be not unethical). They found no relationship between materialism and the passive dimension or the ‘no harm, no foul’ dimension of consumer ethics. One reason for contradictory findings between these two studies may be due to the scale used to measure materialism. Muncy and Eastman (1998) used the original 18-item Richins and Dawson (1992) scale, whereas Lu and Lu (2010) used a short form of the same scale (six items). However in the Lu and Lu (2010) study, item reduction was not conducted through a formal process that examines the factor loadings of each item before selecting specific items to omit. The reported reliability of this short scale in Lu and Lu (2010) was considerably lower ($\alpha = 0.52$) than the reported reliability of the original scale, which had an α of between 0.80 and 0.88 across three surveys in Richins and Dawson (1992).

Vitell et al. (2001) also examined the relationship between materialism and consumer responses to four

different ethical scenarios (e.g. using an expired coupon, switching price tags, cashier mistakes and copying software). They found no relationships between materialism and ethical judgements of these scenarios. In this study, materialism was measured with the scale developed by Moschis and Churchill (1978). The reported reliability of this scale in Moschis and Churchill (1978) was low ($\alpha = 0.60$). Larsen et al. (1999) criticize this scale as being less reliable than the scales developed by Belk (1985) and Richins and Dawson (1992). They also state that this scale is based on a relatively positive conceptualization of materialism as ‘orientations emphasizing possessions and money for personal happiness and social progress’ (Moschis and Churchill 1978, p. 607). The poor reliability of this scale and the relatively positive conceptualization of materialism on which this scale is based upon may be causes for the lack of findings in the Vitell et al. (2001) study. Considering the above-mentioned issues related to the studies that found partial or no relationship between materialism and consumer ethics, further examination of this relationship is pursued in the current study.

Methodology

In order to test the proposed hypotheses, an online survey was conducted with Australian consumers. In political terms, Australia is a stable democracy with a constitutional monarchy where citizens enjoy high levels of political and civil rights; in demographic terms, Australia is mostly urbanized and has witnessed high levels of immigration since the middle of the twentieth century leading to a multicultural society; in economic terms, Australia has a service-dominant economy with significant mining and agricultural export earnings driving economic recovery since the Global Financial Crisis (United States Department of State 2010). Only one prior study has examined the responses of Australian consumers in regards to various dimensions of consumer ethics (Rawwas et al. 1996). Considering that most studies of consumer ethics have been conducted with the US consumers (see Vitell 2003), it is useful to examine the hypothesized relationships in a consumer sample from a different country.

Sample

An invitation to participate in an online survey was e-mailed to 18,000 consumers. The e-mail addresses were obtained from a well-known national mailing list company in Australia. The mailing list company claims 95 % accuracy of the e-mail addresses. This indicates that approximately 17,100 consumers received e-mails. Invitees were asked to log on and respond to a questionnaire. 1,011 responses were

received reflecting a response rate of 6 %. 937 of the respondents provided answers to all the questions in the questionnaire and only these respondents were included in the final sample (listwise deletion of missing data). The use of listwise deletion of missing data is appropriate when the loss of data is small and when the sample size is large (Marsh 1998). In this study, listwise deletion leads to a loss of only 7 % of the data. Incomplete responses to questionnaires in consumer research surveys are not uncommon and an examination of recent studies in consumer ethics research revealed the use of listwise deletion in such situations with even greater loss of data (e.g. 9 % in Albert and Horowitz 2009; 10 % in Liu et al. 2009; 25 % in Wang et al. 2009, etc.). Furthermore, in order to check if the deleted respondents showed indications of differences from the remaining respondents in the sample, responses to the first 5 items of the questionnaire were examined for both the included respondents and the excluded respondents (all respondents had provided responses to these items) and no significant differences were identified.

Based on completed questionnaires the effective response rate in the study is 5.5 %. Although this figure is low, response rates of <10 % are not uncommon in business ethics research (e.g. 7.5 % in Boeche and Cruz 2010; 8.5 % in Vitell et al., 2011, etc. are some recent examples of low response rates in business ethics studies). Low response rates are also not without precedent in marketing ethics research (e.g. 7 % in Sparks and Hunt 1998) and have also been reported when conducting marketing research using e-mail surveys (e.g. 8.2 % in Wallace et al. 2004). Furthermore, as spirituality is a sensitive issue, low response rates have also been reported in studies examining spirituality in a business context (e.g. 6.6 % in Mitroff and Denton 1999).

Krosnick (1999) indicates that low response rates do not always indicate low representativeness. Hunt (1990) explains that in marketing research, response rates are not of critical concern unless there is an obvious reason for a difference between respondents and non-respondents that may affect the substantive research questions and states that, 'we should start treating the bogeyman of non-response bias with benign neglect (p. 174)'. As per the procedure recommended by Armstrong and Overton (1977), an examination of the responses from the first quartile of respondents (early respondents) and the last quartile of respondents (late respondents) also revealed no significant differences across any of the key variables indicating that non-response bias was not an issue in this study.

The demographic profile of the sample is provided in Table 1.

The religious profile of the sample is provided in Table 2.

Table 1 Demographic profile of sample

	Frequency	Percent
Gender		
Male	316	33.7
Female	621	66.3
Age		
18–30	169	18.0
31–40	185	19.7
41–50	221	23.6
51–60	225	24.0
61 and above	137	14.6
Income		
<50k	426	45.5
51k–90k	277	29.6
91k–130k	133	14.2
>131k	101	10.8
Education		
High school	325	34.7
Tech./vocational college	295	31.5
Undergraduate degree	202	21.6
Postgraduate degree	115	12.3

Table 2 Religious profile of sample

Religion	Frequency	Percent
Buddhist	25	2.7
Christian	449	47.9
Hindu	9	1.0
Muslim	10	1.1
Jewish	4	0.4
Other	81	8.6
No religious affiliation	359	38.3

Measures

The questionnaire included measures of the independent variables of spiritual well-being and materialism as well as the dependent variable of consumer ethics. Spiritual well-being was measured using the spiritual health and life orientation measure (SHALOM, Fisher 1999). This scale has been tested for reliability and validity (Gomez and Fisher 2003, 2005a, b). The scale includes 20 items that are related to the four domains of spiritual well-being (communal, transcendental, personal and environmental well-being). The scale is provided in Appendix 1. A 5-point Likert scale is used (1 being 'very low' and 5 being 'very high') to measure agreement with each item. Spiritual health or *existing* spiritual well-being in each of these domains is measured by the lived experience of individuals by asking them to reflect on how they feel each item within the

domain ‘reflects their personal experience most of the time’. Thus, there are 5 items each for measuring *lived communal* well-being ($\alpha = 0.85$), *lived transcendental* well-being ($\alpha = 0.97$), *lived personal* well-being ($\alpha = 0.86$) and *lived environmental* well-being ($\alpha = 0.89$). Life orientation is measured in each of these domains by asking individuals to state how important each item within the domain is ‘for an ideal state of spiritual health’. Thus, there are 5 items each for measuring *ideal communal* well-being ($\alpha = 0.88$), *ideal transcendental* well-being ($\alpha = 0.97$), *ideal personal* well-being ($\alpha = 0.89$) and *ideal environmental* well-being ($\alpha = 0.89$). As the independent variables of interest in this study include lived spiritual well-being of individuals but do not include the life orientation of individuals, subsequent reporting and analysis only includes responses to the *lived spiritual well-being* items.

Materialism was measured using a short version of the Richins and Dawson (1992) scale as proposed and tested by Richins (2004). The short version of the scale has nine items. A 5-point Likert scale is used (1 being ‘very low’ and 5 being ‘very high’) to measure agreement with each item. The scale is provided in Appendix 2. The scale had high reliability ($\alpha = 0.85$).

Consumers’ ethical beliefs were measured with the revised Muncy-Vitell scale (Vitell and Muncy, 2005). A 28-item scale was used which is provided in Appendix 3. Respondents were asked to rate each behaviour or action on a 5-point scale—1 being ‘strongly believe that it is wrong’ to 5 being ‘strongly believe that it is not wrong’. The scale included five different dimensions of consumer ethics, the four original dimensions of (1) actively benefiting from illegal actions (6 items, $\alpha = 0.95$), (2) passively benefiting at the expense of the seller (4 items, $\alpha = 0.92$), (3) actively benefiting from questionable but legal actions (5 items, $\alpha = 0.90$) and (4) ‘no harm, no foul actions’ (5 items, $\alpha = 0.83$). Similar to Vitell et al. (2007), the fifth dimension included items related to ‘doing good’/recycling (8 items, $\alpha = 0.83$). Finally, the questionnaire included demographic questions.

Results

The means and standard deviations of the responses to the key variables are provided in Table 3.

Testing the Relationships of Spiritual Well-Being and Materialism with Consumers’ Ethical Beliefs

In order to examine the association of spiritual well-being and materialism with consumers’ ethical beliefs, a number of regression analyses were conducted. The independent variables were materialism and the various domains of

Table 3 Mean (SD) of key independent and dependent variables

	Mean	SD
Independent variables		
Lived communal well-being	3.64	0.73
Lived transcendental well-being	2.65	1.26
Lived personal well-being	3.54	0.79
Lived environmental well-being	3.15	0.87
Materialism	2.47	0.72
Dependent variables		
Active/illegal dimension	1.54	0.90
Passive dimension	1.99	0.98
Active/legal dimension	2.19	0.99
‘No harm, no foul’ actions	3.21	0.95
‘Doing good’/recycling actions	3.83	0.73

spiritual well-being, while the dependent variables (across separate regression models) were the different dimensions of consumer ethics. Lehmann (1989) states that correlations >0.7 between predictor (independent) variables in a regression can indicate the possibility of multi-collinearity. An examination of the correlations between the independent variables revealed that lived personal well-being and lived communal well-being were strongly correlated ($r = 0.81$, $p < 0.001$). No other pair of independent variables had a correlation >0.7 . Although lived personal well-being and lived communal well-being are different constructs, it is not unexpected to find that they are correlated, as the relationship between self-esteem and helping, volunteering, etc. has been identified in prior research (Burke 1982; Thoits and Hewitt 2001; Wymer 1997).

In order to eliminate the possibility of multi-collinearity in the regression models, lived communal well-being and lived personal well-being were not included as independent variables in the same regression equation. Two regressions models were developed and run for each of the dependent variables (each of the five dimensions of consumer ethics). The first regression model included lived communal well-being, lived transcendental well-being, live environmental well-being and materialism as the independent variables. The second regression model included lived personal well-being, lived transcendental well-being, live environmental well-being and materialism as the independent variables. This allowed for the estimation of the relationships of all the domains of spiritual well-being and materialism with the various dimensions of consumer ethics without the concern of multi-collinearity biasing the results due to the strong correlation between lived personal well-being and lived communal well-being. The findings for each dependent variable are discussed below. A summary table of the significant relationships is provided at the end of the results section.

The Relationships of Spiritual Well-Being and Materialism with Consumers' Ethical Beliefs Regarding Actively Benefiting from Illegal Actions

In order to test hypotheses 1a, 2a, 3a, 4a and 5a two separate regression analyses were conducted. The regression models and coefficients are provided in Table 4 (Models A and B).

These regression analyses indicate that there were significant relationships between lived communal well-being and the active/illegal dimension of consumer ethics, between lived personal well-being and the active/illegal dimension and between materialism and the active/illegal dimension. The regression analyses indicate that lived communal well-being and lived personal well-being are negatively related to beliefs regarding actively benefiting from illegal actions. However, materialism is positively associated with beliefs regarding actively benefiting from illegal actions. Lived transcendental well-being and lived environmental well-being have no significant relationship with the active/illegal dimension. Thus, hypotheses 1a, 3a and 5a are supported but hypotheses 2a and 4a are not supported.

Table 4 Regression analyses dependent variable: active/illegal dimension

	Standardized β coefficient	<i>t</i> value	<i>p</i> value
<i>Model A</i>			
Independent variables			
Lived communal well-being	-0.15	-3.53	<0.001*
Lived transcendental well-being	0.04	1.00	0.319
Lived environmental well-being	0.05	1.15	0.251
Materialism	0.21	6.54	<0.001*
$F(4, 932) = 14.46, p < 0.001$			
$R^2 = 0.06$			
<i>Model B</i>			
Independent variables			
Lived personal well-being	-0.10	-2.26	0.024**
Lived transcendental well-being	0.01	0.40	0.688
Lived environmental well-being	0.03	0.69	0.494
Materialism	0.22	6.76	<0.001*
$F(4, 932) = 12.54, p < 0.001$			
$R^2 = 0.05$			

* Statistically significant at $p < 0.01$ level

** Statistically significant at $p < 0.05$ level

The Relationships of Spiritual Well-Being and Materialism with Consumers' Ethical Beliefs Regarding Passively Benefiting at the Expense of the Seller

In order to test hypotheses 1b, 2b, 3b, 4b and 5b two separate regression analyses were conducted. The regression models and coefficients are provided in Table 5 (Models A and B).

These regression analyses indicate that there were significant relationships between lived transcendental well-being and the passive dimension of consumer ethics and between materialism and the passive dimension. Lived transcendental well-being is negatively related to beliefs regarding passively benefiting at the expense of the seller. However, materialism is positively associated with beliefs regarding passively benefiting at the expense of the seller. Furthermore, the relationship between lived communal well-being and the passive dimension was marginally significant ($p = 0.055$). Communal well-being is negatively related to beliefs regarding passively benefiting at the expense of the seller. Lived personal well-being and lived environmental well-being have no significant relationship with consumers' perceptions of passively benefiting at the expense of the seller. Thus, hypotheses 1b, 2b and 5b are supported but hypotheses 3b and 4b are not supported.

Table 5 Regression analyses dependent variable: passive dimension

	Standardized β coefficient	<i>t</i> value	<i>p</i> value
<i>Model A</i>			
Independent variables			
Lived communal well-being	-0.08	-1.92	0.055
Lived transcendental well-being	-0.12	-3.50	<0.001*
Lived environmental well-being	-0.04	-1.01	0.312
Materialism	0.25	8.01	<0.001*
$F(4, 932) = 25.32, p < 0.001$			
$R^2 = 0.10$			
<i>Model B</i>			
Independent variables			
Lived personal well-being	-0.01	-0.19	0.848
Lived transcendental well-being	-0.14	-4.09	<0.001*
Lived environmental well-being	-0.08	-1.80	0.072
Materialism	0.25	8.10	<0.001*
$F(4, 932) = 24.31, p < 0.001$			
$R^2 = 0.09$			

* Statistically significant at $p < 0.01$ level

The Relationships of Spiritual Well-Being and Materialism with Consumers' Ethical Beliefs Regarding Actively Benefiting from Questionable but Legal Actions

In order to test hypotheses 1c, 2c, 3c, 4c and 5c two separate regression analyses were conducted. The regression models and coefficients are provided in Table 6 (Models A and B).

These regression analyses indicate that there were significant relationships between lived transcendental well-being and the active/legal dimension of consumer ethics, between lived environmental well-being and the active/legal dimension and between materialism and the active/legal dimension. These regression analyses indicate that lived transcendental well-being and lived environmental well-being are negatively associated with beliefs regarding actively benefiting from questionable but legal actions. However, materialism is positively related to beliefs regarding actively benefiting from questionable but legal actions. Lived communal well-being and lived personal well-being have no significant relationship with consumers' perceptions of actively benefiting from questionable but legal actions. Thus, hypotheses 2c, 4c and 5c are supported but hypotheses 1c and 3c are not supported.

Table 6 Regression analyses dependent variable: active/legal dimension

	Standardized β coefficient	t value	p value
<i>Model A</i>			
Independent variables			
Lived communal well-being	-0.01	-0.22	0.829
Lived transcendental well-being	-0.17	-4.87	<0.001*
Lived environmental well-being	-0.08	-2.02	0.044**
Materialism	0.28	8.96	<0.001*
$F(4, 932) = 31.14, p < 0.001$			
$R^2 = 0.12$			
<i>Model B</i>			
Independent variables			
Lived personal well-being	0.07	1.64	0.100
Lived transcendental well-being	-0.18	-5.34	<0.001*
Lived environmental well-being	-0.13	-3.01	0.003*
Materialism	0.28	8.94	<0.001*
$F(4, 932) = 31.89, p < 0.001$			
$R^2 = 0.12$			

* Statistically significant at $p < 0.01$ level

** Statistically significant at $p < 0.05$ level

Table 7 Regression analyses dependent variable: 'no harm, no foul' dimension

	Standardized β coefficient	t value	p value
<i>Model A</i>			
Independent variables			
Lived communal well-being	0.19	4.65	<0.001*
Lived transcendental well-being	-0.22	-6.16	<0.001*
Lived environmental well-being	-0.19	-4.65	<0.001*
Materialism	0.20	6.25	<0.001*
$F(4, 932) = 25.77, p < 0.001$			
$R^2 = 0.10$			
<i>Model B</i>			
Independent variables			
Lived personal well-being	0.21	4.91	<0.001*
Lived transcendental well-being	-0.20	-5.83	<0.001*
Lived environmental well-being	-0.22	-5.03	<0.001*
Materialism	0.18	5.89	<0.001*
$F(4, 932) = 26.45, p < 0.001$			
$R^2 = 0.10$			

* Statistically significant at $p < 0.01$ level

The Relationships of Spiritual Well-Being and Materialism with Consumers' Ethical Beliefs Regarding 'No Harm, No Foul' Actions

In order to test hypotheses 1d, 2d, 3d, 4d and 5d two separate regression analyses were conducted. The regression models and coefficients are provided in Table 7 (Models A and B).

These regression analyses indicate that there were significant relationships between lived communal well-being and the 'no harm, no foul' dimension of consumer ethics, between lived personal well-being and the 'no harm, no foul' dimension, between lived transcendental well-being and the 'no harm, no foul' dimension, between lived environmental well-being and the 'no harm, no foul' dimension and between materialism and the 'no harm, no foul' dimension. These regression analyses indicate that lived communal well-being, lived personal well-being and materialism are positively associated with beliefs regarding 'no harm, no foul' actions. However, lived transcendental well-being and lived environmental well-being are negatively related to beliefs regarding 'no harm, no foul' actions. Thus, hypotheses 1d, 2d, 3d, 4d and 5d are all supported.

The Relationships of Spiritual Well-Being and Materialism with Consumers' Ethical Beliefs Regarding 'Doing Good'/Recycling Actions

In order to test hypotheses 1e, 2e, 3e, 4e and 5e two separate regression analyses were conducted. The regression

Table 8 Regression analyses dependent variable: 'Doing good'/recycling dimension

	Standardized β coefficient	<i>t</i> value	<i>p</i> value
<i>Model A</i>			
Independent variables			
Lived communal well-being	0.29	6.84	<0.001*
Lived transcendental well-being	-0.06	-1.72	0.085
Lived environmental well-being	-0.08	-0.19	0.853
Materialism	-0.03	-0.97	0.331
$F(4, 932) = 17.20, p < 0.001$			
$R^2 = 0.07$			
<i>Model B</i>			
Independent variables			
Lived personal well-being	0.22	5.11	<0.001*
Lived transcendental well-being	-0.02	-0.69	0.489
Lived environmental well-being	0.01	0.11	0.913
Materialism	-0.05	-1.45	0.148
$F(4, 932) = 11.93, p < 0.001$			
$R^2 = 0.05$			

* Statistically significant at $p < 0.01$ level

models and coefficients are provided in Table 8 (Models A and B).

These regression analyses indicate that there were significant relationships between lived communal well-being and the 'doing good'/recycling dimension of consumer ethics and between lived personal well-being and the 'doing good'/recycling dimension. These regression analyses indicate that lived communal well-being and lived personal well-being are positively related to beliefs

regarding 'doing good'/recycling actions. However, there are no significant associations of lived transcendental well-being, lived environmental well-being or materialism with consumers' perceptions of 'doing good'/recycling actions. Thus, hypotheses 1e, 2e and 3e are supported but hypotheses 4e and 5e are not.

A summary of the significant effects of each independent variable is provided in Table 9.

Discussion

This study is the first to examine the effects of spiritual well-being on consumer ethics. The results indicate that spiritual well-being does influence consumers' ethical perceptions. However, the different domains of spiritual well-being have distinct relationships (or in some cases, no relationships) with various dimensions of consumers' ethical beliefs. Lived communal well-being was negatively related to perceptions of the active/illegal dimension and the passive dimension and was positively related to perceptions of the 'no harm, no foul' dimension and the 'doing good'/recycling dimension. Lived personal well-being was negatively related to perceptions of the active/illegal dimension and was positively related to perceptions of the 'no harm, no foul' dimension and the 'doing good'/recycling dimension. Lived transcendental well-being was negatively related to perceptions of the passive dimension, the active/legal dimension and the 'no harm, no foul' dimension. Lived environmental well-being was negatively related to perceptions of the active/legal dimension and the 'no harm, no foul' dimension.

Table 9 Summary table

Independent variable	Significantly related dependent variables (direction of relationship)
Lived communal well-being	Actively benefiting from illegal actions (-) Passively benefiting at the expense of the seller (-) 'No harm, no foul' actions (+) 'Doing good'/recycling actions (+)
Lived transcendental well-being	Passively benefiting at the expense of the seller (-) Actively benefiting from questionable but legal actions (-) 'No harm, no foul' actions (-)
Lived personal well-being	Actively benefiting from illegal actions (-) 'No harm, no foul' actions (+) 'Doing good'/recycling actions (+)
Lived environmental well-being	Actively benefiting from questionable but legal actions (-) 'No harm, no foul' actions (-)
Materialism	Actively benefiting from illegal actions (+) Passively benefiting at the expense of the seller (+) Actively benefiting from questionable but legal actions (+) 'No harm, no foul' actions (+)

A few of the findings in regards to the relationships between the domains of spiritual well-being and the dimensions of consumer ethics are of particular interest.

First, the results clearly illustrate that communal well-being and transcendental well-being have distinct associations with consumers' ethical beliefs. This supports the view that consumer ethics can be influenced both by a belief in the transcendental (similar to intrinsic religiosity) and by having a sense of empathy for others which can be based on secular values and is separate from transcendental belief. This reaffirms the theory that there is both a religious and a non-religious dimension of spirituality that relates to consumers' ethical beliefs.

Second, in terms of 'doing good'/recycling actions, it is noteworthy that only communal well-being and personal well-being are positively related to this dimension. This reveals that independent of transcendental belief, an individual can support positive ethical actions if one has love, respect and empathy towards others and a positive sense of self-worth.

Third, the findings regarding the 'no harm, no foul' dimension of consumer ethics also highlight the differences between the various domains of spiritual well-being. Whereas communal well-being and personal well-being are positively related to perceptions of these actions, transcendental well-being and environmental well-being are negatively related to perceptions of these actions. As a possible reason for this difference, it could be hypothesized that individuals with high communal well-being and high personal well-being may have a higher teleological orientation and focus on the consequences of 'no harm, no foul' actions which are not necessarily negative. Individuals with high transcendental well-being and high environmental well-being may have a higher deontological orientation and focus on the inherent wrongness of these actions even if these actions do not harm anyone directly.

Fourth, the results also indicate that communal well-being is more important than environmental well-being in relation to consumers' perceptions of 'doing good'/recycling actions. This seems to suggest that for the consumers in this study, positive perceptions of environment friendly activities are motivated by empathic, altruistic concerns rather than biospheric concerns.

Fifth, the findings demonstrate that environmental well-being is negatively related to perceptions of actively benefiting from questionable but legal actions and 'no harm, no foul' actions. These actions are not directly related to environmental issues. However, as stated earlier, environmental well-being is related to a deontological perspective (Spash, 1997). From a deontological orientation, these actions would be perceived to be unethical as they are not sanctioned by many in society.

As for the effects of materialism, this research demonstrates that materialism is significantly related to consumers' ethical beliefs. Materialism is positively associated with beliefs regarding actively benefiting from illegal actions, passively benefiting at the expense of the seller, actively benefiting from questionable but legal actions and benefiting from 'no harm, no foul' actions. The findings can be explained by the theory that materialism leads to increased envy, possessiveness and non-generosity (Belk 1985). However, materialism was found not to be related to ethical perceptions of 'doing good'/recycling actions. This result is interesting as it suggests that although materialism is related to individuals perceiving 'negative' consumer actions to be more ethical it is not related to individuals perceiving 'positive' consumer actions to be more unethical. Overall, the findings for materialism are similar to that of Muncy and Eastman (1998), and are different from that of Lu and Lu (2010) and of Vitell et al. (2001).

A few of the hypotheses were not supported. Probable alternative explanations for a number of these findings are discussed below. (1) Communal well-being was found to be unrelated to actively benefiting from questionable but legal actions. As theorized, communal well-being is related to a teleological perspective. It may be that actively benefiting from questionable but legal actions were perceived by individuals high in communal well-being not to be creating high levels of harm to others (it is noteworthy that these actions are legal), unlike actively benefiting from illegal actions and passively benefiting at the expense of the seller. However, as opposed to 'no harm, no foul' actions, these actions were not found to be positively related to communal well-being. (2) Personal well-being was not related to passively benefiting at the expense of the seller and actively benefiting from questionable but legal actions. It may be that benefits to self-esteem from rejecting outright illegal actions are more significant than from condemning actions that are in more 'grey' areas and are not that clear cut in ethical terms. (3) Transcendental well-being was not related to actively benefiting from illegal actions. One possibility is that active illegal actions due to their direct harmful consequences are evaluated by consumers using a teleological perspective in line with communal well-being rather than a deontological perspective in line with transcendental well-being. (4) Environmental well-being was found not to be related to 'doing good'/recycling actions. This result was surprising. However, as stated earlier, given that communal well-being was positively related to 'doing good'/recycling actions, this probably indicates that teleological concerns more directly related to communal well-being drive perceptions of 'doing good'/recycling actions rather than bio-spheric concerns unique to environmental well-being.

Limitations and Future Research

A number of limitations exist in the study. These limitations also provide opportunities for future research. First, the effects of materialism and spiritual well-being on consumers' ethical beliefs, although significant, were not strong. The R^2 of the regression models indicated that these variables explained from 5 to 12 % of the variance across the different dimensions of consumer ethics. The findings are non-trivial, as they indicate significant relationships. However, the R^2 clearly indicates that there is not a high level of explanatory strength in the models. Predicting consumer ethical perceptions with only these variables would not be judicious as a high level of variance is unexplained and this indicates a weakness. However, as there are many other psychographic and demographic variables that explain consumers' ethical beliefs (see introduction) it is not completely unexpected that these independent variables would not lead to strong predictive strength. Others studies that have examined the relationship between religiosity and consumer ethics (e.g. Vitell et al. 2005) or that between materialism and consumer ethics (e.g. Lu and Lu 2010) have found similarly weak explanatory power in regression models explaining these relationships.

The study is important for a number of reasons even after taking into account the weak explanatory power of the empirical models. The study has been able to identify variables that have been neglected in the past that contribute to a more comprehensive understanding of consumers' ethical perceptions. Another positive aspect of this study is that it provides theoretical insights into other underlying variables that may be related to consumer ethics. These variables include deontological versus teleological orientation and values such as empathy, envy, generosity, compassion, etc. Future studies can examine these variables in addition to spiritual well-being and materialism as determinants of consumer ethics. Examining these relevant variables would not only increase the explanatory strength of the model but also provide process level explanations of some of the effects found in this study. In future studies, more advanced analysis techniques such as structural equation modelling can also be used to establish relationships between these independent variables and the various dependent variables within one model.

Second, the findings in this study are based on a cross-sectional survey. Although the regression analyses are based on theoretically identified independent and dependent variables, the methodology used in this study does not technically allow the detection of causality. This would require an experimental research design where materialism and spiritual well-being are manipulated or made salient and subsequent effects on consumers' ethical perceptions

are measured. Such an experiment can be conducted in the future.

Third, the dependent measure in this study is consumers' perceptions or beliefs. Future studies may need to examine the effects of materialism and spiritual well-being on behavioural intentions or actual behaviour. Fourth, it may be difficult to generalize the findings to consumers in cultures and economic conditions very different from Australia. These findings should be validated in other countries.

Furthermore, additional investigation of the relationships between communal well-being and personal well-being with 'no harm, no foul' actions is warranted. These variables were found to be positively related to perceptions of 'no harm, no foul' actions based on the premise that some types of 'no harm, no foul' actions can be beneficial for others (e.g. an individual can share a movie with others by taping it off the TV). Conceptually, 'no harm, no foul' actions vary in their level of teleological underpinnings. Future studies may examine the variation in the level of benefits of these actions and the relationship of this variation with communal well-being and personal well-being. However, similar to other studies that have examined consumer ethics (see Vitell 2003 for a review), 'no harm, no foul' actions were considered to be a single construct for the purposes of this study. In order to examine the validity of the use of 'no harm, no foul' actions as a single construct, a factor analysis with only the 'no harm, no foul' items was conducted. The factor analysis revealed that these items loaded on one factor (eigenvalue = 2.96; 59.2 % of the variance accounted for). Further analyses revealed that reliability (α) did not increase due to deleting one or two items from the list of 5 items that constituted this factor. These analyses indicate that considering 'no harm, no foul' actions as a single construct was valid.

Implications and Conclusion

A key finding of this study is that among the various domains of spiritual well-being, communal well-being and personal well-being are inversely related to the most negative type of consumer action (active/illegal actions) and affirmatively related to positive consumer actions ('doing good'/recycling actions). This finding implies that in terms of policy recommendations to enhance consumer ethical standards, activities that encourage communal well-being and personal well-being such as community-based volunteering programs need to be supported. Communal well-being is related to empathy and community feelings. Actions that increase empathy and community feelings will also enhance communal well-being. Haski-Leventhal (2009) states that volunteering helps activate a 'sense of community'. Research has indicated that volunteering also

increases empathy (e.g. Hobfoll 1980). Volunteering programs can increase civic participation, citizenship, mutual respect and toleration (Wilson 2000; Wilson and Musick 1999). Fernando and Chowdhury (2010) also recommended volunteering programs to enhance communal well-being. Research has also demonstrated that volunteering enhances personal well-being (Meier and Stutzer 2008; Mellor et al. 2009) and increases self-esteem (Thoits and Hewitt 2001). Thus, volunteering will increase both communal well-being and personal well-being which are positively related to perceptions of 'doing good' actions and negatively related to perceptions of actively benefiting from illegal actions.

Another key result is that materialism is positively related to perceptions regarding all forms of 'negative' consumer actions (active/illegal dimension, passive dimension and active/legal dimension). Materialism is not simply consumption, as Belk (2001) states 'materialism goes beyond mere consumption and implies excessive, perhaps obsessive, and more likely overly expectant consumer desire'. In line with the greater emphasis of sustainability in business activities (e.g. Lubin and Esty 2010), recent theorizing in marketing has called for *mindful consumption* which is 'premised on a consumer mindset for caring for self, for community, and for nature, that translates behaviourally into tempering the self-defeating excesses associated with acquisitive, repetitive and aspirational consumption' (Sheth et al. 2011, p. 21). Mindful consumption undermines materialism. Marketing activities that support mindful consumption (see Sheth et al. 2011 for details on pricing, product, promotion and placement actions related to encouraging mindful consumption) will be beneficial in enhancing consumer ethics. These activities are also similar to other marketing frameworks that are based on the stakeholder view of the firm (Freeman 1984), such as 'quality of life marketing' (Lee and Sirgy 2004) which is designed to increase the well-being of both customers and other stakeholders. One of the objectives of 'quality of life marketing' is to promote consumption messages that do not reinforce materialism. A similar recommendation was provided by Muncy and Eastman (1998) in their study on consumer ethics and materialism where they suggested that selling products by appealing to materialism would not be socially responsible given the possibility that materialism may lead to lower ethical standards.

A question then arises, whether these recommendations of volunteering and curbing materialism are in line with a free market capitalist system? Klein (2003) discusses the natural roots of capitalism through a modern, neo Darwinist interpretation of competition and natural selection (which is an underlying philosophy of the free market system). He indicates that altruistic behaviour in the form of mutual help that assists long-term survival and reproduction is an

essential element in the theory of natural selection. Helping and volunteering for others is also related to the notion of reciprocal selection (Fehr and Rockenbach 2004), in that humans help others in the understanding that they may also need help in the future. In describing that 'sympathy' is an essential part of human nature, Adam Smith, the pioneering scholar of the political economy of capitalism, wrote in *The Theory of Moral Sentiments*: 'How selfish soever man may be supposed, there are evidently some principles in his nature, which interest him in the fortune of others, and render their happiness necessary to him, though he derives nothing from it except the pleasure of seeing it' (Smith 1759/2009, p. 13). That volunteering has a role within a free market system is also evidenced in the growing popularity of corporate sponsored/employee volunteering programs (see Pajo and Lee 2011 for a review).

The curbing of materialism should not be confused with a wholesale reduction in consumption, rather as indicated by Sheth et al. (2011), mindful consumption is related to scaling back 'overconsumption' to an optimal level for all stakeholders in society. Sheth et al. (2011) promote the business case of mindful consumption in terms of bottom line benefits of sustainability for all stakeholders within a capitalist system. Freeman et al. (2004) state that a stakeholder orientation is not against economic and political freedom. Furthermore, in free market economies, the promotion of mindful consumption need not be undertaken through coercive public policies and/or public funding that force individuals to reduce consumption, so that the rights of individuals to freedom of choice are respected. Rather as Abela (2006) suggests, greater transparency of the possible negative effects of materialism can be achieved by making consumers aware of these effects, and that this can be supported without rejecting the market economy system.

This study has examined spirituality and not religiosity. Through encouraging communal well-being and personal well-being, a path to enhanced consumer ethical standards is possible that does not necessarily involve religion. However, the study also identified that transcendental well-being, which is similar to intrinsic religiosity, has a positive relationship with consumer ethics. This would suggest that societies should allow religious freedom. Such religious freedom is already a corner stone of most liberal democracies. Allowing religious freedom does not imply that atheism should be actively discouraged, particularly through the use of public funds. This would be against individual rights. Furthermore, consumers' ethical perceptions can be enhanced through communal well-being and personal well-being, which are not solely dependent on either the presence or the absence of religious belief.

The key contribution of this study is that it demonstrates that spiritual well-being and consumer ethics are related. This reaffirms the view that spirituality is an important individual

level factor in consumer behaviour (see McKee 2003). The study demonstrates that the relationships of the different domains of spiritual well-being with consumer ethics are not similar. The current research also finds significant negative associations of materialism with consumer ethics. Furthermore, this study is one of the few that has examined the consumer ethics dimension of 'doing good'/recycling. Finally, this is only the second study that has reported responses to the Muncy–Vitell ethics scale with an Australian consumer sample. Overall, the study has found important relationships in terms of the effects of spiritual well-being and materialism on consumers' ethical beliefs. These relationships, particularly the association between spiritual well-being and consumer ethics, deserve further scrutiny.

Appendix 1: Measurement scale for spiritual well-being (Fisher 1999; Gomez and Fisher 2003)

Lived Communal Well-Being

1. You feel that developing love for other people reflects your personal experience most of the time.
2. You feel that developing forgiveness towards others reflects your personal experience most of the time.
3. You feel that developing trust between individuals reflects your personal experience most of the time.
4. You feel that developing respect for others reflects your personal experience most of the time.
5. You feel that developing kindness towards other people reflects your personal experience most of the time.

Lived Transcendental Well-Being

1. You feel that developing a personal relationship with the Divine/God reflects your personal experience most of the time.
2. You feel that developing worship of the Creator reflects your personal experience most of the time.
3. You feel that developing oneness with God reflects your personal experience most of the time.
4. You feel that developing peace with God reflects your personal experience most of the time.
5. You feel that developing prayer life reflects your personal experience most of the time.

Lived Personal Well-Being

1. You feel that developing a sense of identity reflects your personal experience most of the time.
2. You feel that developing self-awareness reflects your personal experience most of the time.

3. You feel that developing joy in life reflects your personal experience most of the time.
4. You feel that developing inner peace reflects your personal experience most of the time.
5. You feel that developing meaning in life reflects your personal experience most of the time.

Lived Environmental Well-Being

1. You feel that developing a connection with nature reflects your personal experience most of the time.
2. You feel that developing awe at a breathtaking view reflects your personal experience most of the time.
3. You feel that developing oneness with nature reflects your personal experience most of the time.
4. You feel that developing harmony with the environment reflects your personal experience most of the time.
5. You feel that developing a sense of 'magic' in the environment reflects your personal experience most of the time.

Ideal Communal Well-Being

1. Developing love for other people is important for an ideal state of spiritual health.
2. Developing forgiveness towards others is important for an ideal state of spiritual health.
3. Developing trust between individuals is important for an ideal state of spiritual health.
4. Developing respect for others is important for an ideal state of spiritual health.
5. Developing kindness towards other people is important for an ideal state of spiritual health.

Ideal Transcendental Well-Being

1. Developing a personal relationship with the Divine/God is important for an ideal state of spiritual health.
2. Developing worship of the Creator is important for an ideal state of spiritual health.
3. Developing oneness with God is important for an ideal state of spiritual health.
4. Developing peace with God is important for an ideal state of spiritual health.
5. Developing prayer life is important for an ideal state of spiritual health.

Ideal Personal Well-Being

1. Developing a sense of identity is important for an ideal state of spiritual health.

2. Developing self-awareness is important for an ideal state of spiritual health.
3. Developing joy in life is important for an ideal state of spiritual health.
4. Developing inner peace is important for an ideal state of spiritual health.
5. Developing meaning in life is important for an ideal state of spiritual health.

Ideal Environmental Well-Being

1. Developing a connection with nature is important for an ideal state of spiritual health.
2. Developing awe at a breathtaking view is important for an ideal state of spiritual health.
3. Developing oneness with nature is important for an ideal state of spiritual health.
4. Developing harmony with the environment is important for an ideal state of spiritual health.
5. Developing a sense of 'magic' in the environment is important for an ideal state of spiritual health.

Appendix 2: Measurement Scale for Materialism (Richins 2004)

1. I admire people who own expensive homes, cars, and clothes.
2. The things I own say a lot about how well I am doing in life.
3. I like to own things that impress people.
4. I try to keep my life simple, as far as possessions are concerned.*
5. Buying things gives me a lot of pleasure.
6. I like a lot of luxury in my life.
7. My life would be better if I owned certain things I don't have.
8. I would be happier if I could afford to buy more things.
9. It sometimes bothers me quite a bit that I can't afford to buy all the things I would like.

*This item was reverse scored.

Appendix 3: Measurement Scale for Consumers' Ethical Beliefs (Muncy and Vitell 1992; Vitell and Muncy 1992, 2005)

Active/Illegal Dimension

1. Giving misleading price information to a clerk for an unpriced item.

2. Using a long distance telephone access code that does not belong to you.
3. Drinking a can of soda in a store without paying for it.
4. Reporting a lost item as 'stolen' to an insurance company in order to collect the insurance money.
5. Changing price-tags on merchandise in a retail store.
6. Returning damaged goods when the damage was your own fault.

Passive Dimension

1. Moving into a residence, finding that the cable (pay) TV is still hooked up, and using it without paying for it.
2. Lying about a child's age to get a lower price.
3. Not saying anything when the waiter or waitress miscalculates a bill in your favour.
4. Getting too much change and not saying anything.

Active/Legal Dimension

1. Using an expired coupon for merchandise.
2. Returning merchandise to a store by claiming it was a gift when it was not.
3. Not telling the truth when negotiating the price of a new automobile.
4. Stretching the truth on an income tax return.
5. Using a coupon for merchandise you did not buy.

'No harm, no foul' Dimension

1. 'Burning' a CD rather than buying it.
2. Returning merchandise after buying it and not liking it.
3. Recording a movie off the television.
4. Spending over an hour trying on clothing and not buying anything.
5. Installing software on your computer without buying it.

'Doing good'/Recycling Dimension

1. Buying products labelled as 'environmentally friendly' even if they don't work as well as competing products.
2. Purchasing something made of recycled materials even though it is more expensive.
3. Buying only from companies that have a strong record of protecting the environment.
4. Recycling materials such as cans, bottles, newspapers, etc.
5. Returning to the store and paying for an item that the cashier mistakenly did not charge you for.

6. Correcting a bill that has been miscalculated in your favour.
7. Giving a larger than expected tip to a waiter or waitress.
8. Not purchasing products from companies that you believe don't treat their employees fairly.

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