

Attitude towards Business Ethics: Examining the Influence of Religiosity, Gender and Education Levels

Choe Kum-Lung

Department of International Business, Universiti Tunku Abdul Rahman
Sungai Long Campus, Lot PT21144, Jalan Sungai Long, Kajang 43000, Selangor, Malaysia
Tel: 60-1-2316-2368 E-mail: choekl@utar.edu.my

Lau Teck-Chai (Corresponding author)

Department of International Business, Universiti Tunku Abdul Rahman
Sungai Long Campus, Lot PT21144, Jalan Sungai Long, Kajang 43000, Selangor, Malaysia
Tel: 60-1-6391-7684 E-mail: lautc@utar.edu.my

Abstract

This study aims to explore the influence of religiosity, gender and education levels on attitude towards business ethics. Religiosity has long been regarded as the key determinant in shaping ethical values. The well-established scale of Attitude Towards Business Ethics Questionnaire (ATBEQ) was adapted. Religiosity was measured using the Religious Commitment Inventory Scale (RCI-10). There are two dimensions of religiosity – intrapersonal religiosity and interpersonal religiosity. Results showed that intrapersonal religiosity was a significant determinant to attitude towards business ethics but interpersonal religiosity was not. Comparisons were also made across several demographic characteristics with regards to business ethics. There was no significant difference between gender. Significant difference was found in business ethics across different educational levels.

Keywords: Intrapersonal religiosity, Interpersonal religiosity, Attitude towards business ethics, Gender, Education levels

1. Introduction

There is an increase public concern for ethical matters. Many members of the general public are having the perceptions that businesses do not put too much emphasis on ethical considerations in their operations (Alam, 1995). This public concern is very legitimate in view of the recent high profile corporate scandals around the globe. Enron was the most notorious example frequently cited by both corporate executives and academics. Back in Malaysia, Transmile has generated a similar degree of shock to the local investment community when its fraudulent profit figures were uncovered in 2007. Most of these top management executives involved in corporate fraud received some forms of higher education. The fundamentals of these scandals are not lack of intelligence but instead a lack of ethics (Giacalone, 2004).

The ever-growing influence from transnational and multinational corporations on global society has further strengthened the critical role of business ethics in the governance of corporations (Barclay & Smith, 2003). Research has also indicated that the cost of running businesses in a corrupted environment is much higher than in environment with high integrity (Phau & Kea, 2007). PricewaterhouseCoopers estimated the cost of corruption in 35 emerging and developing countries amount to as much as US\$500 billion between 1997 and 1998 (Lim, 2003). Since Baumhart (1961) pioneered the research of business ethics, it has emerged as one of the most important areas for management research (Cardy & Selvarajan, 2006)

Although there can be many antecedents attributed to the cause of ethical behavior in an organisation context, researchers look in their search on religion for answers on ethical decision-making (Blanchard & Hodges, 2003). There is a long recognition on the significant role of religion in shaping human attitudes and the current trend is towards the re-emphasis of organized religiosity (Arnould et al., 2004). As such, it is appropriate to study the relationship between ethical judgements and religious values. There are two objectives to this study. The first objective is to investigate the influence of religiosity (intrapersonal and interpersonal) with attitudes towards business ethics. The second objective is to explore whether there is a significant difference between gender and education levels with attitude towards business ethics.

2. Background literature

2.1 Business ethics

The research on business ethics is categorized into two main approaches – conceptual and empirical (Preble & Reichel, 1988). Conceptual approach aims to clarify the meaning of business ethics, moral conduct and social responsibility. At the same time, researchers adopting this approach also came out with recommended guidelines to assist corporate leaders in making ethical business decisions (Braybrooke, 1983; Cavanagh et al., 1981; Hoffman & Moore, 1984). In contrast, empirical approach places emphasis on examining prevailing ethics, perceptions and attitudes of general public, business people, and university students who often regarded as the future business leaders (Preble & Reichel, 1988).

An attitude toward business ethics is referred to as “the subjective assessment by a given individual with respect to sets of premises that make up various business philosophies” (Preble & Reichel, 1988, p.942). Attitudes toward business ethics form the core component of empirical study on business ethics. They highlight the importance that certain groups of individuals are attached to each of the philosophies underlying their concept of business ethics.

2.2 Religiosity

Religion plays an eminent ethical role in contemporary life. From a religious standpoint, the divinity’s laws are absolutes and shape the whole of an individual’s life. Faith rather than reasoning and knowledge, provides the foundation for a moral life built on religion (Vitell & Paolillo, 2003). Religion provides the most basic building block for an individual’s cognitive world. It is an innate value that defines how to do things right and provides a series of tools and techniques for social behaviour (Delener, 1994). Functionalist theory in sociology acclaims religion as it promotes social solidarity and norms that reduce conflicts and impose sanctions against antisocial conduct. (Light et al., 1989). According to Johnstone (1975), religion is a system of beliefs and practices on how people responds and interprets what they feel is supernatural and sacred. Religion influences people’s goals, decisions, motivations, purpose and satisfaction (Zimbardo & Ruch, 1979). Huffman (1988) confirms in his study that religion is a strong determinant of values than any other predictor. Foxall & Goldsmith (1994) assert that religious beliefs are intertwined with cognitive components to form the basis of knowledge that justify and control attitude and behaviour.

Religiosity is defined as “the extent to which an individual’s committed to the religion he or she professes and its teachings, such as the individual’s attitudes and behaviors reflect this commitment” (Johnson et al., 2001, p.25). According to Magill (1992), religiosity offers an interpretation to the nature of ethical behavior. Furthermore, religiosity is also known to have an influence on both human behavior and attitudes (Weaver & Agle, 2002). According to their argument, an individual’s ethical behavior is influenced by religious self-identity. This self-identity is in turn formed by the internalization of role expectations offered by religion.

Gordon Allport’s concepts of intrinsic and extrinsic religiosity created one of the greatest impact on the empirical study of religiosity (Kennedy & Lawton, 1998). Allport (1950) segregated religious commitment into intrinsic religiosity and extrinsic religiosity. Intrinsic religiosity is defined as “religion as meaning-endowing framework in terms of which all life is understood” (Donahue, 1985, p.400) while extrinsic religiosity refers to “the religion of comfort and social convention, a self-serving, instrumental approach shaped to serve oneself” (p.400).

Thus, intrinsic religiosity is hypothesized to have a positive relationship with ethical beliefs. This is consistent with the prior findings of Vitell and Paolillo (2003), who emphasized the need for further exploration of the relationship between religiosity and consumer ethical beliefs. On the other hand, extrinsic religiousness is the sum total of the external manifestations of the religion. Donahue (1985) notes that the extrinsic construct does not measure religiousness *per se*, but measures one’s attitude toward religion as a source of comfort and social support (p. 404). As such it is less likely to be highly correlated with religious commitment. Thus, extrinsic religiousness is hypothesized to have no relationship with one’s ethical beliefs. Donahue’s (1985) study demonstrates that intrinsic religiosity correlated more highly than extrinsic religiosity with the importance of religious commitment. He noted that extrinsic religiosity measures one’s attitude toward religion as a source of comfort and social support instead of religiousness itself. This is consistent with the findings from Vitell, Paolillo & Singh (2005) in which there is a positive relationship between intrinsic religiosity and consumer ethics.

2.3 Religiosity and business ethics

The research conducted by Stassen (1977) and Fritzsche (1989) provides the theoretical support on the inclusion of religion as a construct in the study of business ethics. The theological dimension aims to answer the question – why should I be moral? (Kennedy & Lawton, 1998). Subsequent finding from Giorgi & Marsh (1990) shows

positive effect of religion and religious commitment on individuals' ethics. Wines & Napier (1992) have also studied the relationship of religion and value systems. Even though their research in the U.S. was inconclusive, they revealed the possibility of a nexus between religious values and management values. According to the Hunt & Vitell (1986), religiosity is expected to influence an individual's ethical beliefs in a positive way due to the fact that religiosity is a key personal characteristic. In other words, people with higher level of religiosity are expected to be more ethical in terms of their beliefs. McCabe & Trevino (1993) concluded in their study that unethical behavior is negatively correlated to the severity of penalties due to the fear of God's punishment in this life and hereafter. This results seriously religious individuals to follow virtue and morality. Furthermore, Kennedy & Lawton (1998) also uncovered a negative relationship between religiosity and willingness to engage in unethical behaviour.

2.4 Gender

According to Beltramini et al. (1984), female college students were found to show more concern with ethical issues as compared to their male counterparts. Miesing & Preble (1985) also had similar findings in which females and those with religious conviction tended to be more ethical than males with little religious conviction. Contrarily, the study conducted by Rest (1986) shows no significant difference between males and females. Harris (1990) subsequently performed a study on business students from a public university. The results grant partial support to the proposition that females are less tolerant than males on unethical behaviour. He relates this gender difference to the different ethical frameworks used by females and males. Ruegger & King (1992) also found in their study a significant relationship between gender and ethics. Female were found to be more ethical than males in their perceptions of ethical business conducts.

A review completed by Ford & Richardson (1994) shows that out of fourteen studies comparing gender in terms of their ethical behaviour, the results of seven studies supported females being more ethical than males. The remaining seven studies found no significant difference between females and males in terms of their ethical behaviour. Following that, Borkowski & Ugras (1998) conducted meta-analysis on 47 studies. Their finding reveals that there are 49% of studies yielded significant differences between females and males in terms of ethical behaviour, 34% not significant and 17% mixed results.

2.5 Education level

Giacalone et al. (1988) found that a significant difference between less educated respondents and higher educated respondents in terms of business ethics. Less educated respondents were found to be less ethical. Furthermore, it was found that more educated respondents tend to be less willing to lower ethical standards in non-profitable situations. He argues that certain situations would persuade less educated respondents to find an unethical situation as more acceptable. (Kraft & Singhapakdi, 1991) conducted a study comparing undergraduate and graduate students. These students were given a situation in which a supervisor revealed the results on a personality test without permission. It was found that the undergraduate students viewed the act as more moral when an increase in production resulted. Graduate students, however, regarded the act as immoral even in this situation. It appears that the graduate students viewed the morality of the supervisor as fewer dependants on the outcome than did the undergraduates.

On the other hand, the study conducted by Jones (1990) revealed that both undergraduate and graduate students tended to be undecided. The general responses were more toward disagreement on the unethical situations illustrated in the study although graduate students tended to feel a bit stronger. Other situations involving misuse of company equipment revealed the same responses with graduate students being more in disagreement.

From the review of the literature it is therefore hypothesized that:

H1: Intrapersonal religiosity is a positive determinant of attitude towards business ethics.

H2: Interpersonal religiosity is not a significant determinant of attitude towards business ethics.

H3: There is a significant difference between male and female in terms of attitude towards business ethics.

H4: There is a significant difference among different education levels in terms of attitude towards business ethics.

3. Methodology

3.1 Sample and survey procedures

The original study on attitude towards business ethics by Preble & Reichel (1988) compared the means of samples of US and Israeli undergraduate business students. A subsequent study by Small (1992) compared the results published by Preble & Reichel (1988) with samples from Western Australian business students.

Following that, Moore & Radloff (1996) conducted a study comparing the published results of the previous studies with those surveyed from final year South African undergraduate business students. All these studies made use of students as their subject of study.

For this study, 130 self-administered questionnaires were collected from adults working in and around Kuala Lumpur, the economic hub of Malaysia and another 139 questionnaires were collected from undergraduate business students of a private university in Malaysia.

Snowball sampling method was used where questionnaires were distributed to working friends, relatives and their colleagues. On the other hand, questionnaires were also distributed to the students during class time and they were assured anonymity. Participation was voluntary and no remuneration was offered.

Prior to performing the necessary statistical analysis, frequency distributions were tabulated for each item to ascertain possible response biases. In addition, a visual inspection was also performed to identify any possible anomalies. Questionnaires suspected of anomalies were discarded.

3.2 Research instruments

In order to obtain reliable information from the respondents, an established and validated scale is one of the critical parts of doing research.

The independent construct in this study was religiosity. Religiosity is a multi-dimensional construct that is measured using the Religious Commitment Inventory (RCI-10) developed by Worthington et al. (2003). The RCI-10 measures both intrapersonal religiosity and interpersonal religiosity of a religious value system. It is applicable to all religions irrespective of the content of beliefs in the individual faith system. The scale has been adopted by many researchers and has been validated across various samples (Mokhlis, 2006). The intrapersonal dimension of religiosity focuses on the individual's beliefs or personal religious experience whilst the interpersonal dimension focuses on the level of activity in organized religious activities.

Intrapersonal religiosity comprised of 6 items and is exemplified by items such as, "Religion is especially important to me because it answers many questions about the meaning of life". This dimension has a reliability of 0.862. The interpersonal religiosity scale contains 4 items and is exemplified by items such as, "I enjoy participating in the activities of my religious organisation". This dimension achieved a reliability of 0.779. RCI-10 scale consists of ten 5-point Likert-type statements ranging from 1 (strongly disagree) to 5 (strongly agree).

The dependent construct was attitude towards business ethics which was measured using Attitude Towards Business Ethics Questionnaire (ATBEQ). This scale was originally developed by Neumann & Reichel (1987) and was based on the Stevens (1979) "Values Clarification Exercises" (Small, 1992, p. 746). Respondents were asked to express their opinions regarding attitudes towards business ethics and score the level of agreement to each question on a five-point Likert scale of 1 (strongly disagree) to 5 (strongly agree). This dimension has a reliability of 0.807.

4. Results

H1: Intrapersonal religiosity is a positive determinant of attitude towards business ethics.

Pearson product-moment correlation coefficient was used to assess the relationship between intrapersonal religiosity (IntraReligion) and attitude towards business ethics (ATBE). As shown in Table 1, H1 was supported in which intrapersonal religiosity is positively correlated with attitudes towards business ethics.

H2: Interpersonal religiosity is not a significant determinant of attitude towards business ethics.

As shown in Table 1, H2 was supported in which interpersonal religiosity (InterReligion) is not correlated with attitude towards business ethics (ATBE).

H3: There is a significant difference between male and female in terms of attitude towards business ethics.

Independent-Samples *t*-Test was used to evaluate the difference between the means of female and male in terms of attitude towards business ethics. Table 2 shows no significant difference between male and female in terms of attitude towards business ethics. Hence, H3 was not supported.

Nevertheless, an item-by-item analysis shows that there are several situations where females are more ethical than males. Females perceived significantly different than their male counterparts in 3 situations in which females considered these situations unethical (average means below 3) while males did not perceive them unethical (average means above 3). The 3 situations are "every businessperson acts according to moral principles, whether he/she is aware of it or not", "business decisions involve a realistic economic attitude and not a moral

philosophy”, and “a business person can not afford to get hung up on details”. In the remaining situations where there are significant differences found between males and females, even though they are different in average means they are in the same directions. Both females and males scored an average mean of more than 3 on “I would rather have truth and personal responsibility than unconditional love and belongingness” with females having a higher average mean of 3.3567 vs. 3.1122 for males. Both females and males also scored an average mean of more than 3 on “true morality is first and foremost self-interested” with females having a lower level of agreement (3.1111 vs. 3.3571). On the other hand, both females and males scored an average mean of less than 3 on “moral values are irrelevant to the business world”, and ““business ethics” is a concept for public relations only” with female having lower average means than males. This means even though both males and females showed ethical concerns on the above situations, females had a higher degree of ethical concern than males.

H4: There is a significant difference among different education levels in terms of attitude towards business ethics.

One-way Analysis of Variance (one-way ANOVA) was used to evaluate the differences among various education levels in terms of attitude towards business ethics. As shown in Table 3, there are significant differences between “Sijil Pelajaran Malaysia” (SPM) holders (equivalent to ‘O’ level certificate) and Bachelor’s qualifications as well as significant differences between SPM certificate and Master qualifications. Those who hold Bachelor or Master’s qualification scored higher average means than those who have SPM certificate.

5. Discussion

The current findings where intrapersonal religiosity is positively correlated with business ethics and no significant correlation found between interpersonal religiosity are coherent with the previous work (Donahue, 1985; Kennedy & Lawton, 1998; Vitell, Paolillo & Singh, 2005). According to Donahue (1985), individuals with high level of intrapersonal religiosity are more integrative and ethical in all aspects of their lives, which in turn make them less willing to engage in unethical behaviour. It is interesting to note that there is a positive correlation between intrapersonal and interpersonal religiosity. The current finding confirms with the result from Kennedy & Lawton (1998) in which it may reflect an underlying shift in general societal attitudes towards religion.

Many literatures support the claim that females tend to be more ethical than males (Beltramini et al., 1984; Miesing & Preble, 1985; Ruegger & King, 1992). However, the result of current study reveals no significant difference between males and females. The result is coherent with Ergeneli & Arikan (2002) whereby there was no significant difference found on the ethical perceptions of Turkish male and female salespeople. A subsequent study by Tsalikis & Lassar (2009) also shows no significant difference between male and female from Turkey and Egypt. Even though the overall result is insignificant, an item-by-item analysis discovers that females are found to be more ethical than their male counterparts in three situations. Traditions, cultural practices, and early socialization may explain these slight differences in males and females (Jamali et al., 2005).

Many cultures and social norms expect females to behave more ethically than their male counterparts (Sidani, 2005). Since infancy, females are taught to adhere to strict family teachings and cultural values while males are not expected to adhere to the same extent. Males are forgiven easily as compared to females if they are found in an unethical situation. It is more so in the case of extra marital affairs where males are tolerated and forgiven by their families. The same cannot be applied on females, who are expected to observe stricter moral principles and customs (Sidani et al., 2009).

One of possible explanation to this closing gap between males and females may owe to an emphasis on ethics in Malaysian education. Both Malaysian males and females in these recent years went through ethics as a subject at least during their high school days if not during their undergraduate studies. Education plays an important role in shaping one’s ethical behavior (May et al., 2009). The findings from this study suggest that gender differences were not as prevalent as claimed in some earlier research. According to McCuddy & Perry (1996), there may only be a trivial relationship between gender and ethical behaviour if there is any.

The findings on education levels are supported by Giacalone et al. (1988) and Kraft & Singhapakdi (1991). Both studies show that individuals with higher level of education tend to be more ethical because when they go through formal education, they have more resources in hand to make judgments about ethical behavior. Common education builds a foundation of informal belief systems which helps individuals to decide what is considered acceptable behavior and what is not.

Many recent studies in business ethics education reveal a positive outlook on the impact of education in promoting the standards of ethics (Swanson & Fisher, 2008). A systematic ethics education system not only

enhances moral recognition and reasoning but also equips individuals with the ability to resolve complex moral issues and encourage them to stand up against opposite forces in their organizations (May et al., 2009). It is not surprised to see many universities around the world start offer business ethics as a course of study to their students.

On the other hand, the theory of role morality asserts that individuals tend to exhibit less ethical behaviour in an organisation context than they are making personal decisions (Applbaum, 1999). This is corroborated by Radtke's (2005) findings in which accountants react less ethically in a business context than personal. There lies a risk where students who behave ethically in colleges may not uphold their ethical standards when they submerge themselves into the corporate world. According to Hunt & Vitell (1986), it is therefore crucial for employees to avoid conflicts of interests at work. They can do so by separating their personal interests from their business dealings.

6. Limitation and future research

The study was conducted in and around Kuala Lumpur. Although people from all parts of Malaysia come to work and study in Kuala Lumpur, there is still a good chance that people from other parts of the country are not included in the sample. Cultures and norms can be quite different for someone who stays across the South China Sea in East Malaysia compared to those who stay in West Malaysia.

Future research could take into considerations of sampling various ethnic groups from various parts of Malaysia for a better representation of Malaysian population. Additionally, comparative study that looks at undergraduate university students vs. working adults on their ethical values would be an interesting area to explore. Furthermore, it is worth to investigate on other possible factors influencing business ethics such as love of money, cultural background, family teachings, and intensity of competition.

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Table 1. Pearson Correlation

| | | IntraReligion | InterReligion | ABTE |
|---------------|---------------------|---------------|---------------|----------|
| IntraReligion | Pearson Correlation | 1 | .571(**) | .408(**) |
| | Sig. (2-tailed) | | .000 | .000 |
| | N | 267 | 267 | 267 |
| InterReligion | Pearson Correlation | .571(**) | 1 | -.034 |
| | Sig. (2-tailed) | .000 | | .580 |
| | N | 267 | 269 | 269 |

** Correlation is significant at the 0.01 level (2-tailed).

Table 2. Attitude towards Business Ethics (ATBE) by Gender

| | Male (Mean) | Female (Mean) | Sig. (p-value) |
|------|----------------|------------------|-------------------|
| ATBE | 3.0556 | 2.9260 | 0.054 |

Table 3. Attitude towards Business Ethics (ATBE) by Education Levels

| | SPM certificate (Mean) | Bachelor degree (Mean) | Sig. (p-value) |
|------|---------------------------|---------------------------|-------------------|
| ATBE | 2.5591 | 3.0081 | 0.001 |

| | SPM certificate (Mean) | Master degree (Mean) | Sig. (p-value) |
|------|---------------------------|-------------------------|-------------------|
| ATBE | 2.5591 | 3.1944 | 0.001 |