

Spring 2009

# When corporate policies and consumer values collide: Examining the relationship between religion and controversial business decisions

Krist R. G. Swimberghe  
*Louisiana Tech University*

Follow this and additional works at: <https://digitalcommons.latech.edu/dissertations>



Part of the [Marketing Commons](#), and the [Religion Commons](#)

---

## Recommended Citation

Swimberghe, Krist R. G., "" (2009). *Dissertation*. 477.  
<https://digitalcommons.latech.edu/dissertations/477>

This Dissertation is brought to you for free and open access by the Graduate School at Louisiana Tech Digital Commons. It has been accepted for inclusion in Doctoral Dissertations by an authorized administrator of Louisiana Tech Digital Commons. For more information, please contact [digitalcommons@latech.edu](mailto:digitalcommons@latech.edu).

**WHEN CORPORATE POLICIES AND CONSUMER  
VALUES COLLIDE: EXAMINING THE  
RELATIONSHIP BETWEEN RELIGION  
AND CONTROVERSIAL BUSINESS  
DECISIONS**

by

Krist R. G. Swimberghe, B.S., M.S.

A Dissertation Presented in Partial Fulfillment  
of the Requirements for the Degree of  
Doctor of Business Administration

COLLEGE OF BUSINESS  
LOUISIANA TECH UNIVERSITY

May, 2009

UMI Number: 3358246

### INFORMATION TO USERS

The quality of this reproduction is dependent upon the quality of the copy submitted. Broken or indistinct print, colored or poor quality illustrations and photographs, print bleed-through, substandard margins, and improper alignment can adversely affect reproduction.

In the unlikely event that the author did not send a complete manuscript and there are missing pages, these will be noted. Also, if unauthorized copyright material had to be removed, a note will indicate the deletion.

UMI<sup>®</sup>

---

UMI Microform 3358246  
Copyright 2009 by ProQuest LLC  
All rights reserved. This microform edition is protected against  
unauthorized copying under Title 17, United States Code.

---

ProQuest LLC  
789 East Eisenhower Parkway  
P.O. Box 1346  
Ann Arbor, MI 48106-1346

LOUISIANA TECH UNIVERSITY

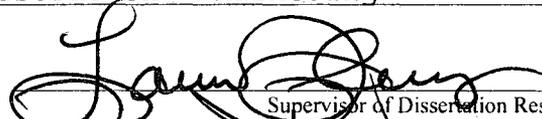
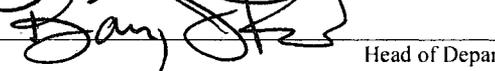
THE GRADUATE SCHOOL

April 8, 2009

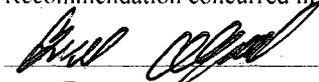
Date

We hereby recommend that the dissertation prepared under our supervision  
by Krist Roland Swimberghe  
entitled "When Corporate Policies and Consumer Values Collide:  
Examining the Relationship Between Religion and Consumer  
Business Decisions."

be accepted in partial fulfillment of the requirements for the Degree of  
Doctor of Business Administration - Marketing

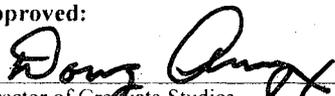
  
Supervisor of Dissertation Research  
  
Head of Department  
Marketing and Analysis  
Department

Recommendation concurred in:

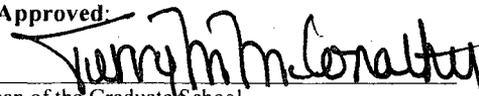

Advisory Committee

Approved:

  
Director of Graduate Studies

  
Dean of the College

Approved:

  
Dean of the Graduate School

## **ABSTRACT**

Religion appears to play a very important role in people's lives in the United States. Some companies, however, continue to make business decisions which appear to be contrary to the value systems of a majority of consumers in the United States. Although past descriptive research has confirmed that religiousness influences consumers' and marketing managers' ethical judgments of their own behavior, this research has not explored the influence of religion in the buyer-seller dyad. To fill this gap in the consumer behavior literature, this study uses the Hunt-Vitell theory of ethics to help explain how consumers' religiosity influences their ethical judgments of controversial business decisions and examines if there is any spillover in consumers' marketplace behavior towards the firm.

To test the hypotheses of this study, structural equation modeling was used to analyze data obtained from a national consumer sample consisting of 531 respondents. Results demonstrated that consumers' ethical judgments of a controversial business decision are predominantly influenced by consumers' intra-personal religious (spiritual) commitment rather than their inter-personal (organizational) religious commitment. In addition, conservative Christian beliefs appear to contribute largely to the ethical judgments of Christian consumers.

Furthermore, results confirmed spillover in the marketplace and found that consumers' ethical judgments of a controversial business decision not only

influence their complaint intentions, but also their intention to stay loyal to the firm.

Managerial implications and directions for future research are provided.

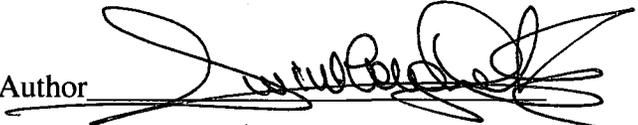
## APPROVAL FOR SCHOLARLY DISSEMINATION

The author grants to the Prescott Memorial Library of Louisiana Tech University the right to reproduce, by appropriate methods, upon request, any or all portions of this Thesis/Dissertation. It is understood that "proper request" consists of the agreement, on the part of the requesting party, that said reproduction is for his personal use and that subsequent reproduction will not occur without written approval of the author of this Thesis/Dissertation. Further, any portions of the Thesis/Dissertation used in books, papers, and other works must be appropriately referenced to this Thesis/Dissertation.

Finally, the author of this Thesis/Dissertation reserves the right to publish freely, in the literature, at any time, any or all portions of this Thesis/Dissertation.

Author

Date

  
04/08/2009

## TABLE OF CONTENTS

ABSTRACT.....	iii
LIST OF TABLES.....	x
LIST OF FIGURES.....	xii
ACKNOWLEDGEMENTS.....	xiii
CHAPTER 1 INTRODUCTION.....	1
Background.....	1
Motivation for the Study.....	5
Dissertation Overview.....	8
Theoretical Framework.....	9
Research Questions.....	9
Overview of the Study.....	10
Contributions of the Study.....	11
Theory Application and Theory Testing Contributions.....	11
Managerial Contributions.....	12
Dissertation Organization.....	13
CHAPTER 2 DEFINITIONS, LITERATURE REVIEW, AND THEORETICAL FRAMEWORK.....	14
Defining Religion.....	14
Defining Christian Conservatism.....	16

The Study of Religion in Marketing .....	18
Religion and Consumer Behavior .....	22
Religious Affiliation and Consumer Behavior .....	28
Religiosity and Consumer Behavior .....	39
The Measurement of Religion in Consumer Research .....	49
Theoretical Frameworks .....	51
Deontology.....	51
Teleology .....	52
The Hunt-Vitell Theory of Ethics .....	53
Hypotheses .....	56
Religious Commitment and Ethical Judgment .....	58
Christian Conservatism and Ethical Judgment .....	61
Ethical Judgment and Consumer Behavioral Intentions .....	63
<b>CHAPTER 3 RESEARCH METHOD .....</b>	<b>68</b>
Introduction.....	68
Context of the Study .....	68
Data Collection and Sample Description.....	70
Measurement Instruments.....	72
Independent Variables .....	72
Christian Conservatism.....	72
Religious Commitment .....	72
Dependent Variables.....	73
Ethical Judgment.....	73

Third Party Complaint Intentions .....	74
Voice Complaint Intentions .....	74
Store Loyalty Intentions.....	75
Control Variables .....	75
Data Analysis .....	75
Analysis of the Measurement Model .....	75
Multivariate Normality .....	76
Internal Consistency and Reliability.....	76
Validity .....	78
Analysis of the Structural Models.....	78
Overall Fit .....	79
Structural Fit .....	79
<b>CHAPTER 4 RESULTS .....</b>	<b>80</b>
Introduction.....	80
Measurement Model Analysis and Results.....	80
Multivariate Normality .....	80
Internal Consistency and Reliability.....	81
Validity .....	84
Structural Model Evaluation.....	87
Model 1 Evaluation.....	88
Overall Model Fit.....	89
Structural Fit .....	89
Hypotheses Results .....	90

Model 2 Evaluation.....	93
Overall Model Fit .....	94
Structural Fit.....	94
Hypotheses Results.....	95
<b>CHAPTER 5 CONCLUSIONS AND FUTURE RESEARCH .....</b>	<b>99</b>
Introduction.....	99
Interpretation of Findings and Theoretical Contribution.....	99
Managerial Contributions .....	104
Limitations and Future Research .....	106
<b>APPENDIX SURVEY INSTRUMENT .....</b>	<b>108</b>
<b>REFERENCES .....</b>	<b>113</b>

## LIST OF TABLES

Table 2.1	Wallace's (1966) Behavioral Complexes .....	15
Table 2.2	National Association of Evangelicals' Statement of Faith .....	17
Table 2.3	Attitude Toward the Use of Marketing .....	18
Table 2.4	Application of Marketing Techniques .....	19
Table 2.5	Religion's Influence on Marketing Practices.....	19
Table 2.6	Religion and Consumer Behavior.....	20
Table 2.7	Case Studies on Religion and Marketing.....	20
Table 2.8	Miscellaneous Marketing Articles on Religion .....	21
Table 2.9	Overview of the Literature Examining the Relationship between Religion and Consumer Behavior.....	23
Table 3.1	Demographic Information: Dissertation Study.....	71
Table 4.1	Fit Indices for the Measurement Model.....	82
Table 4.2	Individual Item Reliabilities for the "Respecified" Measurement Model .....	82
Table 4.3	Composite Reliability and Average Variance Extracted for the Measures of the Latent Variables in the "Respecified" Measurement Model .....	84
Table 4.4	C. R.'s for the Regression Weight Estimates of the Individual Indicators for Each Latent Variable in the "Respecified" Measurement Model .....	84
Table 4.5	Confidence Intervals around the Correlation Estimates between Each Pair of Latent Variables in the "Respecified" Measurement Model .....	87

Table 4.6	Fit Statistics of Structural Model: Model 1.....	89
Table 4.7	Path Estimates of the Structural Model: Model 1.....	90
Table 4.8	R <sup>2</sup> for Structural Equations: Model 1.....	90
Table 4.9	Hypothesis Testing: Model 1.....	91
Table 4.10	Fit Statistics of Structural Model: Model 2.....	94
Table 4.11	Path Estimates of the Structural Model: Model 2.....	95
Table 4.12	R <sup>2</sup> for Structural Equations: Model 2.....	95
Table 4.13	Hypothesis Testing: Model 2.....	98

## LIST OF FIGURES

Figure 1.1	Proposed Model .....	10
Figure 2.1	Hunt-Vitell Theory of Ethics (Hunt & Vitell, 1986, 1993) .....	55
Figure 2.2	Hypothesized Model .....	67
Figure 4.1	Structural Model 1 .....	88
Figure 4.2	Structural Model 2 .....	93

## **ACKNOWLEDGEMENTS**

I would like to thank my friends and family who have made it possible for me to not only write this dissertation, but who have also made it possible for me to pursue a dream in obtaining a doctoral degree. First, I would like to thank my mom and dad, Monique and Charles Swimberghe as well as my mother and father-in-law, Joyce and James Conis, for their continuous support and encouragement, even though they realized that their daughter(-in-law) and two grandsons would have to face some hardships because of this decision.

Next, I want to thank my dissertation chair, Laura Flurry and my dissertation committee members, Bruce Alford and Douglas Amyx who have generously given of their time and support. Laura, Bruce, and Doug thank you for not only guiding me during this dissertation process, but treating me as an equal throughout the doctoral program. Laura, thanks for having faith in my abilities, keeping me on track, and for always being available, even when things got hectic in both of our lives. Bruce, I will always be grateful for your listening ear and calming influence. Doug, thank you for your willingness to help and your collegiality.

Finally, to my wife, Candace, and my 2 children, Jan and Luc, who are young men now. I could not have done this without your support. This dissertation is not just my accomplishment, but truly is the result of a family effort. Candace, you are the love of my life and I appreciate all the sacrifices you made, to provide for our family, and

allow me to pursue this endeavor. Jan and Luc, who had to grow up a little faster than anticipated and at times had to “fend for themselves” while “Papa” was at “Tech”, I love you both very much!

# CHAPTER 1

## INTRODUCTION

*"I have been a Ford fan for many years. I will no longer patronize a company which supports people, who through their actions and words, diminish the importance and necessity of male/female marriage and relationships which is contrary to the teaching of our Lord and nature which he created for us." (Paul)*

*"Even though I do not support gay marriage, I will still buy Fords." (Robert)*

*"Wal-Mart was my number one store up until now. They have everything. I'll admit I was attracted to the low prices and convenience, but the low prices came at a high cost. God has told us that homosexuality is a sin (Leviticus 18:22). I don't hate those who are involved in this lifestyle, but I'm not supporting it either. God doesn't. I've taken my business to other stores and will not shop at Wal-Mart again." (Laura)*

*"Sad, very sad. Lost my business as well. In addition, Wal-Mart has adopted "Holiday" instead of "Christmas". Won't get my business that is for sure..." (Andrew)*

*"Wal-Mart is a store, church is where you go to pray and find faith...separate the two, it's not that hard." (Douglas)*

### Background

Slightly over 100 years ago, just after the U.S. Civil War, Sir Edward B. Tylor, an Englishman, introduced the scientific concept called "culture." Tylor was one of the early leaders of the field of anthropology, which was just beginning to formalize its study of human beings and their life-styles. Tylor's original definition of culture still stands as a classic statement:

*"Culture is that complex whole which includes knowledge, belief, art, morals, custom, and any other capabilities and habits acquired by man as a member of society" (Kroeber & Kluckhohn, 1963).*

Cultural factors, such as language, religion, social, and political philosophies, have been widely recognized as factors that have a significant impact on the way people view the world and that these views ultimately affect their behavior (Hall, 1976; McCracken, 1986; Hofstede, 1980, 1991). Consequently, marketing has long considered cultural differences as important determinants of consumer decision making. According to de Mooij (2004), culture is the all-encompassing force which forms personality, which in turn is the key determinant of consumer behavior. She contends that culture and consumer behavior are intimately knotted together and therefore “untying the rope” is an almost impossible task. Engel, Blackwell, and Miniard (1995) argue that cultural background is one of the most important determinants of consumer behavior and that consequently “a marketer with defective knowledge of culture is doomed” (Engel et al., 1995, p. 145).

At the core of every culture, there exists a common set of values, ideals, and assumptions about life that are widely shared by members of a society. The values are transmitted from one generation to the next through the process of learning and interaction with one’s environment, rather than through the genetic process (Ferraro, 1994). These learned values influence the members of the society to behave and act in a particular way considered socially acceptable by the other members in the group. These values also determine forms of social organization, habits and conventions, the communication system and roles and status positions for members of that society (Slowikowski & Jaratt, 1997).

One important element of a cultural phenomenon that has considerable influence on people’s values, habits, and attitudes is religion (Belzen, 1999). Religion in its

cultural context is credited with being the unified system of beliefs and practices that pervades the value structure of a society, which, in turn, forms a central part of the cognitive or ideological elements of a country's culture. While core cultural values providing social identity are secular in some societies, religion has frequently provided the value system around which groups in general, and nations, in particular, have coalesced, and in which their members have identified themselves (Geertz, 1993). In some societies such as in Israel, Iran, and Saudi Arabia, religion is a major cohesive force, if not the only one. Because it is sacred, its value system is accepted unquestioningly by all members of the society and becomes part of all aspects of life, from family to education to the workplace to government (Berkman, Lindquist, & Sirgy, 1997).

Religion is seen as a subsystem of culture and a value in itself, and is regarded as a way of life that encourages people to strive for other values (Schwartz & Huisman, 1995). Values based on religious orientation not only are a powerful force in forming one's attitudes and behavior, but also serve as important guiding principles in one's daily life. Although theorists differ with regard to the specific values they link to religion, almost all agree that religions exercise influence over adherents' value systems through socialization processes by promulgating religious creeds, norms, moral prescriptions, ritual requirements, and taboos (Berkman et al., 1997; Wulff, 1997).

As one of the foundations of moral teachings in society (Bowen, 1998), religion provides its adherents with a set of principles by which to live and these believers will be strongly influenced in their daily activities by the religion in which they have faith. It defines the ideal of life, supports power structures, gives meaning and shape to an

individual's moral and society's ethical structures, rewards and punishes certain kinds of behavior, provides norms for social action, and justifies social institutions and social roles. That is, religion is an embodiment of the core values of a culture and as such it plays a central role in the daily lives of the members of any particular cultural group (Geertz, 1993).

Despite the importance of acknowledging the concept of culture and its marketing implications, it appears that empirical studies of consumer behavior have largely ignored religion, one of the key determinants of culture. While many marketing texts recognize that religion can have important effects on marketing decisions (Duncan, 2005; Lamb, Hair, & McDaniel, 2007; Terpstra & Sarathy, 2000), religion as a consumer characteristic in its own right has been relatively under-researched. As Delener (1994, p. 36) notes, "although religion has been a significant force in the lives of many individuals, its role in consumer choice can be characterized as unclear or fuzzy". Religion and consumer religiosity receive, at best, a perfunctory mention under the "subcultures" topic in most consumer behavior textbooks and have been given limited research attention over the past twenty five years. This is remarkable given the long recognition that religion plays a significant role in shaping human attitudes and behaviors and the realization that the current trend is towards the global resurgence of organized religion (Armstrong, 2001; Arnould, Price, & Zikhan, 2004; Higgins, 2007).

Certain problems have deterred consumer researchers from conducting extensive empirical studies on this topic. Some problems cited include the sensitive nature of the subject (Hirschman, 1983; Bailey & Sood, 1993), the problem of measurement (Wilkes, Burnett, & Howell, 1986; Clark, 1992), methodological difficulties in obtaining valid and

reliable data (Bailey & Sood, 1993; Sood & Nasu, 1995), and the lack of theory in relating religiosity to buyer behavior (Wilkes et al., 1986; McDaniel & Burnett, 1990).

### Motivation for the Study

Founded as a nation where individuals were seeking refuge from religious persecution, religion has always played a prominent role in the formation of knowledge systems (language, sciences, and objective descriptions of the material culture), belief and value systems (such as religious, political, or social philosophies) and the social normative system in the United States. Religion is much more important to Americans than to people living in other wealthy nations. According to a 2002 study conducted by The Pew Research Center, among wealthy nations, the United States stands alone in its embrace of religion. Six out of ten people (59%) in the United States say that religion, Christian or non-Christian, plays a very important role in their lives. This is roughly twice the percentage of self-avowed religious people in Canada (30%), and an even higher proportion when compared with Japan (13%) and countries in Western Europe (U.K. 33%, Italy 27%, Germany 21%, France 11%). When asked about their religious affiliation, 82% of respondents in the United States indicated they were Christian.

In addition to the increased importance of religion, there appears to be a growing trend of evangelical Christian conservatism in the United States. Evangelical conservative Christians view God as an all-wise, personal, and morally supernatural power and believe that true solutions to human problems come from the Bible and church authorities. They also believe that ultimately, a person must accept divine forgiveness, and social life must reflect biblical standards (Fielding, 2005). *Religious Congregations and Membership*, a 2000 study by the Glenmary Research Center, found that

conservative Christian churches are among the fastest-growing church denominations in America, some of which grew more than 20% over the ten year period beginning in 1990, when the center conducted a previous survey.

Leaders of these conservative churches increasingly express their views about political and social issues from the pulpit and attempt to mobilize their membership to participate in these debates as to influence their outcomes. A majority of those who attend religious services in the United States report that their clergy not only speak out on hunger and poverty (92%), but that they frequently address the issues of abortion (59%), Iraq (53%), and laws regarding homosexuality (52%) (The Pew Research Center, 2006). Religious activism by Christian conservatives appears to have contributed to the passing of constitutional amendments banning same-sex marriage in 20 states, the partial-birth abortion ban act in 2003, and the re-election of George W. Bush as President of the United States in 2004 (*Election Reinforces USA's Religious Schism*, 2004).

Given the importance of religion in American culture and this trend of increasing religious activism by evangelical Christian conservatives in the social and political arena, it is of value for marketers to know whether there is any spillover in the marketplace. Gaining an understanding of the relationship between religion and consumer purchasing behavior, and even more specifically the relationship between conservative Christian beliefs and consumer purchasing behavior in the United States, appears to be especially important when organizations publicly support and/or adopt socially and politically sensitive causes or policies.

In a 2004 study focusing on consumer movements in the United States, it is suggested that consumer activists are predominantly motivated by their collective

religious conservative identity when they decide to boycott (Kozinets & Handelman, 2004). Proctor & Gamble has pulled millions of dollars of advertising during some MTV programming, in response to apparent pressure from religious consumer groups such as Focus on the Family (Epstein, 2000). Wal-Mart appears to have relented to a call for boycott by the American Family Association (AFA), a Christian inspired group, when they issued a statement indicating that Wal-Mart would no longer make corporate contributions to support or oppose highly controversial issues (Unruh, 2006). In March, 2008, the American Family Association (AFA) and a number of other Christian inspired organizations claimed victory and suspended their boycott against Ford Motor Company. The AFA announced that 780,365 individuals who signed their "Boycott Ford" Petition, were part of the reason why Ford Motor Company met the conditions of an agreement that required Ford to stop their support for the "homosexual agenda" ("Ford meets conditions; AFA suspends boycott", 2008). The most recent target of religious activists is McDonald's Corporation. Consumers are asked to send e-mails to McDonald's President J. McKenna, and call their local McDonald's to voice their disagreement with McDonald's perceived support of "the homosexual agenda". Consumers are also encouraged to share their views with family and friends ("McDonald's CEO: Company will put full resources behind gay agenda", 2008).

Prior research studies in the field of marketing ethics have predominantly concentrated on either the buyer side or the seller side of the buyer/seller dyad. Results confirm the important role that consumer religiosity plays in determining consumer attitudes and beliefs regarding various questionable consumer practices (Vitell, Paolillo, & Singh, 2005, 2006, 2007). Marketing professionals' religiousness appears to be

relevant in determining their perceptions of ethical problems (Singhapakdi et al., 2000). Very few studies have focused on the interaction between the buyer and the seller. Limited empirical evidence has been provided of differences in ethical judgments of business activities among consumers of varying religious motivation (Clark & Dawson, 1996). The effect of consumer religiosity on consumers' behavioral intentions in reaction to sellers' business decisions has not been studied. Surprisingly, given the trend of increased evangelical Christian conservatism and religious activism in the United States, empirical studies have also failed to specifically investigate consumers' Christian conservative beliefs as a possible motivating factor for consumer action in response to a seller's business decision.

#### Dissertation Overview

This research addresses the gap in the literature on how consumers' religiosity and Christian consumers' conservative beliefs in the United States influence consumers' ethical judgments of sellers' business decisions. Not only is it important for marketers to understand how religion influences consumers' ethical judgments of their decisions, but it is crucial to find out whether consumers intend to act out these moral judgments. Thus it is the objective of this study, using Hunt and Vitell's General Theory of Marketing Ethics (Hunt & Vitell, 1986; Hunt & Vitell, 1993), to empirically examine how consumers' religiosity and Christian consumers' conservative beliefs influence consumers' behavioral intentions when sellers make potential ethically contentious business decisions.

In addition, this dissertation addresses the problem of measuring consumer religiosity in marketing research and proposes the application of an improved, multi-

dimensional religious commitment measure first developed in the area of counseling psychology and consisting of 2 dimensions: intra-personal (personal) religious commitment and inter-personal (organizational) religious commitment (Worthington, et al., 2003)

### Theoretical Framework

An overview of the theoretical framework used in this dissertation research is briefly described here. Chapter 2 describes the theoretical relationships in more detail.

Hunt and Vitell (1986) developed an ethical framework rooted in deontological and teleological theoretical traditions of ethics, and hypothesize that individuals' religious practices and experiences will affect consumers' ethical judgments of controversial business decisions made by sellers. The perception of an ethical problem triggers a process that determines the moral acceptability of the problem. Possible available alternatives and potential changes in the consumer's behavior may help to overcome or prevent perceived potential harm.

### Research Questions

Given this theoretical framework, the proposed model (Figure 1.1) will examine the following three questions: (1) Does a consumer's religiosity influence his/her ethical judgment of a highly controversial and potential ethically objectionable business decision? (2) Do a Christian consumer's conservative beliefs influence his/her ethical judgment of a highly controversial and potential ethically objectionable business decision? (3) Does a consumer's ethical judgment of a highly controversial and potential ethically objectionable business decision determine how he/she intends to behave towards the seller in the marketplace (that is, does the consumer not intend to change their

purchase behavior at all, does he/she intend to complain to the seller, does he/she intend to complain to family and friends, does he/she intend to complain to third parties, or does he/she intend to stop purchasing from the seller)?

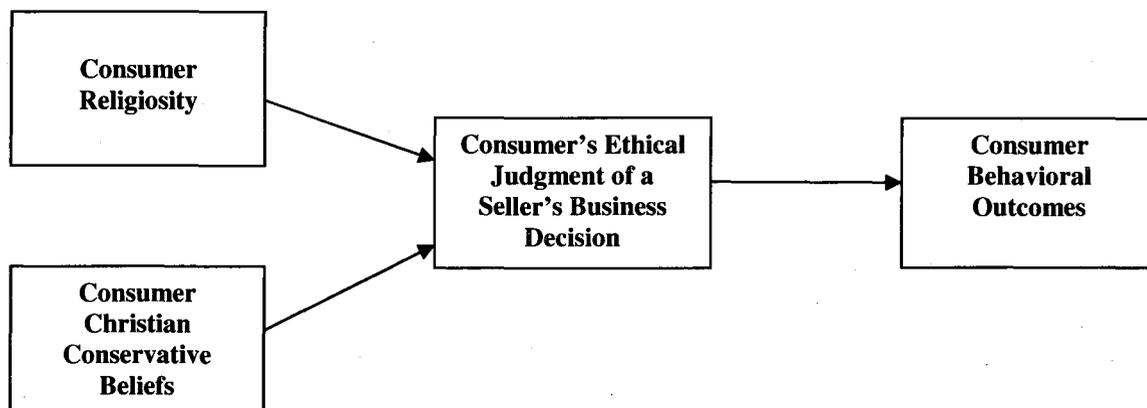


Figure 1.1 Proposed Model

### Overview of the Study

In order to examine the research questions for this study, a survey will be administered to a national consumer sample. Individual consumers will answer questions regarding their religious commitment, both intra-personal and interpersonal, and religious conservatism. After answering these initial items, individuals will be asked to consider a specific scenario, which is included in the survey, and respond to an ethics scale. Finally, taking into consideration the scenario, the respondents will be asked about their behavioral intentions. The decision context or the scenario for this study involves consumers' perceptions of a retail store supporting a "highly controversial issue" (the gay and lesbian lifestyle).

The dissertation data will be collected and the hypothesized model tested using structural equation modeling (SEM). Structural equation modeling enables the researcher

to estimate the hypothesized relationships, while incorporating the potential biasing effects of random measurement error. Furthermore, using Anderson and Gerbing's (1988) two step approach, the characteristics of SEM allow for a simultaneous test of both the measurement model and the underlying theory (Bollen, 1989).

In a first step, confirmatory factor analysis will be performed on all measures. Scale dimensionality, internal consistency, and discriminant validity estimates are provided for the measures. In the second step of Anderson and Gerbing's (1988) approach the overall fit of the model and each structural path (hypothesis) is going to be evaluated.

### Contributions of the Study

The objective of this research is to examine the relative influence of consumer religiosity and Christian conservative beliefs on consumers' behavioral intentions when consumers consider seller business decisions which may have ethical content. There are several theoretical and managerial contributions of this research.

### Theory Application and Theory Testing Contributions

Prior research has documented that religion may influence consumer behavior. Most explanations, however, have relied on anecdotal evidence rather than theory. This research applies the Hunt and Vitell theoretical framework (1986, 1993) to examine the mediating role of consumers' ethical judgments in the relationship between religion and consumers' behavioral intentions. The theoretical framework provides an indication of the importance of teleological and deontological evaluations of consumers' marketplace experiences.

This study also provides a more complete, multi-dimensional measure of consumer religious commitment, which allows for an investigation of the differential effects of intra-personal and inter-personal religious commitment on both consumers' ethical judgments and consumers' behavioral intentions. In addition, this research examines the effects of Christian consumers' conservative beliefs on their ethical judgments and behavioral intentions.

### Managerial Contributions

This research addresses the question of whether consumers' religious intensity or conservative Christian values influence not only how they judge business decisions with potential ethical content, but perhaps more importantly whether consumers' complaint and purchasing behavior will manifest these ethical judgments. No matter what the results of this study, gaining knowledge of the religious commitment level of current customers may be a worthwhile endeavor. Failure to do so may result in lower store loyalty and increased complaint intentions by existing customers, which ultimately may manifest itself in lower sales and profit, or even long term damage to company brand equity due to negative public relations or perhaps even boycotts.

Practically, marketing managers need to take into consideration the religious commitment level of new and existing customers when making decisions about what messages to disseminate and how to communicate with them. Choosing not only the proper message content, but also the appropriate distribution and communication channels that are in compliance with the religious commitment level and religious values in the market are important considerations in developing successful marketing communication strategies.

### Dissertation Organization

The dissertation chapters will be organized as follows. Chapter 1 introduced the topic and provided support for research in this area. Chapter 2 will define religion for this study, provide an overview of the relevant marketing literature in the area, before reviewing the theoretical framework used in this dissertation research and developing the hypotheses which are tested in this study. Chapter 3 will summarize the research methodology and the criteria used to assess the research hypotheses. Chapter 4 will provide an assessment of the measurement properties and outline the structural model evaluation and the results of the hypotheses tests. Finally, Chapter 5 will offer the conclusions and future research directions of this research stream.

## CHAPTER 2

### DEFINITIONS, LITERATURE REVIEW, AND THEORETICAL FRAMEWORK

#### Defining Religion

A definition of religion is difficult to make because religion is multifaceted. Many of these facets do not appear to be religious by themselves. For example, religion involves gathering in groups, it involves communal eating, it involves theoretical discourse about the nature of the universe, and so forth. The most interesting thing is that the average person can tell when others are engaging in religious behaviors while many scholars and scientists have problems defining it. The concept is like that of culture. Culture is easy to use in the ordinary discourse, but difficult to define precisely.

Anthony Wallace (1966), an anthropologist, identified thirteen observable universal behavioral complexes that provide a minimal definition of religion (see Table 2.1). Wallace's behavioral categories show that religion can be defined by observable behavior. Every culture may not have a single concept such as religion to describe the totality of this collection of behavior; however, these behaviors outline something that exists in most cultures. Wallace's behavioral collection puts the definition of religion on a operational and practical footing. Myths and meaning are part of religion, but the observable behavior that goes along with them seems to be the thing that allows Westerners to perceive something that is acceptable "religious."

Table 2.1 Wallace's (1966) Behavioral Complexes

<p><b>Prayer:</b> Addressing the supernatural. This includes any kind of communication between people and unseen non-human entities.</p> <p><b>Music:</b> Dancing, singing, and playing instruments. Although all music is not religious, there are few religions that do not include it.</p> <p><b>Physiological exercise:</b> The physical manipulation of psychological state. This includes such tools as drugs, sensory deprivation, and mortification of the flesh by pain, sleeplessness or fatigue.</p> <p><b>Exhortation:</b> Addressing another human being. This includes preaching by a minister, shaman, or other magic religious practitioner.</p> <p><b>Reciting the code:</b> Mythology, morality, and other aspects of the belief system.</p> <p><b>Simulation:</b> This is a special type of symbolic manipulation found particularly in religious rituals.</p> <p><b>Mana:</b> Touching things. The transfer of supernatural power through contact.</p> <p><b>Taboo:</b> Not touching things. Religions usually proscribe certain things, the eating of certain foods, contact with impure things, impure thinking, etc.</p> <p><b>Feasts:</b> Eating and drinking. All celebrations are not religious, but most religions have them.</p> <p><b>Sacrifice:</b> Immolation, offerings, and fees. Sacrifice is probably the single most definitive behavior.</p> <p><b>Congregation:</b> Processions, meetings, and convocations. Religions organize groups. Their rituals identify groups and create solidarity.</p> <p><b>Inspiration:</b> All religions recognize some experiences as being the result of divine interventions in human life.</p>
---

Many social scientists, however, prefer a single encompassing definition of religion, an essential definition. Countless definitions have been proposed by theoreticians. Most definitions attempt to find a balance somewhere between overly sharp definitions and meaningless generalities. Some sources have tried to use formalistic, doctrinal definitions while others have emphasized experiential, emotive, intuitive, valuational, and ethical factors. Clark and Byrne (1993) identified three sources of doubt about the possibility of producing a satisfactory definition of religion. They relate to (1) conflicts and unclarity in the ordinary use of the term, (2) the confused

meaning left to the term from its history, and (3) the obvious divergence in scholarly purposes and approaches to the definition of religion.

Wilkes et al. (1986) suggest that the religious construct must be defined for each research setting. Definitions that are used in science are always provisional. New and better definitions will always be accepted when they simplify and assist in the generation of better theory. Important to science is that the phenomena are identifiable and observable (Sheth, 1996). Scientific approaches to knowledge often start with a provisional theory that points at phenomena to observe. The phenomena are observed, and the theory is developed further. The definitions are operational and not permanent.

For the purpose of this study, I use the definition of religion provided by Hill and his colleagues (1998) which is both substantive and functional.

“Religion is (a) the feelings, thoughts, experiences, and behaviors that arise from a search for the sacred and/or (b) a search or quest for a non-sacred goal such as identity, belongingness, meaning, health, or wellness in a context that has as its primary goal the facilitation of (a), and (c) the means and methods (e.g., rituals or prescribed behaviors) of the search that receive validation and support from within an identifiable group of people” (p. 21).

#### Defining Christian Conservatism

The definition of religion as used in this research does not refer to any particular religious group and is universally applicable. However, while the United States is one of the most religiously diverse countries in the world, the majority of people in the United States (235 million) identify themselves as being Christians and belonging to Christian denominations (Fielding, 2005). One classification of religious individuals that cuts across traditional Christian denominational lines in the United States is that of evangelical Christians. They are conservative or orthodox Christians, including both

Protestants and Catholics, whose religious views include a strong personal commitment to their faith. It should be noted that this category differs from that of high religiously committed people. A person may be highly committed religiously, that is, highly committed in personal faith to any of many religious traditions, including non-Christian religions. However, those classified as evangelicals are strongly committed to traditional Christian orthodox beliefs.

The National Association of Evangelicals is one para-church organization that holds to conservative or orthodox Christian theology. Its orthodoxy is reflected in a statement of faith containing seven elements and which can be seen in Table 2.2 (National Association of Evangelicals, 2003).

Table 2.2 National Association of Evangelicals' Statement of Faith

We believe the Bible to be the inspired, the only infallible, authoritative Word of God.

We believe that there is one God, eternally existent in three persons: Father, Son, and Holy Spirit

We believe in the deity of our Lord Jesus Christ, in His virgin birth, in His sinless life, in His miracles, in His vicarious and atoning death through His shed blood, in His bodily resurrection, in His ascension to the right hand of the Father, and in His personal return in power and glory.

We believe that for the salvation of lost and sinful people, regeneration by the Holy Spirit is absolutely essential.

We believe in the present ministry of the Holy Spirit by whose indwelling the Christian is enabled to live a godly life.

We believe in the resurrection of both the saved and the lost; they that are saved unto the resurrection of life and they that are lost unto the resurrection of damnation.

We believe in the spiritual unity of believers in our Lord Jesus Christ.

### The Study of Religion in Marketing

Despite its enormous social and cultural impact, as well as its resurgence in several other scholarly disciplines, the topic of religion has received scant attention from marketing scholars. In their review of the national proceedings literature base, Lovelock and Weinberg (1978) identified only two marketing articles on religion. Cutler (1991) extended their work by reviewing the academic marketing literature from 1978 to 1989 to determine what has been published concerning religion and marketing. Thirty five marketing articles related to religion were identified for the 30 year period from 1956 to 1989 with nearly 80% of these articles published in the eighties. The researcher grouped these articles into six different categories as summarized in Tables 2.3 to 2.8

Table 2.3 Attitude Toward the Use of Marketing

<b>Author(s)</b>	<b>Year published</b>	<b>Subject/purpose of study</b>
Gazda, Anderson, and Sciglimpaglia	1981	Survey of attitudes of the clergy toward use of marketing activities in religion
Dunlap, Gaynor, and Rountree	1983	Survey of clergies use of marketing techniques
McDaniel	1986	Survey of attitudes on the use of marketing in religion
Moncrief, Lamb, and Hart	1986	Survey of clergy to assess the knowledge and use of the marketing concept

Table 2.4 Application of Marketing Techniques

<b>Author</b>	<b>Year published</b>	<b>Subject/purpose of study</b>
Healey and Delozier	1978	Proposes a model of the religious system within a marketing context
Dunlap and Rountree	1981	Development of a marketing model for religious organizations
Dunlap and Rountree	1982	Applying marketing to religious organizations
Anderson, Rountree, and Dunlap	1984	Survey of student attitudes toward religion and test of marketing model of religion
Anderson and Rountree	1985	Marketing model used to predict church attendance
Carman	1987	Economic model optimizes ad expenditures

Table 2.5 Religion's Influence on Marketing Practices

<b>Author(s)</b>	<b>Year Published</b>	<b>Subject/purpose of study</b>
Sethi	1980	Discusses church/business conflict on social issues and distribution of wealth
Fugate	1982	Discusses religious organization involvement in the business world
Lantos	1984	Biblical philosophy and the marketing concept
Saches	1985	Discusses 1984 Catholic Bishop's Economic Letter and implications for marketing education
Lantos	1986	Religion as a basis for ethical decision
Klein	1987	Discusses marketing implications of the 1984 Catholic Bishop's Economic Letter

Table 2.6 Religion and Consumer Behavior

<b>Author(s)</b>	<b>Year published</b>	<b>Subject/purpose of study</b>
Engel	1976	Empirical study contrasting psychographic profiles of denominations in Brazil
Hirschman	1983	Religious affiliation influences on consumer behavior
Wilkes et al.	1986	Discusses measurement of religiosity
LaBarbera	1987	The Born-Again Christianity movement and consumer behavior
Delener and Schiffman	1988	Empirical study of religion's effect on family decision making
Delener	1989	Relationship between religious background and info. search

Table 2.7 Case Studies on Religion and Marketing

<b>Author(s)</b>	<b>Year published</b>	<b>Subject/purpose of study</b>
Engel	1974	Billy Graham's crusade in Asia
Sweeney and Anderson	1981	Market segmentation of a local church
Young	1987	Utilization of marketing concepts

Table 2.8 Miscellaneous Marketing Articles on Religion

<b>Author(s)</b>	<b>Year published</b>	<b>Subject/purpose of study</b>
Culliton	1959	Applying the 4 P's to religion
Burger	1970	Application of marketing research to a religious organization
Hempel and McEwen	1975	Survey of church members, church leaders, and newcomers to a community regarding attitudes toward religion
Kotler	1980	Recommends marketing principles to churches
Cooper and McIlvain	1981	Discusses suitability of religious organization for marketing research
Miller and Niffenegger	1982	Discussion of marketing techniques used by TV evangelists
Stutts and Gourley	1982	Discussion of advertising practices of Christian churches
Young	1986	Applying marketing research to religion
Walle	1988	Christian Gospels as marketing communication
O'Guinn and Belk	1989	Materialism and consumption ethics within TV evangelism

A careful examination of these articles suggested that research on religion and marketing can broadly be classified in two major categories. A first category considers religion as a commodity that can be marketed. Religious institutions such as churches are viewed as independent entities that are operating within an open market, competing among themselves and with other cultural institutions to attract potential customers for membership and support. The decision process of joining a religious group or choosing a

church is viewed as a consumer's choice. It is within this context that the interactions between producers of social products (i.e., religious organizations) and consumers of formal religions (i.e., the general public) are viewed as a marketing problem.

The second approach, which is the main focus of the present study, analyzes the effects of religion on consumer behavior (see Table 2.6). In order to establish a solid foundation for focusing on the particular aspects relevant to this study, the following section provides a review of the related literature on the relationship between religion and consumer behavior.

### Religion and Consumer Behavior

For almost four decades there has been considerable research establishing a link between cultural and subcultural values and aspects of consumer behavior. However, religion as an inherent human value has received little attention from consumer researchers.

Hirschman (1983) mentioned three possible reasons to explain why religion per se has not been adequately examined in the consumer behavior literature. The first reason for the slow development of literature in this area is the possibility that consumer researchers are unaware of the possible links between religion and consumption patterns. The second reason is a perceived prejudice against religion within the research community. Religion may be a "taboo" subject and too sensitive to be submitted for investigation (i.e., the potential for inadvertent offense and the legal protection afforded freedom of religion). Finally, she claims that religion is everywhere in our life and therefore may have been overlooked by consumer researchers as an obvious variable for

investigation in the field. Although Hirschman made these statements more than twenty-five years ago, they still hold true today.

Consumer behavior's initial interest was in religion as an individual segmentation variable, like ethnicity and nationality. In early empirical studies on religion and consumer behavior, it was religious affiliation or denomination that was measured, such as Catholic, Protestant, or Jew. In later studies, the religion construct has, in addition to religious affiliation, been operationalized as a personal difference variable which measures the different levels of intensity with which individuals live and practice their religion, and is often referred to as religiosity or religiousness. While there is a lack of consensus on the measurement of this construct and whether religious affiliation is a dimension of it or not (see Table 2.9), the following discussion of the literature in this area is presented relative to these two perspectives.

Table 2.9 Overview of the Literature Examining the Relationship between Religion and Consumer Behavior

Author(s)	Date Published	Sample	Religious Variable	Dimensions of Religious Variable	Focus of the Study
Engel	1976	2,625 Church Members	Denominational Affiliation	None	Psychographic Profile
Thomson and Raine	1976	854 Protestants	Denominational Affiliation	None	Store Location
Hirschman	1981	192 Jews 469 Non-Jews	Religious Affiliation	None	Jewish Ethnicity
Hirschman	1982	96 Catholics 120 Jews 114 Protestants	Religious Affiliation	None	Novelty Seeking and Information Transfer
Hirschman	1982	166 Catholics 172 Jews 80 Protestants	Religious Affiliation	None	Leisure Activities and Motives

Table 2.9 (Continued)

Author(s)	Date Published	Sample	Religious Variable	Dimensions of Religious Variable	Focus of the Study
Hirschman	1982	167 Catholics 228 Jews 55 Protestants	Religious Affiliation	None	Hedonic Consumption
Hirschman	1983	96 Catholics 120 Jews 114 Protestants	Religious Affiliation	None	Consumption Patterns
Hirschman	1985	116 Catholics 163 Jews 53 Protestants	Religious Affiliation	None	Media Content Preferences
Wilkes, Burnett, and Howell	1986	602 Mostly Protestant	Religiosity	Scale: Wilkes et al. (1986) Church Attendance Importance of Religious Values Confidence in Religious Values Self-Perceived Religiousness	Measurement of Religiosity and Consumer Lifestyles
Delener	1987	204 Catholics 145 Jews	Religious Affiliation	None	Value Structure
LaBarbera	1987	Born-Again Christians	Religious Affiliation	None	General Consumer Behavior of Born-Again Christians
Delener and Schiffman	1988	204 Catholics 145 Jewish	Religious Affiliation Perceived Strength of Religious Affiliation Religious Orientation	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	Family Decision Making
Delener	1989	131 Catholics 76 Jewish	Religious Affiliation Perceived Strength of Religious Affiliation Religious Orientation	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	External Information Search
Nix and Gibson	1989	200 Former Patients	Religious Affiliation	None	Selection of Hospital and Patient Satisfaction

Table 2.9 (Continued)

Author(s)	Date Published	Sample	Religious Variable	Dimensions of Religious Variable	Focus of the Study
LaBarbera and Stern	1990	Orthodox and Non-Orthodox Jews	Denominational Affiliation	None	Repeat Purchase Behavior
Delener	1990	131 Catholics 76 Jews	Religious Affiliation Perceived Strength of Religious Affiliation Religious Orientation	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	Consumer Innovativeness
McDaniel and Burnett	1990	314 Protestants 264 Catholics 39 Jews	Religiosity	Religious Affiliation Religious Commitment consisting of: Cognitive Religious Commitment and Behavioral Religious Commitment Scale: McDaniel and Burnett (1990)	Store Evaluative Criteria
McDaniel and Burnett	1991	108 Born Again Christians 442 Non Born-Again Christian	Denominational Affiliation	None	Media Usage Behavior
Clark	1992	182 Students	Religiousness	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	Store Evaluative Criteria
Andaleeb	1993	130 Patients	Religious Affiliation	None	Hospital Selection and Evaluation of Medical Services
Bailey and Sood	1993	28 Buddhists 90 Catholics 16 Hindus 40 Muslims 31 Jews 107 Protestants 37 Non-Religious	Religious Affiliation	None	Shopping Behavior

Table 2.9 (Continued)

Author(s)	Date Published	Sample	Religious Variable	Dimensions of Religious Variable	Focus of the Study
Rodriguez	1993	313 Catholics	Religiosity	Scale: Wilkes et al. (1986) Religious Beliefs Experience and Practices	Purchasing Patterns of Peruvian Consumers
Delener	1994	131 Catholics 76 Jews	Religious Affiliation	None	Consumer-Related Marital Roles in the Process of Automobile Purchase Decision Making
Haron, Ahmad, and Planisek	1994	150 Muslims 151 Non-Muslims	Religious Affiliation	None	Bank Patronage in Malaysia
Michell and Al-Mossawi	1995	200 Christians 200 Muslims	Religious Commitment	Not Specified	Advertising Effectiveness
Snood and Nasu	1995	125 Shinto Buddhists 105 Protestants	Religious Affiliation Religiosity	Scale: Sood and Nasu (1995) Personal activity in one's religion, Importance and confidence in religious values, Belief in the basic tenets of one's Religion, Self-Evaluation of one's Religiosity	Shopping Behavior in Japan and the United States
Siguaw, Simpson, and Joseph	1995	338 Respondents in the United States 60 Respondents in New Zealand	Religiousness	Religious Affiliation Religious Commitment Using McDaniel and Burnett's (1990) 2 Dimensional Scale (Cognitive Dimension and Behavioral Dimension)	Sunday Shopping and Outshopping
LaBarbera and Gurhan	1997	241 Born-Again and Non Born-Again Christians	Religiosity	Scale: McDaniel and Burnett (1990) Cognitive Religious Commitment Behavioral Religious Commitment	Materialism and Subjective Well-Being

Table 2.9 (Continued)

Author(s)	Date Published	Sample	Religious Variable	Dimensions of Religious Variable	Focus of the Study
Siguaw and Simpson	1997	338 Respondents (include Fundamentalists, Protestants, Catholics, and Others)	Religiousness	Religious Affiliation Religious Commitment Using McDaniel and Burnett's (1990) 2 Dimensional Scale (Cognitive Dimension/Spiritualism and Behavioral Dimension/Devotion)	Sunday Shopping and Outshopping
Michell and Al-Mossawi	1999	800 Bahraini Muslims	Religious Commitment	Not Specified	Perceived Message of TV Commercials
Vitell and Paolillo	2003	353 Adult Consumers	Religiosity	Scale: 3 Items From Wilkes et al. (1986) Religiosity Scale	Consumer Attitudes/Beliefs Regarding Questionable Consumer Practices
Siala, O'Keefe, and Hone	2004	29 Christians 38 Muslims 24 Others	Religious Affiliation	None	Trust in E-Commerce
Fam, Waller, and Erdogan	2004	1,393 Respondents (include Buddhists, Muslims, Christians, Hindus, and Non-Religious Believers)	Religious Affiliation	None	Attitudes Towards the Advertising of Controversial Products
Essoo and Dibb	2004	324 Hindus 198 Catholics 78 Muslims	Religious Affiliation Religiosity	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	Shopping Behavior in Mauritius
Lindridge	2005	415 Respondents (include British Indians, Asian Indians, and British Whites)	Religious Affiliation Religiosity	2 Items from Wilkes et al. (1986) Religiosity Scale: Attendance at a Religious Institution and the Importance of Religion in Daily Life	Effect on Culture, Consumption, and Identity

Table 2.9 (Continued)

Author(s)	Date Published	Sample	Religious Variable	Dimensions of Religious Variable	Focus of the Study
Cornwell, Cui, Mitchell, Schlegelmilch, Dzulkiflee, and Chan	2005	167 consumers in Austria 118 consumers in U.K. 152 consumers in Brunei 127 consumers in Hong Kong 138 consumers in the U.S.	Religious Affiliation	None	Consumers' Ethical Positions
Vitell, Paolillo, and Singh	2005	114 Undergraduate Students in the U.S.	Religiosity	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	Consumer Attitudes/Beliefs Regarding Questionable Consumer Practices
Vitell, Paolillo, and Singh	2006	127 U.S. consumers	Religiosity	Scale: Allport & Ross (1967) Intrinsic Orientation	Consumer Attitudes/Beliefs Regarding Questionable Consumer Practices
Vitell, Singh, and Paolillo	2007	127 U.S. consumers	Religiosity	Scale: Allport & Ross (1967) Intrinsic Orientation Extrinsic Orientation	Consumer Attitudes/Beliefs Regarding Questionable Consumer Practices

### Religious Affiliation and Consumer Behavior

Within the consumer behavior paradigm, religious affiliation or the adherence of individuals to religious groups has been termed an ascribed status. This is because, like race and nationality, its effect on the individual's life often predates life, determines family size, the level of education attained, the amount of wealth accumulated, and the type of life decision taken (Hirschman, 1983). It is suggested that one is born into a religious tradition and through the action of its institutional influences (i.e., Sunday

school and church attendance) an individual develops a religious identity or affiliation. Religious affiliations therefore can be depicted as cognitive systems of the society. That is, believers of the same religious affiliation are viewed as sharing a common cognitive system of beliefs, values, expectations, and behaviors (Hirschman, 1983). In fact, even within the same ethnic group, religious subculture stands as a sacred value that differentiates people's attitudes and behaviors. Irish ethnicity, for instance, may be exhibited quite differently, depending upon whether one is Irish Catholic or Irish Protestant. Without religious differences, their ethnic differences almost certainly would be less distinct.

According to Sheth and Mittal (2004), religious affiliation affects consumer behavior principally by influencing the consumer's personality structure, his or her beliefs, values, and behavioral tendencies. These personality structures, in turn, affect consumers' marketplace behaviors. Marketing researchers suggest two generalizations concerning the role of religion in consumer choice. First, religion functions as a macro-level transmitter of values. From this perspective, religion assists in the socialization process by mediating the effects of other institutions and by encouraging consumers to embrace certain values and precepts. Thus religion is seen as an important part of the socialization process whereby parents condition their children to fit into the cultural pattern of their society (Moschis, 1987; Terpstra & David, 1991). Second, religious affiliation (e.g., Judaism, Islam, and Mormonism) may influence various aspects of the choice behavior of its members by the rules and taboos it inspires. Obvious examples are the importance of fasting and feasting to patterns of food purchases, beliefs in taboos on clothing styles and activities of women, practices of personal hygiene related to

purchases of toiletries and cosmetics, and influences on housing and entertainment patterns (Solomon, 2002; Arnould et al., 2004). For these reasons, scholars argue that religions of the world have deeply influenced consumer behavior because of their significant effects on attitudes toward consumption and choices.

The empirical evidence that has been accumulated indicates that religious affiliation has the potential to be a valuable predictor of consumer behavior. One of the earliest marketing studies that investigated the influence of religious affiliation on consumer behavior was by Engel (1976) who noted sharp differences in the psychographic profiles between Lutheran Church and Assembly of God denominations in Brazil. He found that the Lutheran Church members were more secular and showed relatively minimal interest in spiritual growth while Christianity had a considerable influence on the lifestyle of the Assembly of God members. Though, the implications of Engel's findings are specific to the Brazilian consumer market, the study has empirically demonstrated that religious affiliation and denomination can serve as a variable for consumer segmentation.

In a study on religious affiliation and store location, Thompson and Raine (1976) investigated whether or not customers who shopped at one furniture store differed from the general population of the city with regards to religious affiliation. The authors also investigated whether religious affiliation was a significant determinant of furniture purchases at the store. They found that their results were not impressive and "generally disappointing" (p. 76), as religious affiliation showed no significant relationship to furniture sales. Nevertheless, their findings provided some support ( $p= 0.10$ ) for their

hypothesis that the store had a greater amount of sales coming from “a middle range of fundamentalist Protestant religious denominations” (p. 72).

A series of work on religious affiliation and consumer behavior was conducted by Hirschman in the early 1980s. Her studies mainly focused on the similarities and differences in consumption-related activities among consumers affiliated with Catholicism, Protestantism, and Judaism. In her earliest work, Hirschman (1981) examined the differences between Jewish and non-Jewish consumers in information seeking and processing. Hirschman suggested that a person of Jewish ethnicity would exert a stronger effect on a fellow Jew’s behavior compared to non-Jews. This is because a Jew is thought to be born into a culture and religion, and is therefore expected to adhere to the ethnic dimensions of both. Hirschman computed regression coefficients for both Jews and non-Jews against a number of consumption-related characteristics. It was found that the Jewish subculture, as measured by the composite index of self-perceived religious and cultural affiliation strength, differed significantly from non-Jewish subculture. Specifically, for three of the characteristics – information seeking from mass media, innovativeness, and transfer of information to others about products – the greater the Jewish ethnicity, the more likely they were to exhibit these three buying characteristics.

In her subsequent study, Hirschman (1982a) demonstrated the presence of distinct differences between Catholic, Jewish, and Protestant consumers in their self-perception regarding inherent novelty seeking and information transfer. The study showed that Jews indicate a higher level of inherent novelty seeking compared to both Protestants and Catholics, which may ultimately result in lower tendencies for brand and store loyalty.

Furthermore, Jewish and Catholic consumers were more prone toward information transfer than their protestant counterparts. She concluded that segmentation based on religious affiliation may serve as a potential useful predictor and determinant of consumption patterns.

Hirschman (1982b) later explored the effect of religious affiliation on motives for engaging in leisure activities. In this study, religious affiliation was posited to contribute to the consumer's possession of imaginative tendencies and sensory arousal-seeking. These characteristics were believed to enhance the development of hedonic consumption motives, such as fun and pleasure, which in turn led to preferences for leisure activities. She reached the following tentative conclusions. First, religious affiliation appeared to be related directly and/or indirectly to leisure consumption patterns. This relationship was present for the types of leisure activities that consumers preferred and for the reasons why consumers engaged in them. Second, the reason for observed differences in leisure behavior displayed by consumers with different ethnic backgrounds may be attributable to religious differences in certain personal characteristics such as sensation seeking. Hirschman concluded that "consumer ethnicity, because it affects product choice and motivational values, may serve as a potent segmentation device for a wide range of consumption behaviors" (p.97).

In a similar study, Hirschman (1982c) analyzed religious differences in hedonic consumption patterns among Catholic, Jewish, and Protestant consumers. She found that Jews, as compared to Protestants and Catholics, had the greatest level of enthusiasm for participating in their preferred physical activities. Both Protestant and Jewish subjects in Hirschman's study cited the fun and pleasure motives more than did their Catholic

counterparts, reflecting religious differences in the purposive use of leisure time, as well as the type of activities they engaged in.

Hirschman (1983) also examined the different decision criteria Jews, Catholics, and Protestants used in choosing weekend entertainment, transportation, housing, and family pet decisions. One of her findings was that Catholic consumers did not consider price an important decision criterion for entertainment selection compared to Protestants. However, in their choice of transportation and selection of a family pet, Catholics were more price conscious than either Protestants or Jews. In addition, Catholics were more likely than Jews to consider "residence conditions" an important criterion for residence selection, Catholics were more likely than Jews or Protestants to attend sporting events, and finally Catholics were less likely than Jews to drink at bars or go to a night club. Hirschman concluded that Jews, Catholics, and Protestants use different evaluative criteria in making consumption decisions and that many interpersonal differences in individual consumption patterns may be due to differences in religious affiliation.

Hirschman's (1985) analysis of the relationship between religious subcultures and media content preferences among college students found significant differences between Protestants, Jews, and Catholics in several types of media including television programs, books, and motion pictures. Although the sample characteristics did not allow for drawing general conclusions on the basis of the findings in this study, the research did support the general hypothesis that religious affiliation is related to media content preference, even after major demographic factors such as age, education, and occupational status were controlled for.

Paralleling Hirschman's pioneering analyses of consumption behavior among religious subcultures; there have been a number of scholarly studies by other researchers that probed the significance of religious affiliation in explaining differences in consumer behavior. In his research, Delener (1987) adopted Rokeach's dimension of values to explore the differences in value structure of Catholic and Jewish consumers. His study showed significant differences between these two religious groups with regards to their terminal and instrumental values. When magnitude of the value difference and statistical significance are taken into account, one terminal value, salvation, and one instrumental value, forgiving, emerge as the values that are most distinctively Christian.

Religious affiliation also appears to affect people's media usage and preferences. McDaniel and Burnett's (1991) study of the major media habits of evangelical (born-again) and non-evangelical consumers demonstrated some differences between these two market segments. They found that, as compared to their non-evangelical counterparts, evangelical consumers were generally lower in their newspaper readership, less likely to read business and skin magazines, less likely to listen to heavy rock or popular music, and less likely to watch adult comedies or adventure dramas. However, they tend to read religious magazines and use religious broadcast media more often than did non-evangelicals.

Bailey and Sood (1993) examined the effects of religious affiliation on consumer behavior of six religious groups in Washington, D.C.: Buddhism, Hinduism, Islam, Judaism, Catholicism, and Protestantism. One of the objectives was to study how the minority religious groups' behavior (i.e., Buddhism, Hinduism, and Islam) differed from those in the majority (i.e., Judaism, Catholicism, and Protestantism). The research

examined shopping behavior for a relative expensive stereo sound system. The results identified statistically significant differences in the consumer behavior of different religious groups. They found that Muslim consumers were relatively more impetuous shoppers, but less likely to be informed or risky shoppers. Hindus were found to be rational shoppers while Catholic shoppers were less likely to be informed. In addition, demographic variables were found to be moderators of the relationships between religious affiliation and shopping behavior. Older Buddhists are more reluctant than younger ones, more educated Buddhists, Muslims, and Jews are less risky shoppers, Muslim men are less informed than women, and finally Protestant men are more reluctant shoppers than their female counterparts.

Bailey and Sood were also interested to investigate whether minority religious groups (i.e., Buddhism, Hinduism, and Islam) maintained their religious beliefs and practices or modified their behavior to reflect the culture in which they were now living. They found that not all individuals of all minority religious groups continue to live by the principles and practices of their religion. Buddhists in particular appear to change their consumer behavior to conform with the societal majority, suggesting they may have changed the way they practice their religion. Both Hindu and Muslim consumers however, display consumer behavior different from the majority thus suggesting they remain loyal to the traditional teachings and practices of their respective religions.

Essoo and Dibb (2004) conducted a similar study on the island of Mauritius with a national sample of 600 respondents from three different religions: Hinduism, Islam, and Catholicism. The product chosen for this study was a television set, something that was not considered particularly religiously sensitive. Regardless of this neutral product,

results of this study confirmed that there were still marked differences in shopping behaviors between Catholics, Hindus and Muslims. Catholic consumers were reported to be more thoughtful in their shopping behavior compared with the Hindu and Muslim consumers. The implication is that Catholic shoppers tend to attach more importance to bargains and people's opinions before purchasing products than either Hindus or Muslims. Catholic consumers were also found to be more traditional in their shopping behavior than the other two groups, perhaps implying that they are more trusting of advertisements and more prepared to search the media for bargains. Furthermore, Catholic consumers were more demanding in their shopping behavior compared with Hindu and Muslim consumers. This may imply that they attach greater importance to product quality, nutritional value of products, and the quality of service. Muslim consumers were found to be more practical and innovative in their shopping behavior than Hindus and Catholics. The practical element of their behavior was demonstrated by the importance attributed to price deals, promotions, and store credit facilities. Muslim shoppers were more innovative in their shopping behavior in that they would try any new product once, did not favor any specific brand, and would not wait for other consumers to try a product before they did. Hindu consumers were found to be less demanding, less thoughtful, less traditional, less practical, and less innovative in their shopping behavior than either Muslims or Catholics.

Evidence suggests that the influence of religious affiliation on consumer behavior goes beyond consumer purchase decision-making of durable goods and extends to consumers choosing and evaluating service providers. In an examination of hospital selection, religious affiliation was found to be an important predictor of hospital choice

and contributed significantly to overall patient satisfaction (Nix & Gibson, 1989). These findings were supported by Andaleeb (1993) who concluded that hospitals with a particular religious affiliation were more likely to be recalled, preferred, and selected by people of the same religious affiliation. He also found that religious affiliation influenced hospital's quality-of-care evaluation such as the competency of doctors, helpfulness of the administrative staff, friendliness of the nursing staff, and finally the overall quality of services.

While religious affiliation appears to influence hospital choice, bank patronage behavior appears not to be influenced by it. A study by Haron, Ahmad, and Planisek (1994) examined the bank patronage behavior of Muslim and non-Muslim customers in Malaysia. This study revealed many similarities in their perception of commercial banks, utilization of products and services, and motivation for patronizing a particular bank.

Siala, O'Keefe, and Hone (2004) studied the role of subcultural variables as antecedents to trust in an electronic commerce setting. The authors were especially interested in the potential influence of consumer religious affiliation on trust, when individuals view websites which are sponsored by similar or different religious organizations. Using Christians, Muslims and student participants from other faiths, their pseudo-experiment indicated that trust in e-commerce websites differs according to the religious affiliation displayed on the site and this difference is related to the religious affiliation of the users. Muslims expressed more trust in the Muslim-sponsored site compared to the Christian site. They also expressed more positive attitudes towards the Muslim online bookstore than other sites.

Fam, Waller, and Erdogan (2004) conducted a large-scale study that analyzed the influence of religion and intensity of religious beliefs on attitudes towards the advertising of four controversial product groups. These include gender/sex related products (e.g., female and male underwear), social/political products (e.g., guns and funeral services), health and care products (e.g., weight loss programs), and addictive products (e.g., cigarettes and alcohol). Student samples from four main religious groups namely Buddhism, Islam, Christianity, and non-believers (mainly Taoism and Confucianism) across six different countries were included in their study. The researchers found that the followers of these four religions have different attitudes towards the four controversial product categories. The study showed that the followers of the Islamic faith were more likely to find advertising of all four product groups most offensive relative to the other three religious groups. Furthermore, this study also suggested that the religious devout followers were more likely to find advertising of gender/sex related products, health and care products and addictive products more offensive than the less devout followers.

Finally, Cornwell, Cui, Mitchell, Schlegelmilch, Dzukilflee, and Chan (2005) conducted a large scale study in 5 different countries (Austria, Britain, Brunei, Hong Kong, and the United States) with 700 consumers belonging to three different religions (Christianity, Islam, and Buddhism). The researchers investigated the role of religion in consumers' ethical positions. It was found that religion had some effect on ethical positions but not a great effect. Except for Christians from Austria (predominantly Catholic), the findings suggested that Christians from the United States and Britain and followers of Islam and Buddhism will make use of both the relativism and the idealism concepts in their ethical judgments. In other words, when making ethical judgments,

Christians from the United States and Britain and followers of Islam and Buddhism are influenced by both a set of absolute laws and situational considerations.

The preceding review makes it clear that different religions have different impacts on consumer behavior. These differences are thought to result from divergent values and beliefs concerning consumption held by different ideologies. This effect may either be direct, as when consumption of specific products varies as a function of the religious tenets held by consumers, or indirect, as a function of differences in psychological constructs such as personality and values. The next section reviews the influence of consumer religiosity, religiousness, or devoutness upon certain aspects of consumer behavior.

#### Religiosity and Consumer Behavior

It has been argued that religion is highly personal in nature and therefore its effects on consumer behavior depend on individuals' level of importance placed on religion in their lives. Highly religious individuals typically exhibit a strong sense of commitment to their belief system and thus they are expected to behave according to the norms as described by their religion. As noted by Stark and Glock (1968), "the heart of religion is commitment" (p. 1). Because of their strong commitment to their faith, highly religious individuals are sometimes characterized as being close-minded or dogmatic (Delener, 1994). Alternatively these individuals could be more positively viewed as having the courage of their convictions. This notion of commitment is strongly represented in the fundamentalist aspect of religiosity, as fundamentalists believe in strict adherence to the doctrines of their faith. There is evidence to suggest that the expression of religious commitment may extend beyond religion itself, with highly religious

individuals exhibiting commitment in many aspects of their life, including family, relationships, and consumption behavior.

There have been several investigations of the relationship between religiosity and consumer behavior with the general conclusion that the association is real. In an empirical study of religiosity and consumer behavior among 602 mostly Protestant consumers, Wilkes, Burnett, and Howell (1986) reached a significant conclusion. Religiosity influences several aspects of consumers' lifestyles, which eventually may affect choices and/or choice behavior. When age, income and sex were controlled, the researchers found that people with a higher degree of religious commitment tend to be satisfied with their lives, have a more traditional sex-role orientation and are more likely to be opinion leaders. Although additional findings were not statistically significant, results from their study also provided indications that consumers with greater religious commitment were less likely to use credit and more likely to prefer national product brands.

In a review of consumer behavior and born-again Christianity, LaBarbera (1987) pointed out that the born-again Christians are characterized by lifestyle market behavior and attitudes that are biblically based and are distinct in several aspects from other consumers. She noted that conservative born-again consumers were more favorable towards advertising than other consumers, that they tend to use Christian broadcast media and that they had an increased demand for Christian targeted goods and services. LaBarbera (1987) further asserted that their spiritual qualities, rather than their economic accomplishments, determine their fundamental behavior. These spiritual qualities are often translated into differences in their purchasing behavior.

Delener and Schiffman (1988) reported a study on the relationship between religiosity and the role structure of husbands and wives in family decision-making processes. The findings demonstrated that for major durable goods in Catholic households, husbands were the major influence in most of the purchase decisions. In contrast, in Jewish households, husbands and wives shared equally in making most purchase decisions. Their findings also indicated that husbands in pro-religious households were the dominant influence in purchasing major durable goods, as the decision making progressed from problem recognition to final decision. In non-religious households, husbands and wives were substantially more likely to make purchase decisions jointly as compared to their counterparts in religious households.

In a similar study, Delener (1994) found that the role structure of husbands and wives varies over the course of the automobile purchase decision-making process. In pro-religious Jewish households and pro-religious households in general, husbands were found to be more influential in deciding where to purchase an automobile. His findings also indicated a strong influence of religious affiliation and religious orientation on household decision behavior patterns. In pro-religious Catholic and non-religious Jewish households, husbands and wives jointly decided where to purchase and what color of automobile to purchase. On the other hand, in pro-religious Jewish households, husbands and wives decided when to purchase and what color of automobile to purchase respectively.

Delener (1989) further investigated differences in external search information and media usage patterns of Catholics and Jews, as well as the associated influence of

religiosity. The findings indicated that Jews searched for information more than Catholics and that the difference was greater for non-religious consumers.

In a study of religious influences on consumer innovativeness, Delener (1990a) used two types of measures of innovativeness. The study showed that Jews were more willing than Catholics to try new movies, new books, and new magazines. He also found that religious Catholics were more brand innovative than non-religious Catholics. In contrast, non-religious Jews were found to be more brand innovative than religious Jews. His findings are fairly consistent with those described by Hirschman (1981) who found Jews to be more innovative than non-Jews and to be potentially less store and brand loyal.

There have been a few empirical studies that correlated religiosity to perceived risk and uncertainty. John et al. (1986) found a relationship between religiosity and willingness to try new products and perceived risk. In a study on geographic subcultures in the United States, Gentry et al. (1988) reported that residents in areas with higher levels of religiosity perceive higher levels of risk with new products. A study by Delener (1990b) explored the effects of religiosity on perceived risks and uncertainty in durable good purchase decisions. His study was on affluent Catholics and Jewish households in the Northeast of the United States and involved the purchase of new cars and microwave ovens. The findings of the study suggested that Catholics were more likely to be sensitive to any potentially negative consequences of their purchase decisions. This sensitivity was more apparent among consumers with a high degree of religiosity. This attitude relates to the tendency of highly religious individuals to be less secure and low in self-confidence as compared to less religious individuals.

Another stream of research involves those studies that investigate the relationship between religiosity and consumer behavior related to purchasing and retail patronage behavior. McDaniel and Burnett (1990) investigated the influence of religiosity on the importance of various retail department store attributes held by consumers. In this study, religiosity was viewed from a multidimensional approach. The two general components of religiosity were identified as religious commitment and religious affiliation. The results of this study showed that one aspect of religiosity, religious commitment, particularly when measured by cognitive religiosity, and one aspect of behavioral religiosity may be significant in predicting the importance individuals place on certain retail evaluative criteria. Consumers with a high degree of cognitive religious commitment viewed sales personnel friendliness, shopping efficiency, and product quality as being of greater importance in selecting a retail store than did those low in cognitive religious commitment. A monetary contribution to a religious organization, a behavioral component of religious commitment, was positively and significantly associated with sales personnel friendliness/assistance and credit availability.

LaBarbera and Stern (1990) explored the impact of religiosity on repeat purchase behavior. Specifically, the study investigated whether intensely religious Jews engage in a higher level of repeat purchase behavior as compared to their lesser religious Jewish counterparts. Repeat purchase behavior was measured by three distinct components: proportion of total purchases of a particular brand, individual's reaction to the absence of their favorite brand, and the size of price incentive to induce price switching. Using six non-durable products as the items of investigation, they found that Orthodox and non-

Orthodox Jews differed significantly in their repeat purchase behavior for detergent, orange juice, aluminum foil, and toilet tissue for one of the three measures.

In one of the few articles discussing religiosity effects on shopping behavior, Smith and Frankenberger (1991) reported that the level of religiosity was positively related to age and that it affects quality sought in a product, the social risk involved with a purchase, and price sensitivity. However, no significant effect of religiosity on brand loyalty was evidenced. When the effect of religious affiliation was controlled, it was found that the level of religiosity was related only to product quality and price sensitivity.

Rodriguez (1993) investigated the effect of religiosity on the purchasing patterns of consumers in Peru. The findings indicated that the degree of religiosity influences the purchasing patterns of the middle and lower socioeconomic groups of the Peruvian populations. In the upper class group, the influence of religiosity on the purchasing behavior was found to be indecisive even though this group was considered the most religious. His latent structure analysis of religiosity further suggested that individual and social consequences in the upper class group, and religious values and practices in the middle and lower socio-economic groups are the central dimensions that explain religiosity. The researchers concluded that religion, as a source of values in Peruvian Catholic societies, does not maintain its independence and is related to material behaviors.

The impact of religion on consumer behavior can differ from one culture or country to another. Sood and Nasu (1995) conducted a cross-cultural comparison of the effects of religiosity on general purchasing behavior for a sample of Japanese and American consumers. The findings of the study suggested that there is no difference in

shopping behavior between devout and casually religious Japanese consumers. This could be attributed to the fact that religion as traditionally defined in a Western context is not an important element in the overall Japanese culture. On the other hand, the difference in religiosity had discernable effects on the consumer behavior of American Protestants. Devout Protestants were significantly more concerned with prices, buying products when they were on sale, considering products from other countries, and patronizing many retail stores. Although the differences were not significant, they also preferred informative and subtle ads and tended not to believe advertisements.

Consequent to the finding of a study by Sood and Nasu (1995), Essoo and Dibb (2004) conducted a similar study in the island of Mauritius involving Hindu, Muslim and Catholic consumers. The results confirmed that consumers having different levels of religiosity differ notably in their shopping behavior. In general, highly religious consumers were found to be trendier (attaching more importance to brand names, availability of well-known brands in retail stores, and always buying up-market brands) and more innovative (trying a new product once and not favoring a particular brand) in their shopping behavior. The findings also suggest that casually religious consumers are more practical in their shopping behavior than their devout consumers, attaching more importance to price deals and credit availability. Casually religious consumers were also found to be more demanding in their shopping behavior than devout consumers, attaching more importance to product quality, nutritional value of products, and the quality of service. In particular, devout Hindus were found to differ from their casually religious counterparts in four shopper types: the demanding, practical, thoughtful, and innovative shopper. In the case of Muslim consumers, their findings suggested that there is no

difference in consumer shopping behavior between devout and casually religious Muslim consumers, except for the trendy shopper. Devout Catholics, on the other hand, were found to differ from their casually religious counterparts in four shopper types: the demanding, practical, trendy, and innovative.

Siguaw, Simpson, and Joseph (1995) conducted a comparative study of the effect of religiosity on Sunday shopping behavior for consumer samples in the United States and New Zealand. In the United States, individuals with high religiosity were found to be more satisfied with local shopping conditions and less likely to shop outside their local trading area than their lesser religious counterparts. More religious shoppers were also less likely to shop on Sundays and believed that non-essential businesses should close on Sundays. In New Zealand, more religious shoppers believed that non-essential business should close on Sundays, and were more satisfied with local shopping compared to their less religious counterparts. The researchers also noted that shoppers in the United States were on average much more religious than those in New Zealand.

A study by Siguaw and Simpson (1997) in five small towns centering around Ruston, Louisiana demonstrated the effect of consumers' religiousness on their Sunday shopping behavior and outshopping variables. Devoted individuals were found to spend fewer of their purchasing dollars on Sundays and believed that non-essential business should be closed on Sundays. In addition, individuals scoring high on the spiritual and devotional dimensions of the religiousness construct spent significantly fewer of their retail dollars outshopping than their less religious counterparts.

LaBarbera and Gurhan (1997) provide empirical results which demonstrate significant differences between respondents who are categorized as high and low in

religiosity regarding the role of income and materialistic attitudes in predicting their subjective well-being. Individuals, who not only emphasize religious values such as family and the individual's relationship with God rather than the pursuit of economic accomplishments and possessions, may make income less significant as a determinant of consumer subjective well-being.

Evidence also exists of religiosity effects on consumers' attitudes toward advertising messages. Michell and Al-Mossawi (1995) conducted an experiment to test the mediating effect of religiosity on advertising effectiveness among British Christians and Muslims. They found that both Christian and Muslim respondents with higher levels of religiosity had significantly less favorable attitudes towards contentious messages. In addition, conservative Muslims had much lower recall scores than liberals. In their experimental study of religious influences on message contentiousness among Bahrain Muslims, Michell and Al-Mossawi (1999) found that religiously stricter Muslims have significantly lower recall and a more negative attitude towards messages perceived as contentious. However, their recall and attitude scores for non-contentious advertising messages are similar to those with lower levels of religiosity. These findings imply that there is a difference in perceived controversial elements in television commercials between a devout and a liberal Muslim.

Lindridge (2005) aimed to explore religiosity's effect on culture and consumption by comparing Indians living in Britain, with Asian Indians, and British Whites. Declining levels of religiosity produced mixed results for Indians living in Britain, when compared to Asian Indians, indicating that: attendance at a religious institution is not akin to viewing religion as an important aspect of daily life, a diversity of religiosity

determined consumer behaviors across the Indian sample groups, and religion is an acculturation agent.

A more recent stream of research investigated the role of religiosity in consumer ethics. Vitell and Paolillo (2003) investigated the role that religiosity plays in determining consumer attitudes and beliefs regarding various questionable consumer practices. Results showed that consumer religiosity, measured using a three item scale first developed by Wilkes et al. (1986) was a significant determinant of both idealism and relativism. Since idealism and relativism determine consumer ethical beliefs, religiosity was a significant indirect determinate of consumer ethical beliefs on all four dimensions (active/illegal dimension, passive dimension, active/legal dimension, and no harm/no foul dimension).

These findings were confirmed in a series of three studies performed by Vitell, Paolillo, and Singh (2005, 2006, and 2007) in which two dimensions of religiosity – intrinsic and extrinsic religiousness – were studied. A person who is intrinsically oriented finds his or her master motive for living in religion. Other needs, strong as they may be, are regarded as of less ultimate significance, and they are, so far as possible, brought into harmony with religious beliefs. Persons who are extrinsically oriented are disposed to use religion for their own ends. They may find religion useful in a variety of ways – to provide security and solace, sociability and distraction, status and self-justification (Allport and Ross, 1967). Intrinsic religiousness significantly explained consumer's ethical beliefs for three of the now five dimensions with the no harm/no foul and the doing good/recycling dimension being the only exceptions. Overall intrinsic religiousness appeared to explain consumer ethical beliefs as expected with more

religiously-oriented individuals being more likely to view these questionable consumer behaviors as wrong. Extrinsic religiousness did not significantly explain any of the four dimensions of the consumer ethics scale, thus extrinsic religiousness does not appear to be a factor in determining one's attitudes toward questionable consumer practices.

### The Measurement of Religion in Consumer Research

In a bid to more fully understand the essence of religion as a construct in models of consumer behavior, it is necessary to review the measurements of religion used in consumer behavior studies (see Table 2.8). Consumer behavior's initial interest was in religion as an ascribed condition. In early empirical studies on religion and consumer behavior, it was religious affiliation or denomination that was measured. (Engel, 1976; Thompson & Raine, 1976; Hirschman 1981, 1982a, 1982b, 1982c, 1983, 1985; Delener, 1987). Religious affiliation has been measured relative to denominational membership or faith identification of the individual (e.g. Catholic, Protestant, and Jew). The study design evaluated these religions while controlling for known differences in socio-economic status that existed across the religious groups. Strength of religious affiliation was assumed constant across religious groups. This measure, however, has several limitations. One shortcoming of this "organization approach" is that it is quite difficult to distinguish the effects of characteristics of religious affiliation from those of actual religiousness. Furthermore, some authors cautioned against using a question for religious affiliation in survey research since some people may have a preference for one denomination but an affiliation with another (Roof, 1980).

As a result of these limitations, Wilkes et al. (1986) introduced the religiosity concept. While the authors used the terms religiousness, religious commitment, and religiosity interchangeably, they contend that the religiosity construct cannot be viewed in academic research as a single, all encompassing phenomenon. They argue that in addition to church attendance, religion is highly personal in nature and therefore its effects on consumer behavior depend on individuals' levels of religious intensity or the importance placed on religion in their life, not on a particular affiliation. Along with church attendance, Wilkes et al. (1986) used three additional items to measure religiosity: importance of religious values, confidence in religious values, and self-perceived religiousness.

McDaniel and Burnett (1990) initiated an alternative approach of measuring religiosity or religiousness in consumer research. They viewed religiosity as a multidimensional construct consisting of two general dimensions: religious affiliation and religious commitment. Religious commitment, in turn, was operationalized in terms of two separate components: cognitive religious commitment and behavioral commitment. The cognitive dimension, defined as "the degree to which an individual holds religious beliefs" (McDaniel & Burnett 1990, p. 103), was composed of three summated items designed to evaluate the importance of religion. There were no reports of internal scale reliability for this dimension. The behavioral dimension was operationalized using two separate factors: church/synagogue attendance and monetary giving to religious organizations.

Another popular approach to measure religiosity in consumer research has been the operationalization of the construct either as a means to reach self-centered ends or as

an end in itself using Allport and Ross's (1967) intrinsic – extrinsic Religious Orientation Scale (ROS). According to Allport and Ross (1967), intrinsically motivated religious people are genuinely committed to their faith, while extrinsically motivated religious people are more self-serving. They stated that, “the extrinsically motivated person uses his religion, whereas the intrinsically-motivated lives his religion (Allport & Ross, 1967. p. 434). To be high intrinsic is to be a true believer in religious practice for its own sake. To be high extrinsic is to view religious practice as an avenue to a social or personal end. The ROS has proven to have acceptable reliability and has shown some indication of applicability for marketing in general and consumer research in particular (Delener and Schiffman, 1988; Delener, 1994; Essoo & Dibb, 2004; Vitell et al., 2006' Vitell et al., 2007). However some researchers recently raised concern on the direct usefulness of the scale in marketing research. Singhapakdi et al. (2000) for example emphasized that the basic idea of the scale is to differentiate those who view their practice of religion as a goal in itself (intrinsic orientation) from those who view it instrumentally (extrinsic orientation). They further state that “it is difficult to imagine any research in marketing that would need this distinction; only the degree of religiosity that results in behavior is of interest in marketing, and only intrinsic translate their religiosity into behavior” (p. 311).

### Theoretical Frameworks

Each of the following ethical theories provides important ideas and language for modern societies. It is that characteristic that makes them the theoretical starting point for this dissertation research and for the Hunt-Vitell (1986) theory of ethics.

#### Deontology

Deontology suggests that individuals have a duty, the root word for the term, to satisfy the legitimate claims or needs of others as determined by applying logic to an ethical rule. These duties to others are many and diverse. Under this philosophy it is our duty to pay our debts, care for our children, and tell the truth because it is the “right” thing to do. The most prominent ethical rule comes from Immanuel Kant (1959) and it’s called the “Categorical Imperative”. The most popular formulation says, “I ought never to act except in such a way that I can also will that my maxim should become a universal law” (Kant, 1959, p. 28). With this rule and the use of logic any action can be evaluated to determine if it’s ethical or unethical. These duties on the part of one individual toward another create rights for the other. Thus, the duty of parents, create rights for children, and the duty of debtors, create right for the lender. A popular understanding of these ideas comes to the general public through the church, the Bill of Rights, the boy and girl scout pledges, and even the military (duty, honor, country).

Deontology may be the most preferred ethical philosophy today, but it also has its critics. The most important complaint against deontology is that, whatever rule may be constructed, exceptions can almost always be found to be necessary. Applying the categorical imperative and logic, most people would agree that lying is unethical. However, it is easy to imagine situations in which lying seems to be the most ethical thing to do. Ross (1930) gave one solution to this problem by suggesting that the rules created are prima facie and that we should recognize exceptions. In effect, this approach shifts the burden of proof to the individual that would break the rule.

### Teleology

Teleological theories or consequentialist theories include all of those theories that measure morality based on the consequences of actions. The two most commonly discussed teleological theories in modern philosophy can be illustrated by asking if evaluation of consequences should focus solely on the individual or if the evaluation should encompass all of society. If the answer is that the evaluator should consider only the consequences to the individual, then the ethical theory is called egoism. Egoism suggests that an act is ethical when it promotes the individual's long-term interests. If the answer is that the evaluator should consider all of society, then the theory is called utilitarianism. Utilitarianism states that individuals should act so as to produce the greatest possible ratio of good to evil for society. It forces the actors to consider all of the outcomes of their action or inaction and to weigh one against another to determine that which is best for society.

#### The Hunt-Vitell Theory of Ethics

There are at least three major comprehensive theoretical models (Ferrell & Gresham, 1985; Hunt & Vitell, 1986, 1993; Trevino, 1986) of the decision making process in situations involving ethical issues in marketing and business, but the Hunt-Vitell model is the only one that can readily be applied to individual consumer behavior (Vitell, 2003). The purpose of the original Journal of Macromarketing article that developed the Hunt-Vitell theory was to (1) provide a general theory of ethical decision making and (2) represent the theory in a process model (see Figure 2.1). The theory draws on both the deontological and teleological ethical traditions in moral philosophy. While deontologists believe that there is an inherent good or bad in all actions separate

and apart from the consequences of those actions, teleologists believe reason is the key and the consequences of human action determine its moral correctness (Frankena, 1963).

The Hunt-Vitell model addresses the situation in which an individual confronts a problem perceived as having ethical content. This perception of an ethical problem in the situation triggers the process depicted by the model. Given that an individual perceived a situation as having ethical content, the next step is the perception of various possible alternatives or actions that might be taken to resolve the ethical problem. Two kinds of evaluations will take place in order to solve the ethical problem: a deontological evaluation and a teleological evaluation. In the process of deontological evaluation, the individual evaluates the inherent rightness or wrongness of the behaviors implied by each alternative or action. In contrast, the teleological evaluation process focuses on four constructs: (1) the perceived consequences of each alternative for various stakeholder groups, (2) the probability that each consequence will occur to each stakeholder group, (3) the desirability or undesirability of each consequence, and (4) the importance of each stakeholder group. Both the identity and importance of the stakeholder groups will vary across individuals and situations. For example, the stakeholders may (or may not) include one's self, family, friends, customers, stockholders, suppliers or employees. The Hunt-Vitell theory posits that an individual's ethical judgments are a function of the individual's ethical deontological evaluation and the individual's teleological evaluation.

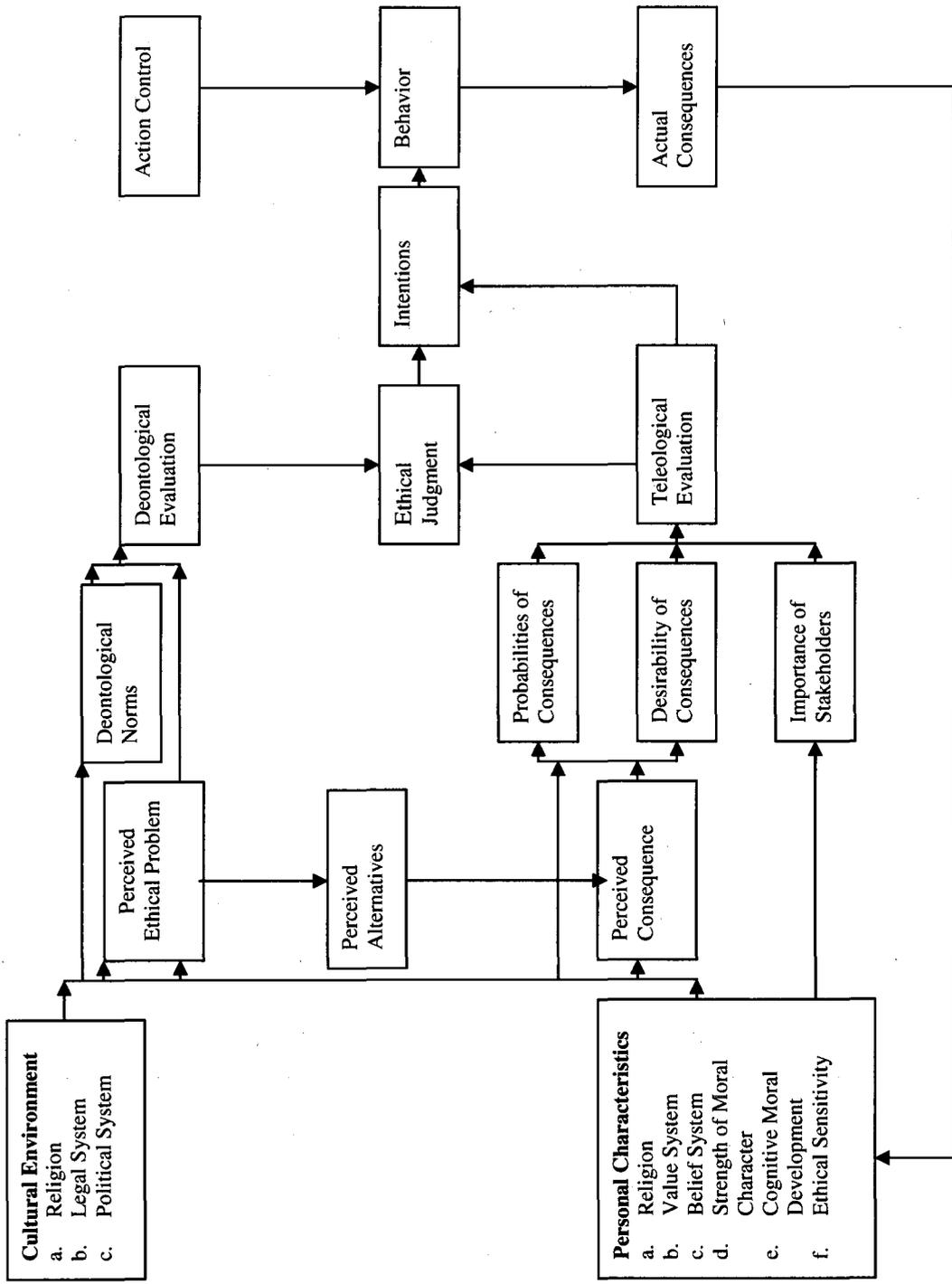


Figure 2.1 Hunt-Vitell Theory of Ethics (Hunt & Vitell, 1986, 1993)

The Hunt-Vitell model proposes that ethical judgments will sometimes differ from intentions because teleological evaluation also independently affects intentions. That is, although an individual may perceive a particular alternative as the most ethical, the person may intend to choose another alternative because of certain preferred consequences (e.g. there might be significant positive consequences to one's self as a result of choosing the less ethical alternative). The theory suggests that when behavior and intentions are inconsistent with ethical judgments, there will be feelings of guilt. Therefore, two individuals, A and B, may engage in the same behavior, yet only A may feel guilty, because B's behavior is consistent with his or her ethical beliefs.

What is called action control in the model is the extent to which an individual actually exerts control in the enactment of an intention in a particular situation. That is, situational constraints may result in behaviors that are inconsistent with intentions and ethical judgments. One such situational constraint may be the opportunity to adopt a particular alternative. After behavior, there will be an evaluation of the actual consequences of the alternative selected. These actual consequences provide feedback to the category of variables labeled "Personal Characteristics".

### Hypotheses

It is reasonable to assume that individuals use more than one justification when drawing any ethical conclusion and that the relative importance of those justifications is a function of the specific circumstances facing the individual (Reidenbach & Robin, 1990). Normative ethical philosophies which encompass several overlapping theoretical ideals (teleological and deontological philosophies) were the basis for the development of the multi-dimensional Reidenbach and Robin (1988, 1990) ethics scale.

The moral equity dimension is based on lessons learned early in life from basic institutions such as family and religion about such fundamental constructs as fairness, equity, and right and wrong (Reidenbach & Robin, 1990). The insights acquired from such institutions are considered decisive in establishing what individuals consider to be decent or objectionable in companies making decisions. The moral equity dimension can be viewed as a composite dimension in the sense that it consists of variables from both *teleology and deontology*.

Hunt and Vitell (1986) examined the possibility of a link between the ethical evaluative process and social and cultural influences on the individual. The relativism (or realism) dimension represents the influences, guidelines, and parameters manifested by society. Hence the realism dimensions can be viewed as a deontological dimension. An argument can be made that the scenario as presented in this research is just a mirror of presently acceptable social behavior.

In summary, an ethical judgment is the degree to which a behavior in question is considered morally acceptable by an individual and as such relies heavily on lessons learned from our early training that we receive in the home regarding fairness, right and wrong as communicated through childhood lessons of sharing, religious training, morals from fairy tales, and fables (Reidenbach & Robin, 1990). Several models of ethical judgment consider the importance of religious influences. Bartels (1967) lists personal concepts of deity among the cultural influences on all of society's institutions, including ethics. Hunt and Vitell (1986) include religion among both the cultural environment and personal experiences which influence perceptions of situations, alternatives, and consequences. Furthermore, Hunt and Vitell (2006) mention that "unquestionably, an

individual's personal religion influences ethical decision making" (p. 146). A priori, compared with nonreligious people, one might suspect that religious people would have more clearly defined deontological norms and that such norms would play a stronger role in ethical judgments. According to the Hunt-Vitell model (1986), personal religiousness influences ethical judgments in multiple ways.

### Religious Commitment and Ethical Judgment

Religious commitment is defined as: "the degree to which a person uses and adheres to his or her religious values, beliefs, and practices and uses them in daily living. The supposition is that a highly religious person will evaluate the world through religious schemas and thus will integrate his or her religion into much of his or her life (Worthington et al., 2003, p.85)." The previous definition is in accordance with Johnson et al. (2001) who refers to religiosity as "the extent to which an individual is committed to the religion he or she professes and its teachings, such as the individual's attitudes and behaviors reflect this commitment" (p. 25). If individuals are strongly committed and live their religion, they will not only internalize the doctrines and teachings of their religion, but they also tend to abide by the rules and codes of conduct set by their religious doctrines, for example, attending regularly weekly worship services and being strictly committed to the religious practices and membership of the group. Thus, religious commitment involves both an intra-personal and inter-personal component. The intra-personal component focuses on the individual's belief or personal religious experience. McDaniel and Burnett (1990) also refer to this dimension of religious commitment as largely a cognitive dimension, reflecting an individual's internalization of religious morals and creeds, and spiritual in nature. The inter-personal component of

religious commitment is referred to by McDaniel and Burnett (1990) as behavioral in nature. It concerns itself with the level of activity in organized religious activities and essentially reflects an individual's sense of social belonging to his or her religious group.

Hunt and Vitell (1986) determined that it may be true that more religiously committed persons give added weight to deontological consideration when evaluating situational ethical content (Hunt & Vitell, 1993). The relationship between deontological and teleological norms may be impacted by the relative importance of each philosophical viewpoint within the framework of the individual's judgment process. This relationship was demonstrated in a study that used data obtained from a national survey of the American Marketing Associations' professional members. The results indicate that there is a strong positive relationship between a marketer's religiousness and his or her degree of idealism. Relative to their counterparts, the more religious marketers tend to adhere to moral absolutes when making moral judgments about information, product, and promotion norms, while less religious marketers tend to reject universal principles when evaluating ethical actions and base their decisions more on the nature of the situation and the consequences resulting from the action (Singhapakdi et al., 2000).

In a series of research papers, academicians have found that consumer religiosity was consistently a determinant of consumers' ethical beliefs in various situations regarding questionable consumer practices, with more religiously-oriented individuals being more likely to view these questionable consumer practices as wrong (Vitell & Paolillo, 2003; Vitell et al., 2005; Vitell et al., 2006; Vitell et al., 2007). In addition, Longenecker et al. (2004) showed that more devoutly religious business managers and professionals exhibit a superior ethical judgment, one that is less accepting of

questionable ethical decisions. While previous research has investigated how individuals evaluate their own potential behavior, it is hypothesized in this study that this knowledge transfers to situations in which individual consumers judge sellers' decisions. Therefore, it is expected that consumers who are increasingly committed to their religion will be less accepting of controversial business decisions taken by the seller.

Furthermore, it is expected that both intra-personal religious commitment and inter-personal religious commitment will contribute to the formation of consumers' ethical judgments of controversial business decisions taken by the seller. The before mentioned studies (Vitell & Paolillo, 2003; Vitell et al., 2005; Vitell et al., 2006; Vitell et al., 2007) measured consumer religiosity using 3 items from the scale developed by Wilkes et al. (1986) and the intrinsic religiousness scale developed by Allport and Ross (1967). Both scales incorporate statements regarding the internalization of individuals' beliefs and their involvement in organized activities, thus suggesting that both intra-personal religiousness and inter-personal religiousness influence consumers' ethical beliefs. When a person strongly internalizes religious doctrines and teachings, the morals and values taught play a dominant role in determining that individual's consumer identity. Occurrences in the marketplace which are contrary to or threaten the consumer's identity will be perceived as such, and will be judged negatively (Vitell & Paolillo, 2003; Vitell et al., 2005; Vitell et al., 2006; Vitell et al., 2007). It is therefore expected that consumers who display high levels of intra-personal religious commitment will be less accepting of controversial business decisions taken by the seller, compared to their lesser committed counterparts. Additionally, when a person's religious commitment is manifested in his or her involvement with a religious group and participation in

organized religious activities, the individual will demonstrate a commitment to comply with group norms and values. Any actions or policies that threaten or prohibit compliance with group norms will be rejected. Consequently, consumers who display high levels of inter-personal religious commitment are expected to be less accepting of controversial business decisions taken by the seller, compared to their lesser involved counterparts.

H1a: The intra-personal religious commitment levels of consumers are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more committed the consumers are, the less favorable their ethical judgments will be of the controversial business decision.

H1b: The inter-personal religious commitment levels of consumers are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more committed the consumers are, the less favorable their ethical judgments will be of the controversial business decision.

### Christian Conservatism and Ethical Judgment

Hunt and Vitell (1986) suggest that the individual basis for deontological evaluation and moral reasoning may differ depending on the religious training of that individual since the composition of personal deontological norms is a function of those religious beliefs and teachings (Hunt & Vitell, 2006). Believers of the same religious affiliation are viewed as sharing a common cognitive system of beliefs and values and as such, individuals belonging to a different denomination may have a different ethical

perspective. Previous research however has shown that religious affiliation has a minimal effect on consumers' ethical positions (Cornwell et al., 2005). This may reflect the shortcomings of religious affiliation as a measure of consumer religiousness (Roof, 1980). One way in which one does expect variation, other than religious affiliation, and increasingly important in American society, is the extent to which individuals are more or less conservative (or more or less orthodox) in relating to religious traditions. A categorization that cuts across traditional Christian denominational lines is that of evangelical Christian conservatives. Evangelical Christian conservatives are those that are strongly committed to traditional orthodox Christian beliefs. Conservative Christians view God as an all-wise, personal, and morally pure supernatural power. In contrast, such Christians view human beings as relatively ignorant and tainted by sin. Because of these and other imperfections, humans cannot rely on reason and science to solve their most important problems. True solutions must come from the Bible and church authorities. Ultimately, a person must accept divine forgiveness, and social life must reflect biblical standards.

In a 1998 study, researchers determined that students at Evangelical universities are clearly more conservative and fundamentalist, and less willing to behave unethically than students at public institutions (Kennedy & Lawton, 1998). Additionally, in a 2004 study of business managers and professionals, evangelical respondents showed a greater reluctance to approve ethically questionable decisions than their non-evangelical counterparts (Longenecker et al., 2004). While these previous studies indicate that conservative Christian beliefs determine individuals' ethical judgments of their own behavior, Kozinets and Handelsman (2004) suggest that Christian evangelical overtones

dominate when consumers oppose, speak out or try to change various elements of social order surrounding consumption and marketing. Therefore, it is also expected that consumers who increasingly subscribe to evangelical conservative Christian beliefs and traditions will be less accepting of controversial business decisions taken by the seller.

H2: Consumers' conservative Christian beliefs are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more conservative the consumers, the less favorable their ethical judgments will be of the controversial business decision.

#### Ethical Judgment and Consumer Behavioral Intentions

The theory of reasoned action (Ajzen & Fishbein, 1980) suggests that individuals' attitudes or judgments influence their behavioral intentions and those behavioral intentions are predictive of behavior. Consistent with this perspective, the Hunt-Vitell model posits that ethical judgments affect behavior through the intervening variable of intentions.

One of the underpinnings of the marketing concept is improved customer retention (Day 1994). Yet, while customer retention is important, researchers argue that if measured by re-purchase intentions alone, retention may be an indicator of inertia rather than loyalty intentions (Bloemer & Kasper 1995). A more desirable measure of true loyalty intentions includes commitment to the brand or store, which is often manifested in recommending the brand or store to family and friends, in addition to re-purchase intentions (Bloemer & Ruyter 1998). Conceptually, responses that convey an expression of dissatisfaction need not be limited to private actions (Richins, 1983; Day 1984). In addition to private actions, which are reflected in store loyalty intentions,

Singh (1988) distinguishes two public types of complaint behavior intentions: voice and third party. Voice complaint behavior is manifested when consumers aim complaints at those marketers (e.g., salespersons or manager) involved in the perceived offensive practices or policies. Third party complaining occurs when a consumer expresses his or her dissatisfaction with company policies or practices to organizations not involved in any of the exchanges but which could bring some pressure to bear on the offending marketer. Such third parties could be consumer organizations, the media, or lawyers.

Previous research has identified service quality, store satisfaction, and store image as antecedents of store loyalty intentions (Bloemer & Ruyter 1998; Sirohi et al. 1998; Sivadas & Baker-Prewitt 2000). These variables generally express consumers' reactions to their satisfaction with functional store evaluative criteria and elements of the retail mix such as store location, store atmosphere, friendliness of salespeople, customer service, and price. Other empirical studies confirm that a dissatisfying marketplace experience may not only lead to switching behavior, but also to increased negative word-of-mouth and third party complaining (Singh, 1988; Stephens & Gwinner 1990; Bougie et al., 2003, Brown et al., 2005).

A "dissatisfying marketplace experience" has predominantly been conceptualized in previous consumer behavior research as a consumption event in which consumers perceive the functional performance of a certain product or service to be inferior to some expected standard (Singh, 1988; Stephens & Gwinner 1990; Bougie, Pieters, & Zeelenberg 2003). While other non-functional elements also have to be in line with the expectations of the customer in order for a customer to become satisfied and store loyal, little research has focused on the effect of non-functional elements on consumer

complaint intentions and store loyalty intentions. Belk (1988) in his research introduced the concept that consumers do not merely shop at certain stores because of its physical attributes and functional evaluative criteria. They do so also because they identify with the store and consider it an extension of their “selves.” In addition, Fournier (1998) argued that relationships between the consumer and his or her brands may get disrupted or dissolved because of environmental, partner-oriented, or dyadic/relational stresses. This study expands the conceptualization of a “dissatisfying marketplace experience” to include the event in which consumers question the behavior or decision-making of an organization and judge it to be morally unacceptable, or in other words when the seller does not meet a customers’ expected moral standard.

Thus, consistent with this reasoning using the Hunt-Vitell theory of ethics (Hunt & Vitell, 1986) and the theory of reasoned action (Ajzen & Fishbein, 1980), it is expected that a consumer’s ethical judgment of a seller’s business decision will help determine store loyalty intentions and consumer complaint intentions. When a seller makes business decisions which customers find morally acceptable, the seller’s decision will positively affect customers’ store loyalty intentions. In contrast, customer loyalty will suffer when sellers make controversial business decisions which customers find morally unacceptable. In addition, when a seller makes business decisions which consumers find morally acceptable, consumers will complain less as opposed to when businesses make controversial business decisions that are judged morally unacceptable, and will lead to increased consumer complaint intentions.

H3: Consumers’ ethical judgment favorability levels of a seller’s business decision are positively related to store loyalty intentions, in that the more

favorable their ethical judgments are of the controversial business decision, the more loyal they will be to the seller.

H4a: Consumers' ethical judgment favorability levels of a seller's business decision are negatively related to consumer voice complaint intentions, in that the more favorable their ethical judgments are of the controversial business decision, they intend to complain less to individuals they feel are *directly related to the marketer*.

H4b: Consumers' ethical judgment favorability levels of a seller's business decision are negatively related to consumer third party complaint intentions, in that the more favorable their ethical judgments are of the controversial business decision, they intend to complain less to third parties they feel may be able to exert some influence on the decision, such as lobby groups, lawyers, etc.

In summary, six structural hypotheses have been suggested and supported from the literature. These relationships are depicted in Figure 2.2.

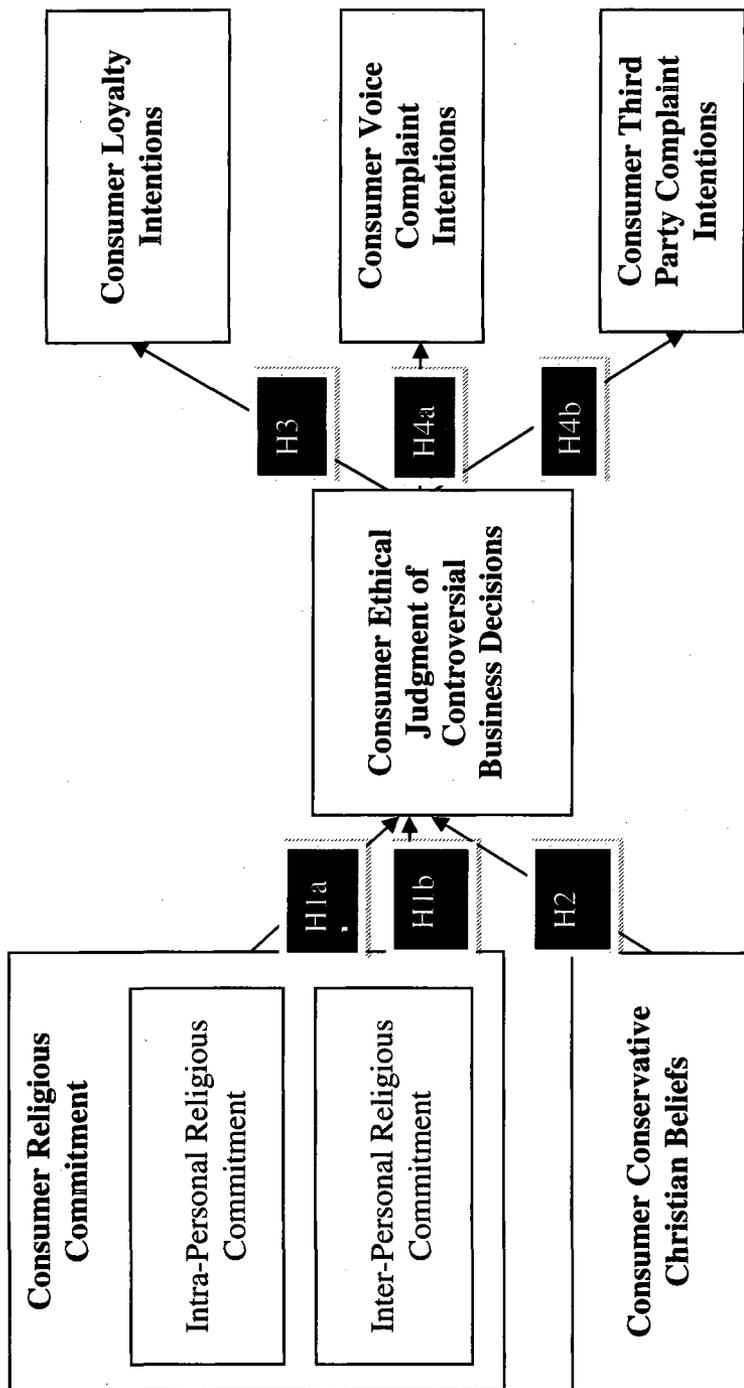


Figure 2.2 Hypothesized Model

## **CHAPTER 3**

### **RESEARCH METHOD**

#### Introduction

Chapter 3 reviews the research method for this dissertation. Included in this review is a discussion of the data collection procedures and the sample, the context of the study, and the measurement instruments which are used. In addition, the criteria for testing the measurement model and structural models are overviewed.

#### Context of the Study

According to Alexander and Becker (1978), a major problem in survey research is the ambiguity that often arises when survey respondents are asked to make judgments from rather abstract and limited information. A questionnaire incorporating vignettes or scenarios into its design is thought to elicit a higher quality of data in this type of research than is possible from simple questions. The use of scenarios or vignettes, according to Fritzsche and Becker (1982) permits one to inject more background information and detail into an ethically questionable issue.

However, there is a serious shortcoming with this technique. Nunnally (1978) has pointed out, there is “strong evidence that the average person tends to describe himself or herself in a socially desirable manner on self-inventories” (p. 557). Nunnally (1978) discussed a variety of techniques to handle this problem of social desirability, including

measuring social desirability and partialling it out of the final scores. There are two major drawbacks to this technique, he stated. The first drawback is that measuring social desirability and partialling it out of the final scores would result in rather unreliable corrected scores; the second drawback is that social desirability measures themselves lump together several underlying traits. He suggested that one way to deal with social desirability without encountering the problems mentioned above is “to employ items that are neutral with respect to social desirability” (Nunnally, 1978, p. 560).

The choice to use a quasi-projective technique to reduce problems of social desirability in the measurement of ethical judgment and the consumer behavioral intentions measures was made in this study. As Nunnally (1978) said, “projective techniques do not depend on the subjective processes of subjects to describe their personalities, but most of these techniques depend on the subjective processes of test examiners to interpret the responses” (p.570). I used a projective technique with an objective interpretive process. Specifically, rather than ask respondents what they would do in the potentially compromising situation of the scenario, I asked them to project and tell us what the central character in the vignette should do. The answer was then given according to an objective rating scale.

In order to empirically test the research hypotheses of this dissertation, a scenario was developed and included in the questionnaire which is reflective of an issue which, when supported by a business, is controversial. The scenario included in the survey read as follows: “Store X is a retail store where John regularly shops. John sees in the news that management of retail store X publicly supports same-sex marriage, equal rights for same-sex marriage partners, and advertises in magazines or on websites which support

this alternative lifestyle.” Respondents were then asked to consider this scenario before filling out the remainder of the survey, which included questions regarding John’s ethical judgment of the scenario, store loyalty intentions and store complaint intentions.

The choice of the scenario was predicated on the findings of the American Religious Identification Survey (ARIS), which suggest that seventy percent of religious denominations identified in the survey are opposed to same-sex marriage and the gay lifestyle on the basis of religious doctrine (Kosmin et al., 2001).

### Data Collection and Sample Description

In order to collect the data for this dissertation study Zoomerang, Inc. was contracted to distribute a questionnaire (see Appendix A) to a panel of consumers representative of the consumer population in the United States. Zoomerang invited 6791 panelists to respond to the questionnaire and received 539 responses of which 531 were usable for a response rate of approximately 8%.

Two structural models were tested. In the first model all but hypothesis 2 were tested using the full national consumer sample, regardless of respondents’ religious affiliation or beliefs. In the second model all hypotheses were tested, including hypothesis 2, using a Christian respondent only sub-sample of the national consumer sample. In order to check and make sure the sample was representative of the population of consumers in the United States, the sample characteristics were compared to demographic statistics obtained from the U.S. Census Bureau, and data obtained from the American Religious Identification Survey (Kosmin et. al., 2001). There appear to be few differences between the sample obtained and the population statistics. The final sample

consisted of 531 respondents. Demographic information about the sample is provided in Table 3.1.

Table 3.1 Demographic Information: Dissertation Study

<b>Descriptor</b>	<b>Percent</b>
<b>Respondent's Gender</b>	
Male	54%
Female	46%
<b>Respondent's Marital Status</b>	
Married	50%
Widowed	7%
Divorced	13%
Separated	2%
Never Married	29%
<b>Race/Ethnicity</b>	
Caucasian	84%
African American	6%
Hispanic	4%
Asian/Island Pacific	3%
Other	3%
<b>Respondent's Education</b>	
Less Than High School	2%
High School	25%
Some College Education	38%
College Degree	26%
Advanced Degree (Masters, JD, etc.)	9%
<b>Respondent's Income</b>	
Under \$15,000	17%
\$15,000 - \$29,000	25%
\$30,000 - \$39,000	13%
\$40,000 - \$49,000	10%
\$50,000 - \$59,000	7%
\$60,000 - \$69,000	8%
\$70,000 - \$79,000	4%
\$80,000 - \$89,000	3%
\$90,000 - \$99,000	3%
Over \$100,000	10%
<b>Respondent's Age</b>	
18 - 25	17%
26 - 30	9%
31 - 35	10%

Table 3.1 (Continued)

<b>Descriptor</b>	<b>Percent</b>
<b>Respondent's Age</b>	
36 – 40	8%
41 – 45	11%
46 – 50	8%
51 – 55	10%
<b>Descriptor</b>	<b>Percent</b>
<b>Respondent's Age</b>	
56 – 60	5%
61 – 65	6%
65 +	16%
<b>Children Residing in the Household?</b>	
Yes	38%
No	62%
<b>Do You Consider Yourself to be a Christian?</b>	
Yes	79%
No	21%
<b>Do You Have a Religious Affiliation?</b>	
Yes	67%
No	33%

### Measurement Instruments

#### Independent Variables

Christian Conservatism. A seven-item, 5- point, Likert-type scale developed by Stellway (1973) measured commitments to the theological, anthropological, and epistemological assumptions of conservative Christianity.

Religious Commitment. Religious commitment was measured using the ten item Religious Commitment Inventory (RCI-10) scale developed by Worthington et al. (2003). The RCI-10 scale has been used in both marketing and other social research areas. The RCI-10 scale has also been used with both consumer and student samples in the United States and abroad. The RCI-10 scale measured two separate dimensions of religious

commitment, irrespective of the content of beliefs in the faith system: intra-personal and inter-personal religious commitment to a religious value system. Intra-personal religiosity was expressed through six 5-point Likert-type statements. Inter-personal religiosity was measured using four 5-point Likert-type statements.

### Dependent Variables

Ethical Judgment. The Reidenbach and Robin ethics scale has been shown to have a relatively high level of validity in comparison with a single univariate measure of ethical evaluation (Reidenbach & Robin, 1990; Tansey, Hyman & Brown, 1992, LaTour & Henthorne, 1994). Additionally, the scale has consistent and fairly high construct validity (Reidenbach, Robin, & Dawson, 1991).

The moral equity dimension is composed of the variables fair/unfair, just/unjust, morally right/not morally right, and acceptable to my family/not acceptable to my family. The moral equity dimension can be viewed as a composite dimension in the sense that it consists of variables from both teleology and deontology. The relativism (or realism) dimension is composed of the items culturally acceptable/culturally unacceptable and traditionally acceptable/traditionally unacceptable. Hence the realism dimensions can be viewed as a deontological dimension. An argument can be made that the scenario as presented in this research is just a mirror of presently acceptable social behavior.

Given the overlapping theoretical foundations of the ethical philosophies used in developing the scales, it is not surprising to find a high degree of correlation between some of the constructs. Specifically, the moral equity and relativism dimensions have been shown to combine into a single comprehensive dimension (Reidenbach & Robin, 1990, Reidenbach, Robin, & Dawson, 1991; Tansey, Hyman, & Brown, 1992; LaTour &

Henthorne, 1994). According to Reidenbach, Robin, and Dawson (1991, p. 86), an explanation of the two-dimensional structure may be the “natural relation expected between what people perceive to be culturally acceptable and what is just.” The authors go on to say that the meaning of “fairness” comes to us in part through our culture, so such a composite makes intuitive sense.

Third Party Complaint Intentions. A three-item, 6-point Likert-type rating scale, developed by Singh (1988) measured the likelihood that a consumer would express his/her dissatisfaction to parties not involved in the exchange which could bring some pressure to bear on the marketer taking the controversial business decision. The items in this scale were adjusted to reflect the context of this paper where there was perceived disagreement between a firm’s business practices/policies and a customer’s religious value system.

Voice Complaint Intentions. A three-item, 6-point Likert-type rating scale, developed by Singh (1988) measured the likelihood that a consumer would aim complaints at those individuals/employees (e.g. salesperson or manager) that are perceived to be related to the marketer taking the controversial business decision. The items in this scale were adjusted to reflect the context of this paper where there was perceived disagreement between a firm’s business practices/policies and a customer’s religious value system.

Store Loyalty Intentions. A three-item, 6-point Likert-type rating scale ranging from 1 (“very unlikely”) to 6 (“very likely”), used previously by Sirohi et al. (1998) measured the intent to remain loyal to the store. Store loyalty was characterized by more

than simple re-purchase intentions. This scale also measured a consumer's willingness to purchase more of the product(s) or service(s) in the future and a consumer's willingness to recommend the store to others.

### Control Variables

Past research has suggested that the ethical judgment of a consumer may be influenced by income, age, gender, and geographical location. As such the following control variables were included in the analysis of the structural model: income, age, gender, geographical location.

### Data Analysis

For the analysis of the data in this study, structural equation modeling was used. The two-step approach as recommended by Anderson and Gerbing (1988) was used, in which the measurement model was first estimated. In a second step, the full model, measurement and structural model, was evaluated.

### Analysis of the Measurement Model

This study used existing measures which have been well established and frequently used in empirical research. Because of this reason, exploratory factor analysis was not necessary. However, several criteria must be met by the data in order to ensure adequate measurement. The most vital of these criteria include multivariate normality, internal consistency and dimensionality, and validity. In order to establish internal consistency, dimensionality, and validity of the measures a confirmatory factor analysis was performed on a sub-sample for all measures simultaneously.

Multivariate Normality. Multivariate normality exists when each variable individually and in combination with other variables has a normal data distribution. Multivariate normality was tested by a graphical examination of the data distribution and statistical tests. Departures from normality are especially important in structural equation modeling; therefore, tests for departures from normality were conducted to assure the data's appropriateness for further analyses.

Internal Consistency and Reliability. Internal consistency of measures refers to the degree to which multiple items represent a single underlying construct. Internal consistency includes the degree of interrelatedness and stability of the structure of the measurement items.

In the first phase of the two-step approach suggested by Gerbing and Anderson (1988), structural equation modeling (SEM) was used to conduct a confirmatory factor analysis (CFA) and simultaneously infer internal consistency of multiple item measures. In CFA, several measures were assessed, including overall fit of the measurement model, individual item loadings and reliabilities, composite reliability, and variance extracted of each construct. Overall fit of the measurement model was assessed by evaluating the fit statistics. A number of fit statistics abound in structural equation modeling. Bollen (1990) states that there is no definitive measure of fit; thus, one should employ a number of fit indices.

Fit indices which were assessed were of two kinds: absolute and relative/incremental. The most basic measure of absolute fit is the chi-square value. A non-significant chi-square value, meaning that the differences between the observed (data) and input (model implied) correlation or covariance matrices were due only to

sampling variations in maximum likelihood estimation (MLE), was desirable. Absolute fit statistics included the goodness of fit index (GFI), adjusted goodness of fit index (AGFI), root mean squared residual (RMR), and the root mean square error of approximation (RMSEA). Acceptable levels of GFI and AGFI range from 0.9 and above (Bentler & Bonnett, 1980). Hu and Bentler (1999) suggest that a value of RMSEA below 0.06 indicates good fit and that values up to 0.08 are reasonable. Relative or incremental fit measures compared the model under study to two reference models: (a) a null model, and (b) the saturated model, which is a model that allows all possible relationships for the given variables in the studied population and moves in the “perfect” direction. Among the incremental fit indices were the normed fit index (NFI), the Tucker-Lewis Index (TLI), comparative fit index (CFI), and incremental fit index (IFI), all of which were considered to offset the effects of sample size (Bentler & Bonnett, 1980; Bentler, 1990; Bollen, 1990). Although a value  $> 0.90$  was originally considered representative of a well-fitting model (Bentler, 1992), a revised cutoff value approaching 0.95 has recently been advised (Hu & Bentler, 1999).

Three types of reliability were examined: individual item reliability, reliability for the composite of measures of a latent variable, and the average variance extracted from a set of measures of a latent variable. Individual reliabilities of each item (standardized loadings squared) should exceed 0.6 (Netemeyer et al., 1995). Composite reliability should be greater than 0.70 and the variance extracted should be greater than 0.50 (Bagozzi & Yi, 1988; Gerbing & Anderson, 1988; Fornell & Lacker, 1981).

Validity. Construct validity refers to the degree to which a measure represents what it is supposed to measure (Churchill, 1979). There are two subcategories or

subtypes of construct validity: convergent validity and discriminant validity. Convergent validity is the degree to which the measures look as if they should represent the construct they are proposed to measure (Churchill, 1979). It was assessed from the measurement model by determining whether each indicator's estimated pattern coefficient on its posited underlying construct factor was significant (greater than twice its standard error) (Anderson & Gerbing, 1988). From the Amos output, the C.R. value for the regression weights of each indicator on its posited underlying construct factor, which is the standard error divided by its standard deviation, should be larger than two. Discriminant validity is the dissimilarity between two different constructs. It was assessed by examining the confidence intervals around the phi estimates. The phi estimate is the correlation between constructs in a measurement model. It was determined whether the confidence interval (+- 2 standard errors) around the correlation estimate between the two constructs included 1. Constructs were considered discriminant if the confidence interval did not contain the value of "1" (Bagozzi & Phillips, 1982; Anderson & Gerbing, 1988).

#### Analysis of the Structural Models

Two structural models were evaluated. The first model included all measures except Christian conservatism and examined all paths suggested by the hypotheses in the study, except H2. The full sample was used in order to evaluate model 1. A second model including all measures, including Christian conservatism, examined the paths suggested by all hypotheses in the study, including H2. A Christian respondent only subsample was used in order to evaluate this second model. The two structural models were evaluated by two categories of criteria: overall model fit and structural model fit. The standards for each of these categories were discussed in the following sections.

Overall Fit. As previously discussed in the measurement model section, fit indices assessed in this research were of two kinds: absolute and relative. Absolute fit statistics included the goodness of fit index (GFI), adjusted goodness of fit index (AGFI), root mean squared residual (RMSR), and root mean square error of approximation (RMSEA). These will be influenced by the chi-square value. A non-significant chi-square value was desirable. Acceptable levels of GFI and AGFI range from 0.90 and above (Bentler & Bonnett, 1980). Relative fit indices assessed the comparative fit of the tested model to another model, usually the null model. Comparative fit indices included the normed fit index (NFI), the Tucker-Lewis Index (TLI), the comparative fit index (CFI), and the incremental fit index (IFI) all of which were considered to offset the effects of sample size (Bentler & Bonnett, 1980; Bentler, 1990; Bollen, 1990). Although a value  $> 0.90$  was originally considered representative of a well-fitting model (Bentler, 1992), a revised cutoff value approaching 0.95 has recently been advised (Hu & Bentler, 1999).

Structural Fit. Structural model fit was assessed by the statistical significance of each structural coefficient (Hair et al., 1995). Structural model fit was also assessed by examining the  $R^2$ . The  $R^2$  represented the degree of explained variance which was associated with each dependence relationship. Desirable levels of  $R^2$  vary given the relationship of interest.

## **CHAPTER 4**

### **RESULTS**

#### Introduction

Chapter 4 outlines the procedures as recommended by Anderson and Gerbing's (1988) two-step approach. Included in this chapter are the measurement model analysis of the dissertation study and the respecification of the measurement model. This chapter continues with the evaluation of the two structural models and the results of the hypotheses tests.

#### Measurement Model Analysis and Results

This section discusses the analysis and results of the measurement model of the dissertation study. Included in the discussion is evidence of multivariate normality and evidence of satisfactory measurement properties of the measures. The properties of interest are reliability, convergent validity, and discriminant validity for each unobserved variable.

#### Multivariate Normality

Multivariate normality was examined by both a graphical examination of the data distribution and statistical test. Histograms of the data distributions of the variables did not exhibit departures from normality. In addition, the skewness and kurtosis statistics of each of the variables were within acceptable range. Thus, no departures from normality

were suggested. For this reason, it was assumed that the data were appropriate for further analysis.

### Internal Consistency and Reliability

In the first phase of the two-step approach suggested by Gerbing and Anderson (1988), Amos 16.0 is used on a sub-sample of 421 respondents to perform confirmatory factor analysis (CFA) and infer internal consistency of all multiple item measures in the proposed dissertation model simultaneously.

Overall fit of the “full” measurement model containing all measures and all items was assessed by evaluating the fit statistics. The survey data did not fit the initial “full” measurement model well (Table 4.1). Using modification indices, regression weights, and information obtained from the standardized residual covariance matrix, six problem items were identified and consequently deleted. One item (“I often read books and magazines about my religious beliefs”) was deleted from the Intra-Personal Religious Commitment scale, one item (“I keep well informed about my local religious group and have influence in its decisions”) was deleted from the Inter-Personal Religious Commitment scale, two items were deleted from the Christian Conservatism scale (“All biblical miracles happened just as the Bible says they did” and “Biblical miracles did not happen as the Bible says they did, but they have been used as examples”), one item (“The actions by corporate management of store X are just/unjust”) was deleted from the Ethical Judgment scale, and finally one item (“take some legal action against the retail organization”) was deleted from the Third Party Complaint Intentions scale. The remaining items were retained in the measurement model and the “respecified” measurement model was evaluated. While the Chi square statistic remained significant,

other fit indices for the “respecified” measurement model indicated a much improved fit (Table 4.1). Individual reliability, composite reliability, and average variance extracted were assessed for the items retained in the “respecified” measurement model.

Table 4.1 Fit Indices for the Measurement Model

Measurement of Fit	“Full” Measurement Model	“Respecified” Measurement Model
$\chi^2$ (Chi Square)	1567.01	743.46
GFI	.80	.89
AGFI	.77	.86
RMR (non-standardized)	.11	.09
RMSEA	.07	.05
NFI	.89	.94
TLI	.91	.96
CFI	.92	.96
IFI	.92	.96

Individual item reliabilities are computed directly and listed as squared multiple correlations on the Amos output. All but four of the individual item reliabilities exceeded the threshold of 0.6 as set forth by Netemeyer et al. (1995) (Table 4.2).

Table 4.2 Individual Item Reliabilities for the “Respecified” Measurement Model

Items	Individual Item Reliabilities
<b>Intra-Personal Religious Commitment:</b>	
Religious beliefs are especially important to me because they answer many questions about the meaning of life	.796
It is important to me to spend periods of time in private religious thought or prayer	.786
My religious beliefs lie behind my whole approach to life	.831
Religious beliefs influence all my dealings in life	.824
I spent time trying to grow in understanding of my religious beliefs	.778

Table 4.2 (Continued)

Items	Individual Item Reliabilities
<b>Inter-Personal Religious Commitment:</b>	
I enjoy participating in the activities of my religious organization	.769
I make financial contributions to my religious organization	.736
I enjoy spending time with others of my religious organization	.855
<b>Christian Conservatism:</b>	
A man must seek God's forgiveness to enjoy fellowship with Him	.638
Jesus was more than a great prophet; he was God's only son	.642
People who suffer in this life are sure to be rewarded in the next, if they stay true to God	.477
Religious truth is higher than any other form of truth	.788
The Bible is God's message to man and all that it says is true	.754
<b>Ethical Judgment:</b>	
The actions by corporate management of store X are culturally acceptable/culturally unacceptable	.559
The actions by corporate management of store X are traditionally acceptable/traditionally unacceptable	.393
The actions by corporate management of store X are acceptable to my family/unacceptable to my family	.891
The actions by corporate management of store X are individually acceptable/individually unacceptable	.845
The actions by corporate management of store X are fair/unfair	.705
The actions by corporate management of store X are morally right/not morally right	.746
<b>Voice Complaint Intentions:</b>	
Forget about this issue and do nothing	.253
Complain to the store manager on his next trip to store X	.705
Go back or call store X and ask them to immediately stop their support, change their policy, and/or remain neutral on this issue	.818
<b>Third Party Complaint Intentions:</b>	
Write a letter to a local newspaper about his disagreement with retail store X's support of this issue	.706
Complain to a third party organization (such as the American Family Association, Focus on the Family, Family Research Council, etc.) and ask them to pressure the retail organization to stop supporting this cause and/or remain neutral	.943
Report to a third party organization (such as the American Family Association, Focus on the Family, Family Research Council, etc.) so they can share this information and warn other consumers	.950
<b>Store Loyalty Intentions:</b>	
Continue shopping at store X	.641
Use store X for more of his needs in the next twelve months	.786
Recommend store X to a friend	.872

The composite reliabilities for the measures all far exceeded the threshold of 0.70 and the average variances extracted for all measures was far greater than 0.5 (Bagozzi & Yi, 1988; Gerbing & Anderson, 1988; Fornell & Lacker, 1981) (Table 4.3).

Table 4.3 Composite Reliability and Average Variance Extracted for the Measures of the Latent Variables in the “Respecified” Measurement Model

Measures	Composite Reliability	Average Variance Extracted
Intra-Personal Religious Commitment	.95	.80
Inter-Personal Religious Commitment	.92	.79
Christian Conservatism	.91	.66
Ethical Judgment	.93	.69
Voice Complaint Intentions	.80	.60
Third Party Complaint Intentions	.95	.87
Story Loyalty Intentions	.91	.77

### Validity

Two subcategories or subtypes of construct validity were assessed: convergent validity and discriminant validity. The C.R. (critical ratio) values for the regression weight estimates of the individual indicators for each latent variable all exceeded two (table 4.4), which is an indicator that convergent validity was achieved.

Table 4.4 C.R.’s for the Regression Weight Estimates of the Individual Indicators for Each Latent Variable in the “Respecified” Measurement Model

Items	Regression Estimate	C.R.
<b>Intra-Personal Religious Commitment:</b>		
Religious beliefs are especially important to me because they answer many questions about the meaning of life	1.000 (0.892)*	
It is important to me to spend periods of time in private religious thought or prayer	1.066 (0.887)*	27.380

Table 4.4 (Continued)

Items	Regression Estimate	C.R.
My religious beliefs lie behind my whole approach to life	1.038 (0.912)*	29.281
Religious beliefs influence all my dealings in life	1.057 (0.908)*	28.983
I spent time trying to grow in understanding of my religious beliefs	1.002 (0.882)*	27.051
<b>Inter-Personal Religious Commitment:</b>		
I enjoy participating in the activities of my religious organization	1.000 (0.877)*	
I make financial contributions to my religious organization	1.058 (0.858)*	23.760
I enjoy spending time with others of my religious organization	1.046 (0.924)*	27.195
<b>Christian Conservatism:</b>		
A man must seek God's forgiveness to enjoy fellowship with Him	1.060 (0.799)*	18.354
Jesus was more than a great prophet; he was God's only son	1.000 (0.802)*	
People who suffer in this life are sure to be rewarded in the next, if they stay true to God	0.953 (0.691)*	15.220
Religious truth is higher than any other form of truth	1.250 (0.888)*	21.208
The Bible is God's message to man and all that it says is true	1.275 (0.869)*	20.585
<b>Ethical Judgment:</b>		
The actions by corporate management of store X are culturally acceptable/culturally unacceptable	1.000 (0.748)*	
The actions by corporate management of store X are traditionally acceptable/traditionally unacceptable	0.725 (0.627)*	13.110
The actions by corporate management of store X are acceptable to my family/unacceptable to my family	1.311 (0.944)*	20.868
The actions by corporate management of store X are individually acceptable/individually unacceptable	1.324 (0.919)*	20.245
The actions by corporate management of store X are fair/unfair	1.064 (0.840)*	18.204
The actions by corporate management of store X are morally right/not morally right	1.151 (0.864)*	18.807
<b>Voice Complaint Intentions:</b>		
Forget about this issue and do nothing	0.627 (0.503)*	10.564

Table 4.4 (Continued)

Items	Regression Estimate	C.R.
Complain to the store manager on his next trip to store X	1.000 (0.839)*	
Go back or call store X and ask them to immediately stop their support, change their policy, and/or remain neutral on this issue	1.085 (0.905)*	22.305
<b>Third Party Complaint Intentions:</b>		
Write a letter to a local newspaper about his disagreement with retail store X's support of this issue	0.815 (0.840)*	29.088
Complain to a third party organization (such as the American Family Association, Focus on the Family, etc.) and ask them to pressure the retail organization to stop supporting this cause and/or remain neutral	1.000 (0.971)	
Report to a third party organization (such as the American Family Association, Focus on the Family, Family Research Council, etc.) so they can share this information and warn other consumers	1.029 (0.975)*	55.375
<b>Store Loyalty Intentions:</b>		
Continue shopping at store X	1.075 (0.801)*	21.169
Use store X for more of his needs in the next twelve months	1.000 (0.886)*	
Recommend store X to a friend	1.136 (0.934)*	27.192

\* standardized regression estimate

As shown in Table 4.5, the confidence intervals ( $\pm$  two standard errors) around the correlation estimates between each pair of latent variables did not include 1, thus indicating discriminant validity was achieved.

Table 4.5 Confidence Intervals around the Correlation Estimates between Each Pair of Latent Variable in the “Respecified” Measurement Model

<b>Pair of Latent Variables</b>	<b>Correlation Estimate</b>	<b>Confidence Interval</b>
Intra-Personal RC – Inter-Personal RC	0.829	(0.732,0.926)
Intra-Personal RC – Christian Conservatism	0.778	(0.681,0.875)
Intra-Personal RC – Ethical Judgment	0.526	(0.429,0.623)
Intra-Personal RC – Voice Complaint Int.	0.368	(0.271,0.465)
Intra-Personal RC – Third Party Complaint Int.	0.436	(0.339,0.533)
Intra-Personal RC – Story Loyalty Int.	-0.375	(-0.472,-0.278)
Inter-Personal RC – Christian Conservatism	0.615	(0.518,0.712)
Inter-Personal RC – Ethical Judgment	0.463	(0.366,0.560)
Inter-Personal RC – Voice Complaint Int.	0.327	(0.230,0.424)
Inter-Personal RC – Third Party Complaint Int.	0.410	(0.313,0.507)
Inter-Personal RC – Story Loyalty Int.	-0.331	(-0.428,-0.234)
Christian Conservatism – Ethical Judgment	0.497	(0.399,0.594)
Christian Conservatism – Voice Complaint Int.	0.316	(0.219,0.413)
Christian Conservatism – Third Party Complaint Int.	0.394	(0.297,0.491)
Christian Conservatism – Story Loyalty Int.	-0.426	(-0.523,-0.329)
Ethical Judgment – Voice Complaint Int.	0.687	(0.590,0.784)
Ethical Judgment – Third Party Complaint Int.	0.668	(0.571,0.765)
Ethical Judgment – Store Loyalty Int.	-0.712	(-0.809,-0.615)
Voice Complaint Int. – Third Party Complaint Int.	0.848	(0.751,0.945)
Voice Complaint Int. – Store Loyalty Int.	-0.508	(-0.605,-0.411)
Third Party Complain Int. – Store Loyalty Int.	-0.498	(-0.595,-0.401)

#### Structural Model Evaluation

From the measurement analysis it was determined to use the measures obtained from the “respecified” measurement model as input in the structural models. Two structural models will be evaluated and results will be reported. In addition, a path from voice complaint intentions to third party complaint intentions was added to the 2 models. It is theorized that consumers will initially complain to parties they hold responsible for the violation of their values and they will then often complain to third parties who they feel can pressure the offending party to change its policy or practice. This path was

further substantiated by the high correlation estimate between voice complaint intentions and third party complaint intentions as previously reported in Table 4.5.

### Model 1 Evaluation

The first model (Figure 4.1) includes all but one measure, Christian conservatism, and examines all structural paths suggested by the hypotheses in the study, except H2.

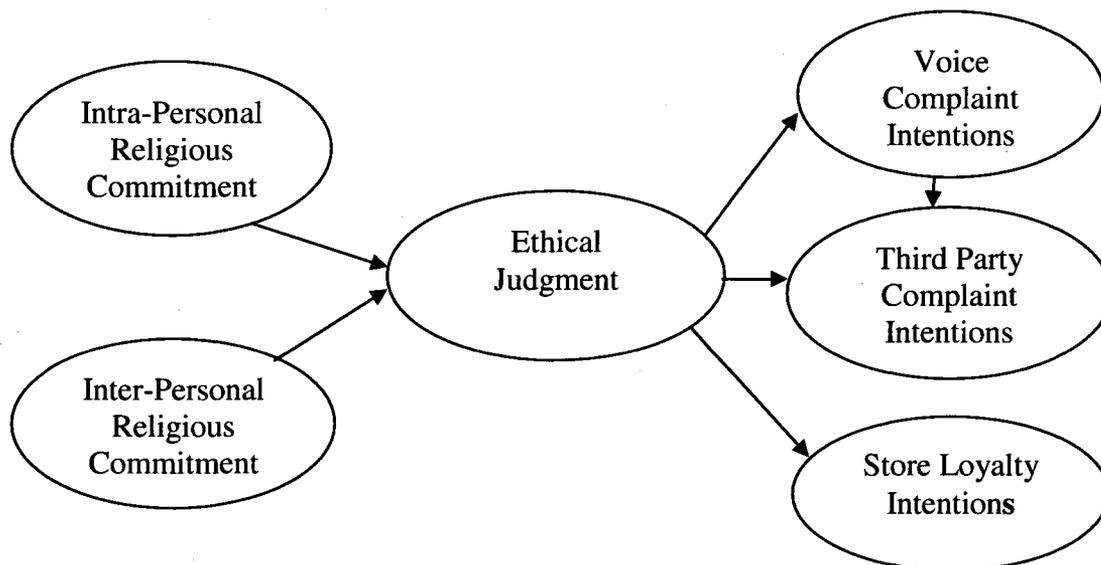


Figure 4.1 Structural Model 1

The full sample is used in order to evaluate the structural model. The structural model was estimated in AMOS 16.0 with a variance-covariance matrix as input. Several criteria were used to evaluate the structural model. Those criteria which were investigated may be divided into two categories: overall fit and structural fit. Overall model fit was assessed using multiple criteria, as recommended by Bagozzi and Yi (1988) and Bollen (1989,1990). Acceptable levels of GFI and AGFI range from 0.90 and

above (Bentler & Bonnett, 1980). While relative fit indices such as NFI, TLI, and CFI were originally considered representative of a well-fitting model at a value  $> 0.90$  (Bentler, 1992), a revised cutoff value approaching 0.95 has recently been advised (Hu & Bentler, 1999). To test the structural fit, the parameters of the structural paths and the  $R^2$  for the structural equations were examined.  $R^2$  represented the amount of variance explained in the endogenous construct.

Overall Model Fit. The structural model depicted in Figure 4.1 was analyzed via AMOS 16.0 in order to compute the fit indices used to evaluate overall model fit. The overall fit indices for the structural model are shown in Table 4.6. As shown, the fit statistics for the structural model indicated reasonably good fit.

Table 4.6 Fit Statistics of Structural Model: Model 1

Measures of Fit	Structural Model
$\chi^2$ Goodness-of-Fit Statistic – Tested (df)	653.546 (223)
$\chi^2$ Goodness of Fit Statistic – Null (df)	13350.13 (253)
Goodness-of-Fit Index (GFI)	0.90
Adjusted Goodness-of-Fit Index (AGFI)	0.88
Comparative Fit Index (CFI)	0.97
Normed Fit Index (NFI)	0.95
Tucker-Lewis Fit Index (TLI)	0.96
Incremental Fit Index (IFI)	0.97
Root Mean Square Error of Approximation (RMSEA)	0.06

Structural Fit. Structural model fit was evaluated by two criteria: statistical significance of path coefficients and  $R^2$ . Table 4.7 lists the path estimates for each of the paths in the structural model. All but one of the five paths in the structural model were found to be significant at the .05 level. The path from Inter-Personal Religious

Commitment to Ethical Judgment, while not significant at the .05 level was significant at the .10 level.

Table 4.7 Path Estimates of the Structural Model: Model 1

<b>Path</b>	<b>Estimate</b>	<b>p-value</b>
Intra-Personal Religious Commitment->Ethical Judgment	-0.399	.000
Inter-Personal Religious Commitment->Ethical Judgment	-0.133	.064
Ethical Judgment->Voice Complaint Intentions	-0.695	.000
Ethical Judgment->Third Party Complaint Intentions	-0.177	.000
Ethical Judgment->Store Loyalty Intentions	0.803	.000

The second criterion used to evaluate structural fit was  $R^2$ .  $R^2$  represented the degree of explained variance which may be associated with each dependence relationship. Table 4.8 lists the  $R^2$  values for each of the four endogenous constructs.

Table 4.8  $R^2$  for Structural Equations: Model 1

<b>Endogenous Construct</b>	<b><math>R^2</math> for Structural Equations</b>
Ethical Judgment	0.36
Voice Complaint Intentions	0.49
Third Party Complaint Intentions	0.76
Store Loyalty Intentions	0.57

Hypotheses Results: A total of five hypotheses representing the structural relationships among the constructs of model 1 of this research were tested. Empirical support for each hypothesis was determined by the statistical significance of the corresponding path estimate and the direction of the relationship. Four of the five hypotheses were found to be statistically significant at the 0.05 level and the remaining hypothesis was statistically significant at the 0.10 level. A summary of the tests of these hypotheses is reported in Table 4.9.

Table 4.9 Hypothesis Testing: Model 1

<b>Hypothesis</b>	<b>+/-</b>	<b>Findings</b>
H1a: Intra-Personal Religious Commitment->Ethical Judgment	-	Significant
H1b: Inter-Personal Religious Commitment->Ethical Judgment	-	Non-significant
H3 : Ethical Judgment->Store Loyalty Intentions	+	Significant
H4a: Ethical Judgment->Voice Complaint Intentions	-	Significant
H4b: Ethical Judgment->Third Party Complaint Intentions	-	Significant

H1a: The intra-personal religious commitment levels of consumers are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more committed the consumers are, the less favorable their ethical judgments will be of the controversial business decision.

The path estimate of -0.399 was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. The intra-personal religious commitment levels of consumers did negatively influence the ethical favorability ratings of a controversial business decision.

H1b: The inter-personal religious commitment levels of consumers are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more committed the consumers are, the less favorable their ethical judgments will be of the controversial business decision.

The path estimate of -0.133 was not statistically significant at the .01 or .05 level ( $P = .064$ ), indicating a lack of support for this hypothesis. The inter-personal religious

commitment levels of consumers did not appear to affect the ethical judgment of a controversial business decision.

H3: Consumers' ethical judgment favorability levels of a seller's business decision are positively related to store loyalty intentions, in that the more favorable their ethical judgments are of the controversial business decision, the more loyal they will be to the seller.

The path estimate of 0.803 was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. Consumers' ethical judgment favorability ratings of a controversial business decision did directly affect their store loyalty intentions.

H4a: Consumers' ethical judgment favorability levels of a seller's business decision are negatively related to consumer voice complaint intentions, in that the more favorable their ethical judgments are of the controversial business decision, they intend to complain less to individuals they feel are directly related to the marketer.

The path estimate of -0.695 was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. Consumers' ethical judgment favorability ratings of a controversial business decision did directly affect their voice complaint intentions.

H4b: Consumers' ethical judgment favorability levels of a seller's business decision are negatively related to consumer third party complaint intentions, in that the more favorable their ethical judgments are of the controversial business decision, they intend to complain less to third parties they feel may be able to exert some influence on the decision, such as lobby groups, lawyers, etc.

The path estimate of  $-0.177$  was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. Consumers' ethical judgment favorability ratings of a controversial business decision did directly affect their third party complaint intentions.

### Model 2 Evaluation

A second model (Figure 4.2), including all measures, will examine the paths suggested by all hypotheses in the study, including H2. A Christian respondent only subsample will be used in order to evaluate this second model.

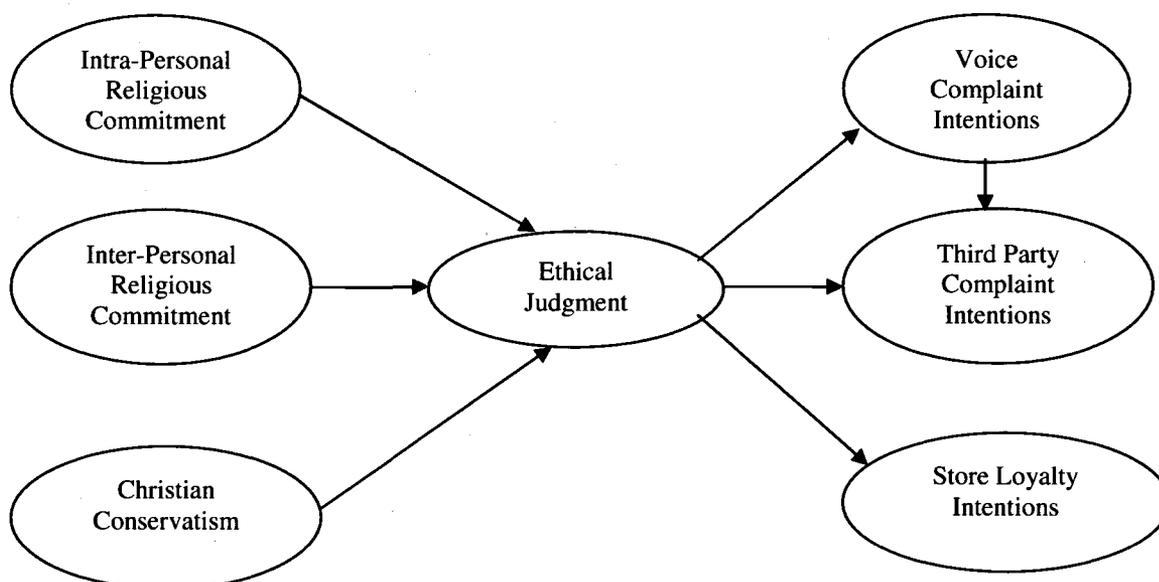


Figure 4.2 Structural Model 2

The structural model was estimated in AMOS 16.0 with a variance-covariance matrix as input. Several criteria were used to evaluate the structural model. Those criteria which were investigated may be divided into two categories: overall fit and structural fit. Overall model fit was assessed using multiple criteria, as recommended by

Bagozzi and Yi (1988) and Bollen (1989,1990). Acceptable levels of GFI and AGFI range from 0.90 and above (Bentler & Bonnett, 1980). While relative fit indices such as NFI, TLI, and CFI were originally considered representative of a well-fitting model at a value  $> 0.90$  (Bentler, 1992), a revised cutoff value approaching 0.95 has recently been advised (Hu & Bentler, 1999). To test the structural fit, the parameters of the structural paths and the  $R^2$  for the structural equations were examined.  $R^2$  represented the amount of variance explained in the endogenous construct.

Overall Model Fit. The structural model depicted in Figure 4.2 was analyzed via AMOS 16.0 in order to compute the fit indices used to evaluate overall model fit. The overall fit indices for the structural model are shown in Table 4.10. As shown, the fit statistics for the structural model indicated reasonably good fit.

Table 4.10 Fit Statistics of Structural Model: Model 2

Measures of Fit	Structural Model
$\chi^2$ Goodness-of-Fit Statistic – Tested (df)	767.20 (340)
$\chi^2$ Goodness of Fit Statistic – Null (df)	11698.29 (378)
Goodness-of-Fit Index (GFI)	0.88
Adjusted Goodness-of-Fit Index (AGFI)	0.86
Comparative Fit Index (CFI)	0.96
Normed Fit Index (NFI)	0.93
Tucker-Lewis Fit Index (TLI)	0.96
Incremental Fit Index (IFI)	0.96
Root Mean Square Error of Approximation (RMSEA)	0.05

Structural Fit. Structural model fit was evaluated by two criteria: statistical significance of path coefficients and  $R^2$ . Table 4.11 lists the path estimates for each of the paths in the structural model. All but one of the six paths in the structural model were

found to be statistically significant at the .05 level. The path from inter-personal religious commitment to ethical judgment was found not to be significant, suggesting that consumers' inter-personal religious commitment may not affect their ethical judgment of a controversial business decision.

Table 4.11 Path Estimates of the Structural Model: Model 2

Path	Estimate	p-value
Intra-Personal Religious Commitment->Ethical Judgment	-0.237	0.030
Inter-Personal Religious Commitment->Ethical Judgment	-0.097	0.210
Christian Conservatism->Ethical Judgment	-0.289	0.002
Ethical Judgment->Voice Complaint Intentions	-0.716	0.000
Ethical Judgment->Third Party Complaint Intentions	-0.215	0.000
Ethical Judgment->Store Loyalty Intentions	0.747	0.000

The second criterion used to evaluate structural fit was  $R^2$ .  $R^2$  represented the degree of explained variance which may be associated with each dependence relationship. Table 4.12 lists the  $R^2$  values for each of the four endogenous constructs.

Table 4.12  $R^2$  for Structural Equations: Model 2

Endogenous Construct	$R^2$ for Structural Equations
Ethical Judgment	0.31
Voice Complaint Intentions	0.47
Third Party Complaint Intentions	0.73
Store Loyalty Intentions	0.51

Hypotheses Results: A total of six hypotheses representing the structural relationships among the constructs of model 2 of this research were tested. Empirical support for each hypothesis was determined by the statistical significance of the corresponding path estimate and the direction of the relationship. Five of the six

hypotheses were found to be statistically significant at the 0.05 level. A summary of the tests of these hypotheses is reported in Table 4.13.

H1a: The intra-personal religious commitment levels of consumers are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more committed the consumers are, the less favorable their ethical judgments will be of the controversial business decision.

The path estimate of -0.237 was statistically significant ( $p = .030$ ). Thus, this hypothesis was supported. The intra-personal religious commitment levels of consumers did negatively influence the ethical favorability ratings of a controversial business decision.

H1b: The inter-personal religious commitment levels of consumers are negatively related to the favorability of their ethical judgments of a seller's controversial business decision, in that the more committed the consumers are, the less favorable their ethical judgments will be of the controversial business decision.

The path estimate of -0.097 was not statistically significant at the .01 or .05 level ( $p = .210$ ), indicating a lack of support for this hypothesis. The inter-personal religious commitment levels of consumers did not appear to affect the ethical judgment of a controversial business decision.

H2: Consumers' conservative Christian beliefs are negatively related to the favorability of their ethical judgments of a seller's controversial business

decision, in that the more conservative the consumers, the less favorable their ethical judgments will be of the controversial business decision.

The path estimate of -0.289 was statistically significant ( $p = .002$ ). Thus, this hypothesis was supported. Consumers' conservative Christian beliefs did negatively influence the ethical favorability ratings of a controversial business decision.

H3: Consumers' ethical judgment favorability levels of a seller's business decision are positively related to store loyalty intentions, in that the more favorable their ethical judgments are of the controversial business decision, the more loyal they will be to the seller.

The path estimate of 0.747 was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. Consumers' ethical judgment favorability ratings of a controversial business decision did directly affect their store loyalty intentions.

H4a: Consumers' ethical judgment favorability levels of a seller's business decision are negatively related to consumer voice complaint intentions, in that the more favorable their ethical judgments are of the controversial business decision, they intend to complain less to individuals they feel are directly related to the marketer.

The path estimate of -0.716 was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. Consumers' ethical judgment favorability ratings of a controversial business decision did directly affect their voice complaint intentions.

H4b: Consumers' ethical judgment favorability levels of a seller's business decision are negatively related to consumer third party complaint intentions, in that the more favorable their ethical judgments are of the

controversial business decision, they intend to complain less to third parties they feel may be able to exert some influence on the decision, such as lobby groups, lawyers, etc.

The path estimate of -0.215 was statistically significant ( $p = .000$ ). Thus, this hypothesis was supported. Consumers' ethical judgment favorability ratings of a controversial business decision did directly affect their third party complaint intentions.

Table 4.13 Hypothesis Testing: Model 2

<b>Hypothesis</b>	<b>+/-</b>	<b>Findings</b>
H1a: Intra-Personal Religious Commitment->Ethical Judgment	-	Significant
H1b: Inter-Personal Religious Commitment->Ethical Judgment	-	Non-significant
H2 : Christian Conservatism->Ethical Judgment	-	Significant
H3 : Ethical Judgment->Store Loyalty Intentions	+	Significant
H4a: Ethical Judgment->Voice Complaint Intentions	-	Significant
H4b: Ethical Judgment->Third Party Complaint Intentions	-	Significant

## **CHAPTER 5**

### **CONCLUSIONS AND FUTURE RESEARCH**

#### Introduction

Chapter 5 of this dissertation discusses the conclusions of this research and identifies the best avenues for future research in the area. Included in this discussion are an interpretation of the findings of the research and its theoretical contributions, an overview of the managerial contributions of these findings, a summarization of the limitations of this research, and an outline of a number of future research directions.

#### Interpretation of Findings and Theoretical Contribution

The introduction to this dissertation posited several questions which were to be answered by this research. These questions were addressed by the hypothesis tests conducted in Chapter 4. These hypothesis tests are interpreted and integrated into the theoretical foundation of this research in the following paragraphs.

The primary objective of this dissertation research was to determine the influence of consumers' religiousness on their behavior in the marketplace when firms make socially or politically controversial business decisions. To address this objective, the first question was stated as follows,

- (1) Does a consumer's religiosity influence his/her ethical judgment of a highly controversial and potential ethically objectionable business decision?

In this question, an ethical judgment was defined as the degree to which a behavior in question was considered morally acceptable by an individual. Customer religiosity was defined as the degree of religious commitment or the degree to which a person used and adhered to his or her religious values, beliefs, and practices and used them in daily living. Consumer religious commitment was measured using two separate dimensions: intra-personal religious commitment and inter-personal religious commitment. The intra-personal component reflected an individual's internalization of religious morals and creeds, and was spiritual in nature. The inter-personal component of religious commitment concerned itself with the level of activity in organized religious activities and essentially reflected an individual's sense of social belonging to his or her religious group. Studies reviewed in Chapter 2 suggested that a consumer's religiousness determined how he/she ethically judged his/her own questionable consumer behavior (Vitell & Paolillo, 2003; Vitell et al., 2005; Vitell et al., 2006; Vitell et al., 2007). Furthermore, previous studies also confirmed that a marketing manager's religiosity influenced how he/she ethically judged decisions he/she made (Singhapakdi et al., 2000). However, researchers had not examined the relationship between a consumer's religiosity and how he/she ethically judges a firm's socially or politically controversial business decision. This research examined this relationship and found that a consumer's intra-personal religious commitment is a major contributor to how one judges a company's controversial business decision. Inter-personal religious commitment did not appear to contribute to a consumer's ethical judgment of a firm's socially or politically

controversial business decision. In summary, the findings of this research empirically substantiated a theoretical distinction between intra-personal and inter-personal religious commitment. In addition, it demonstrated that a consumer's ethical judgment of a firm's controversial business decision arose mainly from how one internalizes religious values rather than the participatory or organizational component of the religious experience. The findings were also important because they contributed to theory testing in that it validated the first part of Hunt and Vitell's theory of ethics not only when consumers or marketing managers monitor their own behavior, but in the buyer-seller dyad as well (Hunt & Vitell, 1986, 1993).

The second dissertation question addressed one additional factor which was thought to affect consumers' ethical judgments of controversial business decisions: Christian conservatism. The question was stated as,

- (2) Do a Christian consumer's conservative beliefs influence his/her ethical judgment of a highly controversial and potential ethically objectionable business decision?

Anecdotal evidence and limited qualitative research (Kozinets & Handelsman, 2004) suggested that Christian consumers who held conservative beliefs were more likely to oppose controversial marketing or consumer-related events that may challenge traditional social order in society. This dissertation research found that in a national sample of Christian consumers in the United States those that increasingly held conservative beliefs did indeed judge controversial business decisions more negative. This finding is theoretically significant in that it is the first empirical study in the area of

consumer behavior that incorporates the Christian conservatism construct and thus extends existing literature.

The final question of this dissertation research addressed whether or not there was any spillover in the marketplace. In other words did a consumer's ethical judgment of a firm's controversial business decision influence a consumer's behavior towards that firm? It was stated as,

- (3) Does a consumer's ethical judgment of a highly controversial and potential ethically objectionable business decision determine how he/she intends to behave towards the seller in the marketplace (that is, does the consumer not intend to change their purchase behavior at all, does he/she intend to complain to the seller, does he/she intend to complain to family and friends, does he/she intend to complain to third parties, or does he/she intend to stop purchasing from the seller)?

The first outcome variable of interest that addressed this research question was store loyalty. Store loyalty was not only measured using repurchasing intentions alone, but also included items which examined whether customers were referring the store to friends and family, and if they increased their commitment to the store in the future. Previous research had determined that customer satisfaction with functional evaluative criteria was a predictor of store loyalty (Bloemer & Ruyter 1998; Sirohi et al. 1998; Sivadas & Baker-Prewitt 2000). However past research has not investigated the relationship between a consumer's ethical judgment of a firm's controversial business decision, a non-functional evaluative criterion, and store loyalty. This research did

examine this relationship and found that a consumer's ethical judgment of a firm's controversial business decision is a major determinant of consumer loyalty.

A second and third consumer behavior outcome variable of interest in this dissertation research was consumer voice complaint intentions and third party complaint intentions. Consumer voice complaint intentions were manifested when consumers intended to aim complaints at those marketers (e.g., salespersons or manager) involved in the perceived offensive practices or policies. Third party complaining occurred when a consumer intended to express his or her dissatisfaction with company policies or practices to organizations not involved in any of the exchanges, but which could bring some pressure to bear on the offending marketer. Prior studies indicated that customer dissatisfaction with functional evaluative store criteria lead to both voice and third party complaining (Singh, 1988; Stephens & Gwinner 1990; Bougie et al., 2003, Brown et al., 2005). However past research has not investigated the relationship between a consumer's ethical judgment of a firm's controversial business decision, a non-functional evaluative criterion, and voice complaint intentions or third party complaint intentions. This research did examine these relationships and found that a consumer's ethical judgment of a controversial business decision directly affected that consumer's voice complaint intentions and third party complaint intentions.

In summary, this research found that consumers' ethical judgments of controversial business decisions do spill over in the marketplace and influence consumers' behavior towards the offending party. This finding is theoretically significant in that it not only empirically supports the second part of the Hunt and Vitell theory of

ethics, but it also extends the application of the Hunt and Vitell Theory of Ethics in a dyadic buyer-seller setting (Hunt & Vitell, 1986, 1993).

### Managerial Contributions

The findings of this dissertation research are relevant to marketing practitioners. An important contribution of this research is to provide practitioners with answers and guidance based on empirical evidence of a much discussed managerial question: "Does a consumer's religiousness influence his/her behavior in the marketplace when he/she is confronted with a firm who enacts a rule or a policy which is controversial and potentially morally objectionable?" For example, consider a firm who, in trying to reach out to another segment in the market or for some other reason, donates money to a pro-gay and lesbian organization and/or actively advertises to gay and lesbians using specific media outlets which communicate with and reach out to that segment. This research demonstrates that the firm should consider the religious commitment of its current customers and take into account the possibility that existing customers who are highly religious would not only morally judge that activity as wrong, but that they would also express their dissatisfaction with that firm in the marketplace. In addition, the findings in this study demonstrate that Christian conservatives in particular may not only be very judgmental, but also appear to manifest their dissatisfaction with the firm's decision in the marketplace through an increase in complaint behavior and decreasing loyalty. The most recent example of a company which may have taken this into consideration would be McDonalds. On July 3<sup>rd</sup> 2008, shortly after McDonalds Corporation made a donation of \$ 20,000.00 to the National Gay and Lesbian Chamber of Commerce (NGLCC) and Richard Ellis, one of McDonalds' U.S. executives, took a seat on the board of directors of

the NGLCC, the American Family Association called on its members to boycott McDonalds, complain to local store managers, and e-mail McDonalds' CEO. On October 10<sup>th</sup> 2008, the AFA called off its boycott against McDonalds after Mr. Ellis resigned from the board of the NGLCC and McDonalds Corporation announced it did not plan to replace him.

A second example is Wal-Mart. On Nov. 20<sup>th</sup> 2006, to protest the retailer's perceived support of gay-rights groups, the American Family Association (AFA) called on its members to boycott Wal-Mart's post-Thanksgiving day sales. The day after, on November 21<sup>st</sup>, while stressing its commitment to diversity and equality, Wal-Mart said in a statement that it would "no longer make corporate contributions to support or oppose highly controversial issues".

In summary, gaining knowledge of the religious commitment and conservatism levels of current customers may be a worthwhile endeavor, before publicly taking sides in controversial public social or political debates. Corporate managers of large retailers should abstain from taking sides and allow regional or local managers to make decisions which are compatible or in compliance with the local market. Failure to do so may result in lower store loyalty and increased complaint intentions by existing customers, which ultimately may manifest itself in lower sales and profit, or even long-term damage to company brand equity due to negative public relations or perhaps even boycotts. However, not all firms are committed to maximizing shareholder wealth over and above their own values, which may or may not include some religiously charged issues. If a firm is committed and truly values diversity, for example, then they may want to take

religious beliefs and the financial implications of ignoring religious beliefs into account in the decision processes.

### Limitations and Future Research

A few limitations of this dissertation research should be noted. A first limitation is related to the use of a specific scenario in this study. The use of a specific scenario in this manuscript provides valuable information regarding the relationship between consumer religious commitment, Christian conservatism, consumer ethical judgment, store loyalty, and store complaint intentions, yet it limits the ability to generalize the research findings. Future researchers should attempt to replicate this research using different scenarios to confirm the role of consumer religious commitment and Christian conservatism in their decision making process. It would be interesting for instance for advertising managers to examine how advertisements using potentially controversial appeal, such as the use of nudity, are ethically judged by highly religious or conservative Christian consumers versus those that are less religious or conservative. In addition, it would be worthwhile to investigate whether that ethical judgment would spillover in the marketplace and influence how consumers perceive the brand advertised and their purchase intentions towards the brand. Another area for future research could focus on the effectiveness of the use of religious commitment or Christian conservatism as a segmentation variable. Are companies who are mindful of religious consumers and implement policies that actively court that segment of the market more successful than those who don't? An example of this would be Chick-fil-A versus other fast food companies. Chick-fil-A is the only major fast food chain to close on Sunday's, one of the busiest days of the week in the restaurant business. In addition, its corporate mission

statement and corporate purpose statement reflect the religiousness of its CEO, S. Truett Cathy. Are they more successful (attitude toward the brand, brand loyalty, etc.) with highly religious or Christian conservative consumers versus their lesser religious counterparts?

A second limitation of this research is the outcome variables. The outcome variables in this study measured intentions rather than actual behavior. Even though previous researchers have suggested that people act in accordance with their intentions (Ajzen & Fishbein, 1980; Ajzen, 1991), future research should attempt to incorporate behavioral measures rather than intentions.

Finally, previous research has suggested that certain consumer personality traits, such as consumer aggressiveness and consumer assertiveness, may play a moderating role in how consumers cope with instances of dissatisfaction in the marketplace (Fornell & Westbrook, 1979). Examining the role of the aforementioned variables may be another avenue for future research.

**APPENDIX**

**SURVEY INSTRUMENT**

### Consumer Survey

Please take a few minutes to complete this survey. We thank you in advance for your input.

- Please do not put your name on this questionnaire. All information that you provide **will be anonymous**.
- Note: **there are no right or wrong answers**.
- Your participation in this important study is greatly appreciated

I have read the above description of this study and wish to participate. \_\_\_ Yes \_\_\_ No  
I understand that I may discontinue participation or leave items blank.

**Section 1. This section asks how committed you are to a religious value system, regardless of the content of beliefs in the faith system. Please indicate how strongly each statement reflects your beliefs and/or behavior. For example, if a statement does not at all coincide with your beliefs and/or behavior, check the number 1, "not at all true of me". If a statement strongly reflects your beliefs or behavior, check the number 5, "totally true of me".**

		Not At All True of Me			Totally True Of Me
1.	Religious beliefs are especially important to me because they answer many questions about the meaning of life.	1	2	3	4 5
2.	It is important to me to spend periods of time in private religious thought or prayer.	1	2	3	4 5
3.	My religious beliefs lie behind my whole approach to life.	1	2	3	4 5
4.	Religious beliefs influence all my dealings in life.	1	2	3	4 5
5.	I spend time trying to grow in understanding of my religious beliefs.	1	2	3	4 5
6.	I often read books and magazines about my religious beliefs.	1	2	3	4 5
7.	I keep well informed about my local religious group and have influence in its decisions.	1	2	3	4 5
8.	I enjoy participating in the activities of my religious organization.	1	2	3	4 5
9.	I make financial contributions to my religious organization.	1	2	3	4 5
10.	I enjoy spending time with others of my religious affiliation.	1	2	3	4 5

**Section 2. If you consider yourself being a Christian, please complete this section. If not, please continue to Section 3. Please indicate your level of agreement or disagreement with the following statements. For example, if you “strongly disagree” with a statement, check the number 1. If you “strongly agree” with a statement, check the number 5.**

		Strongly Disagree	Neither Agree Nor Disagree	Strongly Agree
1.	All Biblical miracles happened just as the Bible says they did.	1○	2○	3○ 4○ 5○
2.	A man must seek God’s forgiveness to enjoy fellowship with Him.	1○	2○	3○ 4○ 5○
3.	Jesus was more than a great prophet; he was God’s only son.	1○	2○	3○ 4○ 5○
4.	Biblical miracles did not happen as the Bible says they did, but they have been used as examples.	1○	2○	3○ 4○ 5○
5.	People who suffer in this life are sure to be rewarded in the next, if they stay true to God	1○	2○	3○ 4○ 5○
6.	Religious truth is higher than any other form of truth.	1○	2○	3○ 4○ 5○
7.	The Bible is God’s message to man and all that it says is true.	1○	2○	3○ 4○ 5○

**Please consider the following scenario:** Store X is a retail store where John regularly shops. John sees in the news that corporate management of retail store X publicly supports same sex marriage, equal rights for same sex marriage partners, contributes annually to the Gay and Lesbian Chamber of Commerce, and advertises in magazines or on websites which support this lifestyle (for example lesbianalliance.com, the advocate, instinct, queer network, etc...).

**Section 3. Please indicate how you would suggest to John that he rate the actions by corporate management of store X along the following dimensions.**

The actions by corporate management of store X are:									
1.	Culturally acceptable	1○	2○	3○	4○	5○	6○	7○	Culturally Unacceptable
2.	Traditionally acceptable	1○	2○	3○	4○	5○	6○	7○	Traditionally Unacceptable
3.	Acceptable to my family	1○	2○	3○	4○	5○	6○	7○	Unacceptable to my family
4.	Individually acceptable	1○	2○	3○	4○	5○	6○	7○	Individually Unacceptable
5.	Fair	1○	2○	3○	4○	5○	6○	7○	Unfair
6.	Morally right	1○	2○	3○	4○	5○	6○	7○	Not Morally
7.	Just	1○	2○	3○	4○	5○	6○	7○	Unjust





## REFERENCES

- Ajzen I. (1991). The theory of planned behavior, *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Ajzen I. & Fishbein M. (1980). *Understanding Attitudes and Predicting Social Behavior*, Englewood-Cliffs, NJ: Prentice Hall.
- Alexander, C.S. & Becker H.J. (1978). The use of vignettes in survey research, *Public Opinion Quarterly*, 9(4), 563-582.
- Allport, G. & Ross, J. (1967). Personal religious orientation and prejudice, *Journal of Personality and Social Psychology*, 2, 423-443.
- Andaleeb, S.S. (1993). Religious affiliations and consumer behavior: An examination of hospitals, *Journal of Healthcare Marketing*, 13(4), 423-443.
- Anderson, J. C. & Gerbing, D. W. (1988). Structural equation modeling in practice: A review and recommended two-step approach, *Psychological Bulletin*, 103(3), 411-423.
- Armstrong, K. (2001). *The Battle for God: A History of Fundamentalism*, New York: Ballantine Books.
- Arnould, E., Price, L. & Zikhan, G. (2004). *Consumers*, 2<sup>nd</sup> ed. New York: McGraw-Hill.
- Bagozzi, R.P. & Phillips, L.W. (1982). Representing and testing organizational theories: A hollistic construal, *Administrative Science Quarterly*, 27, 459-489.
- Bagozzi, R.P. & Yi, Y. (1988). On the evaluation of structural equation models, *Journal of the Academy of Marketing Science*, 16, 74-94.
- Bailey, J.M. & Sood, J. (1993). The effect of religious affiliation of consumer behavior: A preliminary investigation, *Journal of Managerial Issues*, 5(3), 328-352.
- Bartels, R. (1967). A model for ethics in marketing, *Journal of Marketing*, 31, 20-26.

- Belk, R.W. (1988). Possessions and the extended self, *Journal of Consumer Research*, 15, 139-158.
- Belzen, J.A. (1999). The cultural psychological approach to religion: contemporary debates on the object of the discipline, *Theory and Psychology*, 9(2), 229-255.
- Bentler, P.M. (1990). Comparative fit indexes in structural models, *Psychological Bulletin*, 107, 238-246.
- Bentler, P.M. (1992). On the fit of models to covariances and methodology to the bulletin, *Psychological Bulletin*, 112, 400-404.
- Bentler, P.M. & Bonnett, D.G. (1980). Significance tests and goodness of fit in the analysis of covariance structures, *Psychological Bulletin*, 88, 588-606.
- Berkman, H.W., Lindquist, J.D. & Sirgy, M.J. (1997). *Consumer Behavior*. Chicago, IL: NTC Publishing Group.
- Bloemer, J. & De Ruyter, K. (1998). On the relationship between store image, store satisfaction, and store loyalty, *European Journal of Marketing*, 32, 499-513.
- Bloemer, J. & Kasper, H. (1995). The complex relationship between consumer satisfaction and brand loyalty, *Journal of Economic Psychology*, 16, 311-329.
- Bollen, K.A. (1989). A new incremental fit index for general structural models, *Sociological Methods and Research*, 17, 303-316.
- Bollen, K.A. (1990). Overall fit and covariance structure models: Two types of sample size effects, *Psychological Bulletin*, 107, 256-259.
- Bougie, R., Pieters R. & Zeelenberg, Y., (2003). Angry customers don't come back, they get back: The experience and behavioral implications of anger and dissatisfaction in service, *Journal of the Academy of Marketing Science*, 31, 377-393.
- Bowen, J.R. (1998). *Religions in Practice: An Approach to the Anthropology of Religion*. Boston: Allyn and Bacon.
- Brown, T.J., Barry, T.E., Dacin, P.A. & Gunst, R.F., (2005). Spreading the word: Investigating antecedents of consumers' positive word-of-mouth intentions and behaviors in a retailing context, *Journal of the Academy of Marketing Science*, 33, 123-138.
- Churchill, G.A., Jr. (1979). A paradigm for developing better measures of marketing constructs, *Journal of Marketing Research*, 16, 64-73.

- Clark, J.W. (1992). Personal religiousness and retail store evaluative criteria, in Robert L. King (ed.), *Proceedings of the Annual Meeting of the Southern Marketing Association*, 102-105.
- Clark, P.B. & Byrne, P. (1993). *Religion Defined and Explained*, London:MacMillan Press Ltd.
- Clark, J.W. & Dawson, L.E. (1996). Personal religiousness and ethical judgements: an empirical analysis, *Journal of Business Ethics*, 15, 359-372.
- Cornwell, B., Cui, C.C., Mitchell, V., Schlegelmilch, B., Dzulkiilee, A. & Chan, J. (2005). A cross-cultural study of the role of religion in consumers' ethical positions, *International Marketing Review*, 22(5), 531-546.
- Cutler, B.D. (1991). Religion and marketing: important research area or a footnote in the literature?, *Journal of Professional Services Marketing*, 8 (1), 133-145.
- Day, R.L. (1984). Modeling choices among alternative responses to dissatisfaction, *Advances in Consumer Research*, 11, 496-499.
- Day, R.L. (1994). The capabilities of market-driven organizations, *Journal of Marketing*, 58, 37-52.
- De Mooij, M. (2004). *Consumer Behavior and Culture: Consequences for Global Marketing and Advertising*, Thousand Oaks, Ca: Sage.
- Delener, N. (1987). An exploratory study of values of catholic and jewish subcultures: Implications for consumer psychology, in *World Marketing Congress, Proceedings of the Third Bi-Annual International Conference*, Kenneth D. Bahn and M. Joseph Sirgy (eds.), Barcelona, Spain: Academy of Marketing Science, 151-155.
- Delener, N. (1994). Religious contrasts in consumer decision behavior patterns: Their dimensions and marketing implications, *European Journal of Marketing*, 28 (5), 36-53.
- Delener, N. (1989). Religious differences in cognitions concerning external information search and media usage, in *Marketing: Positioning for the 1990s*, Robert L. King (ed.), *Proceedings of the Annual Meeting of the Southern Marketing Association*, 64-68.
- Delener, N. (1990a). The effects of religious factors on perceived risk in durable goods purchase decisions, *Journal of Consumer Marketing*, 7(3), 27-38.
- Delener, N. (1990b). An examination of the religious influences as predictors of consumer innovativeness, *Journal of Midwest Marketing*, 5, 167-178.

- Delener, N. & Schiffman, L.G. (1988). Family decision making: The impact of religious factors, in G. Frazier et al. (eds.), *Efficiency and Effectiveness in Marketing*, Chicago, IL: American Marketing Association (Summer), 80-83.
- Engel, J.F. (1976). Psychographic research in a cross-cultural non-product setting, *Advance in Consumer Research* 3, Association for Consumer Research, 98-101.
- Engel, J.F., Blackwell, R.D. & Miniard, P.W. (1995). *Consumer Behavior*, 8<sup>th</sup> ed. Fort Worth: Dryden Press.
- Essoo, N. & Dibb, S. (2004). Religious influences on shopping behavior: An exploratory study, *Journal of Marketing Management*, 20, 683-712.
- Fam, K.S., Waller, D.S. & Erdogan, B.Z. (2004). The influence of religion on attitudes towards the advertising of controversial products, *European Journal of Marketing*, 38, 537-555.
- Ferraro, G.P. (1994). *The Cultural Dimension of International Business*. New Jersey: Prentice-Hall.
- Ferrell, O.C. & Gresham, L.G. (1985). A contingency framework for understanding ethical decision making in marketing, *Journal of Marketing*, 49, 87-96.
- Fielding, M. (2005). What would Jesus buy, *Marketing News*, January, 2005, 18-20.
- Fischbein, M. & Ajzen, I. (1975). *Belief, Attitude, Intention and Behaviour: An Introduction to Theory and Research*, Reading, MA: Addison-Wesley.
- Fornell, C. & Larcker, D. (1981). Evaluating structural equation models with unobservable variables and measurement error, *Journal of Marketing Research*, 18, 39-50.
- Fournier S. (1998). Consumers and their brands: Developing relationship theory in consumer research, *Journal of Consumer Research*, 24, 343-373.
- French, A. (2006). Wal-Mart partners with gay-lesbian chamber of commerce, *The Morning News*, available at: [www.nwaonline.net/articles/2006/08/23/business/0823wmgays.txt](http://www.nwaonline.net/articles/2006/08/23/business/0823wmgays.txt) (accessed 28 April 2008).
- Frankena, W. (1963). *Ethics*, Englewood Cliffs, NJ: Prentice Hall.
- Fritzche, D.J. & Becker, H. (1982). Business ethics of future marketing managers, *Journal of Marketing Education*, (fall), 2-7.
- Geertz, C. (1993). *The Interpretation of Cultures: Selected Essays*. London: Fontana.

- Gentry, J.W., Tansuhaj, P., Manzer, L.L. & John, J. (1988). Do geographic subcultures vary culturally?, *Advances in Consumer Research*, 15, 411-417.
- Goodstein, L. (2002). Conservative churches grew fastest in 1990's, *The New York Times*, available at:  
<http://query.nytimes.com/gst/fullpage.html?res=9801EFDB1530F93BA2575AC0A9649C8B63> (accessed 28 April 2008).
- Hair, J.F., Jr., Anderson, R.E., Tatham, R.L. & Black W.C. (1995). *Multivariate Data Analysis with Readings*, Fourth Ed., Englewood Cliffs, NJ: Prentice Hall.
- Hall, E.T. (1976). *Beyond Culture*, Garden City, N.Y.: Anchor Press.
- Haron, S., Ahmad, N. & Planisek, S.L. (1994). Bank patronage factors of muslim and non-muslim customers, *International Journal of Bank Marketing*, 12 (1), 32-40.
- Hill, P.C., Pargament, K.I., Swyers, J.P. Gorsuch, R., McCullough, M.E., Hood, R.W. & Baumeister, R.F. (1998). Definitions of religion and spirituality, in D.B. Larson, J.P. Swyers and M.E. McCullough (Eds), *Scientific Research on Spirituality and Health: A Consensus Report*, Baltimore: National Institute for Healthcare Research, 14-30.
- Hirschman, E.C. (1981). American Jewish ethnicity: Its relationship to some selected aspects of consumer behavior, *Journal of Marketing*, 45, 102-110.
- Hirschman, E.C. (1982a). Religious differences in cognitions regarding novelty seeking and information transfer, *Advances in Consumer Research*, 10, 228-233.
- Hirschman, E.C. (1982b). Ethnic variation in leisure activities and motives, in Bruce J. Walker et al. (eds.), *An Assessment of Marketing Thought and Practice*, 1982 Educators' Conference Proceedings, Chicago: American Marketing Association, 93-98.
- Hirschman, E.C. (1982c). Ethnic variation in hedonic consumption, *Journal of Social Psychology*, 118 (2), 225-234.
- Hirschman, E.C. (1983). Religious affiliation and consumption processes, *Research in Marketing*, 6, 131-170.
- Hirschman, E.C. (1985). Ethnicity as a predictor of media content preferences, in M.J. Houston and R.J. Lutz (eds.), *Marketing Communications: Theory and Research*, Proceeding of the AMA Educators' Winter Conference, Chicago, IL: American Marketing Association, 209-214.
- Hofstede, G. (1980). *Culture's Consequences: International Differences in Work-Related Values*, Beverly Hills: Sage Publications.

- Hofstede, G. (1991). Management in a multicultural society, *Malaysian Management Review*, 26, 3-12.
- Howard, J.A. & Sheth, J. N. (1969). *The Theory of Buyer Behavior*, New York: John Wiley.
- Hunt, S.D. & Vitell, S.J. (1986). A general theory of marketing ethics, *Journal of Macromarketing*, 8, 5-16.
- Hu, L.T. & Bentler, P.M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: conventional criteria versus new alternatives, *Structural Equation Modeling: A Multidisciplinary Journal*, 6, 1-55.
- Hunt, S.D. & Vitell, S.J. (1993). The general theory of marketing ethics: A retrospective and revision, in N. Craig Smith and John A. Quelch (eds.), *Ethics in Marketing*, Homewood, IL: Irwin, 775-784.
- Hunt, S.D. & Vitell, S.J. (2006). The general theory of marketing ethics: A revision and three questions, *Journal of Macromarketing*, 26, 143-153.
- John, J., Tansuhaj, P., Manzer, L. & Gentry, J. (1986). Fatalism and explanation of the cross-cultural differences in the perception of uncertainty in the marketplace, *AMA Workshop on Culture and Subculture*, De Paul University, Chicago.
- Johnson, B.R., Jang, S.J., Larson, D.B. & Li S.D. (2001). Does adolescent religious commitment matter? A reexamination of the effects of religiosity on delinquency, *Journal of Research in Crime and Delinquency*, 38(1), 22-43.
- Jones, T.M. (1991). Ethical decision making by individuals in organizations: An issue-contingent model, *Academy of Management Review*, 16, 366-395.
- Kant, I (1956). *Foundations of the Metaphysics of Morals*, Indianapolis: Bob-Merrill Company., Inc.
- Kennedy, E.J. & Lawton, L. (1998). Religiousness and business ethics, *Journal of Business Ethics*, 17(2), 163-175.
- Kiley, D. (2005). Ford affirms gay publication support. No victory for AFA  
*BusinessWeek Online* available at:  
[www.businessweek.com/the\\_thread/brandnewday/archives/2005/12/ford\\_affirms\\_gay](http://www.businessweek.com/the_thread/brandnewday/archives/2005/12/ford_affirms_gay) (accessed 28 April 2008).
- Kosmin, B.A., Mayer E. & Keysar A. (2001). The american religious identification survey, The Graduate Center of the City University of New York, 19 December 2001.

- Kozinets, R.V. & Handelman J.M. (2004). Adversaries of consumption: consumer movements, activism, and ideology, *Journal of Consumer Research*, 3, 691-704.
- Kroeber, A.L. & Kluckhohn, C. (1963). *Culture: A Critical Review of Concepts and Definitions*, New York: Vintage Books.
- LaBarbera, P.A. (1987). Consumer behavior and born-again christianity, *Research in Consumer Behavior*, 2, Sheth J.N. and Hirschman E.C. (eds.), 193-222, London: JAI Press.
- LaBarbera, P.A. & Gurhan, Z. (1997). The role of materialism, religiosity, and demographics in subjective well-being. *Psychology and Marketing*, 14, 71-97.
- LaBarbera, P.A. & Stern, J. (1990). The relationship between Jewish religious intensity and repeat purchasing behavior, in L.M. Capella, H.W. Nash, J.M. Starling and R.D. Taylor (eds.), *Proceedings of the Annual Meeting of Southern Marketing Association*, 87-90.
- LaTour, M.S. & Henthorne T.L. (1994). Ethical judgments of sexual appeals in print advertising, *Journal of Advertising*, Vol. 23 (3), pp. 81-90.
- Lindridge, A. (2005). Religiosity and the construction of a cultural-consumption identity, *Journal of Consumer Marketing*, 22(3), 142-151.
- Longenecker, J.G., McKinney, J.A. & Moore, C.W. (2004). Religious intensity, evangelical christianity, and business ethics: An empirical study, *Journal of Business Ethics*, 55, 373-386.
- Lovelock, C.H. & Weinberg, C.B. (1978). Public and non-profit marketing comes of age, in G. Zaltman and T.V. Bonoma, *Review of Marketing*, 1978, Chicago, American Marketing Association, 413-452.
- McCracken, G. (1986). Culture and consumption: A theoretical account of the structure and movement of the cultural meaning of consumer goods, *Journal of Consumer Research*, 13(1), 71-84.
- McDaniel S.W. & Burnett, J.J. (1990). Consumer religiosity and retail store evaluative criteria, *Journal of the Academy of Marketing Science*, 18, 101-112.
- McDaniel, S.W. & Burnett, J.J. (1991). Targeting the evangelical market segment, *Journal of Advertising Research*, 31(4), 26-33.
- Michell, P. & M. Al-Mossawi. (1995). The mediating effect of religiosity on advertising effectiveness. *Journal of Marketing Communications*, 1, 151-162.

- Michell, P. & M. Al-Mossawi. (1999). Religious commitment related to message contentiousness. *International Journal of Advertising*, 18, 427-443.
- Moschis, G.P. (1987). *Consumer Socialization: A Life-Cycle Perspective*, Lexington Books, Lexington, MA.
- Netemeyer, R.G., Burton, S & Lichtenstein, D.R. (1995). Trait aspects of vanity: measurement and relevance to consumer behavior, *Journal of Consumer Research*, 21, 612-627.
- Nix, T.W. & Gibson, J.G. (1989). Does a hospital's religious affiliation affect choice of hospital and patient satisfaction?, *Journal of Health Care Marketing*, 9(2), 40-41.
- Nunally, J.C. (1978). *Psychometric Theory*, Second Edition, New York: Mc-Graw-Hill.
- Petty, R.E. & Cacioppo, J.T. (1986). *Communication and Persuasion: Central and Peripheral Routes to Persuasion*, New York: Springer-Verlag.
- Reidenbach, R.E. & Robin D.P. (1988). Some initial steps toward improving the measurement of ethical evaluations of marketing activities, *Journal of Business Ethics*, 7(11), 871-879.
- Reidenbach, R.E. & Robin D.P. (1990). Toward the development of a multidimensional scale for improving evaluations of business ethics, *Journal of Business Ethics*, 9 (8), 639-653.
- Reidenbach, R.E., Robin, D.P. & Dawson, L. (1991). An application and extension of a multidimensional ethics scale to selected marketing practices and marketing groups, *Journal of the Academy of Marketing Science*, 19, 83-92.
- Richins, M. (1983). Negative word-of-mouth by dissatisfied consumers: A pilot study, *Journal of Marketing*, 47, 68-78.
- Rodriguez, C.M. (1993). Relevancy, measurement and modeling of religiosity in consumer behavior: the case of Peru, in G. Albaum et al. (eds.), *Proceedings of the Fourth Symposium on Cross-Cultural Consumer and Business Studies*, Kahuka, Hawaii.
- Roof, W.C. (1980). The ambiguities of religious preference in survey research, *Public Opinion Quarterly*, 32, 403-407.
- Ross, W. (1930). *The Right and Good*, Oxford: Clarendon Press.
- Schwartz, S.H. & Huisman, S. (1995). Value priorities and religiosity in four western religions, *Social Psychology Quarterly*, 58(2), 88-107.

- Sheth, J.N. & Mittal, B. (2004). *Customer Behavior: A Managerial Perspective*, 2<sup>nd</sup> ed. Thomson-South-Western.
- Siala, H., O'Keefe, R.M. & Hone, K.S. (2004). The impact of religious affiliation on trust in the context of electronic commerce, *Interacting with Computers*, 16(1), 7-27.
- Siguaw, J.A. & Simpson, P.M. (1997). Effects of religiousness on sunday shopping and outshopping behaviours: A study of shopper attitudes and behaviours in the American south", *International review of Retail, Distribution and Consumer Research*, 7(1), 23-40.
- Siguaw, J.A., Simpson, P.M. & Joseph, M. (1995). Religiosity effects on shopping behaviors: A comparative study of the U.S. and New Zealand, *Proceedings, Institute for Operations Research and Management Sciences (INFORMS) International Conference Singapore*, June 25-28.
- Singh, J. (1988). Consumer complaint intentions and behavior: Definitional and taxonomical issues, *Journal of Marketing*, 52, 93-107.
- Singhapakdi, A., Marta, J.K., Rallapalli, K.C. & Rao C.P. (2000). Toward an understanding of religiousness and marketing ethics: An empirical study, *Journal of Business Ethics*, 27, 305-319.
- Sirohi, N., McLaughlin, E.W. & Wittink, D.R. (1998). A model of consumer perceptions and store loyalty intentions for a supermarket retailer, *Journal of Retailing*, 2, 223-245.
- Sivadas, E. & Baker-Prewitt, J.L. (2000). An examination of the relationship between service quality, customer satisfaction loyalty, *International Journal of Retail and Distribution Management*, 28, 73-84.
- Slowikowski, S. & Jarrat, D.G. (1997). The impact of culture on the adoption of high technology products, *Marketing Intelligence and Planning*, 15(2), 97-105.
- Smith, M.C. & Frankenberger, K.D. (1991). The effects of religiosity on selected aspects of consumer behavior, in T. Schellinck (ed.), *Proceedings of the Annual Conference of the Administrative Sciences Association of Canada*, 12(6), 274-283.
- Solomon, M.R. (2002). *Consumer Behavior: Buying, Having and being*, 5<sup>th</sup> ed., Upper Saddle River, NJ: Prentice-Hall.
- Sood, J. & Nasu, Y. (1995). Religiosity and nationality: An exploratory study of their effect on consumer behavior in Japan and the United States, *Journal of Business Research*, 34, 1-9.

- Stark, R. & Glock, C.Y. (1968). *American Piety: The Nature of Religious Commitment*, Berkely, CA: University of California Press.
- Stellway, R.I. (1973). The correspondence between religious orientation and sociopolitical liberalism and conservatism, *Sociological Quarterly*, 14, 430-439.
- Stephens, N. & Gwinner, K.P. (1998). Why don't some people complain? A cognitive-emotive process model of consumer complaint behavior, *Journal of the Academy of Marketing Science*, 26, 172-189.
- Tansey, R., Hyman, M.R. & Brown G. (1992). Ethical judgments about wartime ads depicting combar, *Journal of Advertising*, 21, 57-74.
- Thompson, H.A. & Raine, J.E. (1976). Religious denomination preference as a basis for store location, *Journal of Retailing*, 52(2), 71-78.
- Terpstra, V. & David, K. (1991). *The Cultural Environment of International Business*, 3<sup>rd</sup> ed. Cincinatti, Ohio: South-Western Publishing Company.
- Revino, L.K. (1986). Ethical decision-making in organizations: A person-situation interactionist model, *Academy of Management Review*, 11(3), 601-617.
- Vitell, S.J. & Paolillo, J.G.P. (2003). Consumer ethics: The role of religiosity, *Journal of Business Ethics*, 46, 151-162.
- Vitell, S.J., Paolillo, J.G.P. & Singh, J. (2005). Religiosity and consumer ethics, *Journal of Business Ethics*, 57(2), 175-181.
- Vitell, S.J., Paolillo, J.G.P. & Singh, J. (2006). The role of money and religiosity in determining consumers' ethical beliefs, *Journal of Business Ethics*, 64(2), 117-124.
- Vitell, S.J., Singh, J. & Paolillo, J.G.P. (2007). Consumers' ethical beliefs: The roles of money, religiosity and attitude toward business, *Journal of Business Ethics*, 73, 369-379.
- Wilkes, R.E., Burnett, J.J. & Howell, R.D. (1986). On the meaning and measurement of religiosity in consumer research, *Journal of the Academy of Marketing Science*, 14, 47-56.
- Worthington, E.L., Wade, N.G., Hight, T.L., Ripley, J.S., McCullough, M.E., Berry, J.W., Schmitt, M.M., Berry, J.T., Bursley, K.H. & O'Connor, L. (2003). The religious commitment inventory-10: Development, refinement, and validation of a brief scale for research and counseling, *Journal of Counseling Psychology*, 50, 84-96.

Wulff, D.M. (1997). *Psychology of Religion: Classic and Contemporary*, 2<sup>nd</sup> ed. New York: Wiley and Sons.