

RESEARCH ARTICLE

Selfishness and consumer ethics: Does (non)religiosity matter?

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Abstract

During the COVID-19 pandemic, frenzied selfishness and panic buying have dominated headlines around the globe. When people hoard supplies, others (including the needy and vulnerable people) cannot find necessities. Despite repeated calls from leaders, people worldwide continue to hoard supplies, and millions of people ignore coronavirus concerns, including churches. Hence, the purpose of this study is first to investigate the impact of consumers' (non) religiosity on selfishness and, subsequently, the impact of selfishness on consumers' ethical beliefs. Secondly, we explore do people's religiosity matters? Are religious people more ethical and less selfish than atheists or vice versa? This study uses the convenience sampling approach to investigate consumers' ethical beliefs. The sample was collected through Amazon M-Turk and totaled 235 responses. The results show that consumers' intrinsic religiosity did not significantly influence consumers' selfishness. Furthermore, extrinsic religiosity and atheism positively influence consumers' selfishness. Finally, the results show that selfishness is prevalent in every group irrespective of the group's belief or nonbelief status. The results indicate that when exploring consumer ethics, the key measure should not only focus on consumers' religiousness or lack of religiousness but, instead, it should also include consumers' selfishness. This study offers several implications for non-profit organizations dealing with ethical issues, and secondly, the study will have implications for ethical education among religious or non-religious consumers. Originality/value—This is one of the first few studies investigating the impact of consumers' religiosity on selfishness. In addition, this study investigates differences between religious and non-religious consumers on consumer ethics.

KEYWORDS

atheism, consumer ethics, extrinsic religiosity, intrinsic religiosity, selfishness

1 | INTRODUCTION

During the COVID-19 pandemic, frenzied selfishness and panic buying dominated headlines worldwide (Hiscott, 2020; Jaipragas & Elmer, 2020). Shoppers in Australia were being tasered by the police as they fought over toilet paper rolls (Brown, 2020). Selfish shoppers in the United Kingdom pretended to be medical staff so they could

partake in a special shopping hour dedicated to medical workers (Sharman, 2020). Around the world, shoppers hoarded various products, from disinfectants and facemasks to rice and virgin olive oil, stoked by fears of shortages (Lessard, 2020; Reuters, 2020; Sloat, 2020). Gun sales in many countries, such as the United States, Canada, and Hungary, have surged as the pandemic spread (Al Jazeera, 2020; Alcorn, 2020; Kronbauer, 2020).

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When people hoard supplies, others (including the needy and vulnerable) cannot find necessities due to low supplies. Fear, including becoming infected, can bring out the worst of humanity. Individuals may show their selfishness without regard for others (Merriam-Webster, 2020). Consequently, governments around the world have asked their citizens not to panic. For example, President Donald Trump asked Americans to stop hoarding food supplies (Associated Press, 2020). Similarly, the Australian Prime Minister (in 2020), Scott Morrison, has also asked Australians to stop panic buying. "It is not sensible. It is not helpful, and it has been one of the most disappointing things I have seen in Australian behavior in response to this crisis. That is not who we are as people. It is not necessary. It is not something that people should be doing" (Martin, 2020). Moreover, religious leaders urge their congregations to respond to the new virus by showing compassion and graciousness toward others (Wagner, 2020).

Despite repeated calls from these leaders, people worldwide continue to hoard, and millions of people ignore coronavirus concerns. For instance, thousands of people in Florida ignored social distancing guidelines and packed beaches across the state (Lewis, 2020). Considering this, the current study, first, investigates the impact of consumers' religiosity on selfishness and, subsequently, the impact of selfishness on consumers' ethical beliefs. Second, it explores whether people's religious beliefs matter. This paper answers questions like the following. What is the impact of consumers' (non) religiosity (i.e. intrinsic, extrinsic, and atheism) on selfishness? While many studies found that religiousness promotes pro-social behaviors (Arli et al., 2016; Arli et al., 2017; Saroglou, 2013; Shariff, 2015), Saslow et al. (2013) suggest that atheists and agnostics are more willing to help other people than those who identify themselves as religious. Is this the case?

This study has several main contributions. First, it extends Vitell and Muncy's (2005) study on consumer ethics by exploring the impact of selfishness on consumers' ethical beliefs. Many studies focus on the direct effect of consumers' religiosity on ethics (e.g., Arli & Tjiptono, 2014; Vitell & Hunt, 2015). Prior research in consumer ethics has not specifically examined the role of selfishness, nor has prior research examined the role of religion/religiosity in the context of the relationship between selfishness and consumer ethics.¹

Second, most studies on consumers' ethics have not explored the impact of non-religiosity/atheism on consumers' ethical beliefs. More studies exploring differences between religious beliefs are needed, especially empirical studies on religious and non-religious consumers (Arli & Pekerti, 2017; Coleman III et al., 2018). Third, this study responds to the debate on the differences between religious and non-religious consumers on their ethical beliefs. Many assumed that those who committed immoral and unethical acts were more likely to be atheists (Xygalatas, 2017). Finally, the results of this study will have several implications for religious leaders, non-profit organizations, and government agencies on managing consumers' selfishness, especially during severe pandemics, such as COVID-19, which have altered how people socialize, work, and consume.

2 | LITERATURE REVIEW

2.1 | Consumer ethics

This study employs the *General Theory of Marketing Ethics* (Hunt-Vitell theory or H-V theory) by Hunt and Vitell (1986, 2006). This theory provides a suitable framework for ethical decision-making, being applied to business in general and to marketing in particular, and for studying companies and/or consumers (Vitell et al., 2018). Central to the H-V theory is ethical judgments, where an individual evaluates an action based on his/her belief of its ethicality. The H-V theory suggests that ethical judgments affect an individual's behavior through behavioral intention when he/she experiences a situation involving some ethical issues (Hunt & Vitell, 2006). Despite H-V theory being developed in the context of marketing ethics, Vitell and Hunt (2015) argue that it is also a theory of consumer ethics involving consumer behavior in situations involving ethical concerns.

Consumer ethics can be defined as "the moral principles and standards that guide the behavior of individuals or groups as they obtain, use and dispose of goods and services" (Muncy & Vitell, 1992, p. 298). Research on consumers' ethical issues in the marketplace has been growing significantly since 1990s (Vitell, 2003; Vitell & Muncy, 2005), when the Consumer Ethics Scale (CES) was developed and validated (Muncy & Vitell, 1992; Vitell & Muncy, 1992). CES allows consumers' ethical beliefs to be examined in relation to the consumers' attitude to certain behaviors that could, at best, be considered questionable. The original research focuses on a CES that contains four distinct dimensions (Muncy & Vitell, 1992). The first dimension is *actively benefiting from illegal actions*. This is a situation where consumers consciously harm the sellers. The second dimension is *passively benefiting from mistakes of the seller*. This is a situation where consumers are passively benefiting from a sales error or a situation that has been caused by unintentionally. Overall, consumers seem to consider these activities more acceptable than those in the first dimension. The third dimension, *actively benefiting from questionable or deceptive but legal practices*, involves situations that consumers consider questionable but are still legal, such as withholding information when negotiating the price of a new house. Finally, *no harm, no foul actions* are actions perceived not to cause any damages, such as recording a film from the television or the internet (Vitell et al., 2005; Vitell et al., 2018). It is important to note that some but not all consumers believe that no harm, no foul actions do not cause any damages.²

Initially developed in the United States, CES has been widely used in consumer ethics research in developed and developing countries. The scale was used in studies in the developed country contexts such as Australia (Auger & Devinney, 2007; Chowdhury, 2018; Pomeroy & Dolnicar, 2009), Belgium (Van Kenhove et al., 2001), Germany (Schneider et al., 2011); Hong Kong (Bateman et al., 2002); Japan (Erffmeyer et al., 1999), Singapore (Ang et al., 2001), Spain (Vitell et al., 2018), Turkey (Rawwas et al., 2005; Schneider et al., 2011), and the United States (Patwardhan et al., 2012; Vitell et al., 2001, 2005, 2007). CES was also adopted in consumer ethics research in

developing countries such as Egypt (Al-Khatib et al., 1997; Rawwas, 2001), Indonesia (Arli et al., 2015; Arli & Tjiptono, 2014; Lu & Lu, 2010), Lebanon (Rawwas, 2001), Malaysia (Singhapakdi et al., 1999), Saudi Arabia, Oman, Kuwait (Al-Khatib et al., 2005), and Taiwan (Lu et al., 2015). These studies suggested some consistent findings. Most consumers perceived that passively benefiting from mistakes of the seller was more acceptable than actively benefiting from illegal actions, but it was considered more unethical than benefiting from questionable/deceptive but legal actions. Furthermore, no harm, no foul actions were perceived to be more ethical than the other three dimensions of consumer ethics (Vitell & Paolillo, 2003).

2.2 | Religiosity

The literature in psychology and sociology have long recognized that religion plays an important role in individuals' motives, attitudes, and behaviors (Allport, 1950; Allport & Ross, 1967; Hood Jr et al., 2018). However, there is no universally accepted definition of religion (Harris et al., 2018; Hood Jr et al., 2018). Emmons (1999, p. 92) argued that "there is no more difficult word to define than 'religion'." The literature, for instance, suggests that religion refers to a relationship with God (Brett & Jersild, 2003), "an institutionalized set of beliefs and practices regarding the spiritual realm" (Ver Beek, 2000, p. 31), and "a belief in God and can be either personally defined and experienced or may involve participation in designated rituals of specific religious groups" (Manese & Sedlacek, 1985, p. 76).

A related but different concept to religion is religiosity or religious devotion, which refers to "the degree to which someone is involved in organized religious activity, the degree to which their religion influences their behaviour, and the degree to which a person feels hope in a religious sense" (Jensen et al., 2019, p. 293). Allport and Ross (1967) conceptualized religiosity as a motivational orientation and classified it into intrinsic religiosity and extrinsic religiosity, where "the extrinsically motivated person uses his religion whereas the intrinsically motivated lives his religion" (p. 434). Individuals with high levels of intrinsic religiosity believe in their religious teachings and are motivated to live their daily lives according to these beliefs, while individuals with high levels of extrinsic religiosity use their religion as a means to achieve personal and social goals (Allport & Ross, 1967; Arli & Tjiptono, 2014).

2.3 | Selfishness

Selfishness is an aspect of human nature that involves "an inordinate focus on one's own welfare, regardless of the well-being of others" (Raine & Uh, 2019, p. 503). In other words, it "prioritizes one's own interests and benefits over those of others" (Lu et al., 2018, p. 466). Counters to the concept of selfishness are considered to be mindfulness and altruism although they are not polar opposites (Rachlin, 2002). Selfishness can be grouped into

three basic forms: adaptive selfishness (caring not only for themselves but also for their family), egocentric selfishness (single-mindedly focusing on the self but is neither advantageous nor disadvantageous to other people), and pathological selfishness (selfish behaviors that harm other people) (Raine & Uh, 2019).

In the literature, altruism and morality are closely linked (DeScioli & Kurzban, 2013), whereas selfishness is deemed morally reprehensible (Lacey, 2002). Plato, the great philosopher, believes that selfishness is the root of all unethical acts: "The cause of each and every crime we commit is precisely this excessive love of ourselves" (quoted in Connolly, 2014, p. 70). It has been argued that self-interest forms moral values and judgments, where individuals can strategically adjust their moral standards to benefit themselves (DeScioli et al., 2014; DeScioli & Kurzban, 2013). For instance, copying movies and music is judged as stealing by producers but considered as sharing by consumers (DeScioli et al., 2014). The present study focuses on the relationship between religiosity and selfishness and the subsequent effect on consumer ethics.

2.4 | Hypothesis development

2.4.1 | Consumer religiosity → selfishness

Despite the lack of consensus of its definition, it has been suggested that most religions' fundamental teachings are interrelated with harmony and morality (Al-Rafee & Rouibah, 2010; Hood Jr et al., 2018). Vitell and Hunt (2015) pointed out that one of the important issues of consumer ethics research has been the role of religiosity in consumer ethical decision-making. The Hunt-Vitell theory (1986, 2006) proposes that religion affects ethical decision-making, where highly religious people are expected to have high deontological norms that would influence their ethical judgments. Religious individuals strive to follow ethical norms according to their religious beliefs (Scheepers et al., 2002). Previous studies suggested that religious values promote positive behaviors, including ethical practices (Arli et al., 2017; Arli & Tjiptono, 2014, 2021), and pro-social behaviors, such as donating money or doing volunteering work (Hood Jr et al., 2018; Paciotti et al., 2011; Saroglou, 2013; Shariff, 2015). Specifically, previous empirical findings suggest that intrinsic religiosity is related to volunteering behavior (Johnson et al., 2013; Yeung, 2004), empathy (Gervais, 2013; Lowicki & Zajenkowski, 2017), and ethical behavior (Arli & Pekerti, 2017; Arli & Tjiptono, 2014; Patwardhan et al., 2012). Thus, we propose the following hypothesis:

H1. *Intrinsic religiosity will negatively influence consumers' selfishness.*

However, the religiosity-ethicity and religiosity-prosociality relationships may not always be straightforward. For instance, criminal offending rates were found to be similar among religious believers, atheists, and agnostics (Schroeder et al., 2018). Another study suggested that religiosity is not related to blood donation (Gillum &

Masters, 2010). Furthermore, previous studies have shown that while intrinsic religiosity positively influences ethical and pro-social behaviors, extrinsic religiosity tends to have no effect or even a negative influence on ethical and pro-social behaviors (Arlı & Tjiptono, 2014; Patwardhan et al., 2012; Vitell, 2009). Some studies found that extrinsic religiosity is positively related to ethnocentrism and unethical conduct (Arlı et al., 2021; Arlı & Pekerti, 2017). Individuals with high levels of extrinsic religiosity tend to use their religious views to “provide security, comfort, status, or social support” for themselves (Allport & Ross, 1967, p. 441), which may lead to higher levels of selfishness. Hence, we propose the following hypotheses:

H2. *Extrinsic religiosity will positively influence consumers' selfishness.*

H3. *Atheism will positively influence consumers' selfishness.*

2.4.2 | Selfishness → consumer ethics

The relationship between selfishness and unethicality has been a topic of interest among moral psychologists and philosophers (Lu et al., 2018). It represents an individual's moral dilemma, where there is a conflict between acting in self-interest and ‘doing the right thing’ (Bazerman & Gino, 2012; Enderle, 1996).

In their bibliometric analysis of selfishness-unethicality papers published in top psychology and management journals during 2000–2015, Lu et al. (2018) found that selfishness is associated with unethical behavior. Previous studies have identified the positive relationship between selfishness and unethical behaviors in many different contexts, including the workplace, sports and academic worlds. The rivalry has been found to promote a “whatever it takes to win” mindset (Kilduff et al., 2016), which will lead to unethical conduct with the aim of harming, limiting the performance of, or gaining an advantage over rivals. Examples include workers manipulating their performance and sabotaging their co-workers' outputs (Charness et al., 2014), athletes cheating (e.g., using performance-enhancing drugs) to beat their competitors (Charness et al., 2014; Kilduff et al., 2016), and academics using deceptive self-downloads to inflate their papers' download counts (Edelman & Larkin, 2015).

Furthermore, the selfishness-unethicality link can also be explained by two perspectives: moral disengagement and moral hypocrisy (Barsky, 2008; Lu et al., 2018). Moral disengagement refers to “an individual's propensity to evoke cognitions that restructure one's actions to appear less harmful, minimize one's understanding of responsibility for one's actions, or attenuate the perception of the distress one causes others” (Moore, 2008, p. 129). Based on the moral disengagement perspective (Bandura, 1986; Bandura et al., 1996; Detert et al., 2008), individuals may disengage their internal moral standards to rationalize their unethical behaviors, especially when they are highly

determined to achieve their specific goals (e.g., meeting sales targets, being promoted, scoring higher grades). In these situations, they may also fail to recognize the unethicality of such actions (Barsky, 2008).

The unethical actions were excused, reduced, or justified by eight moral disengagement mechanisms (Bandura et al., 1996): moral justification (justifying an unethical act as acceptable by portraying it as serving social or moral purposes), euphemistic labeling (using verbal manipulation to cover guilt by distorting what happened), advantageous comparison (fallaciously comparing it to another's more severe acts), displacement of responsibility (attributing it to being under pressure or orders from someone else), diffusion of responsibility (sharing the responsibility for wrongful actions within the group to minimize the severity of actions realized by the single person), distorting the consequences (minimizing or ignoring the outcome of the unethical conduct), dehumanization of victims (depriving the victim of human characteristics), and attribution of blame to the victims (suggesting the blame for wrongdoing lies in the provocation of the victim who created the problem). For example, consumers rationalize their illegal downloading of music, movies, software, and electronic books by claiming that it is a victimless crime, thus minimizing their role in causing negative effects and blaming the original products' owners as charging too expensive prices (Eisend, 2019; Septianto et al., 2020). Based on the above discussion, we formulate the following hypotheses to examine the impact of selfishness on consumer acceptance of the unethicality of several deviant behaviors. Therefore, the following hypotheses are put forward:

H4. *Consumers' selfishness will positively influence consumer acceptance of the unethicality of: (a) actively benefiting from illegal actions, (b) passively benefiting from mistakes of the seller, (c) questionable behavior, and (d) no harm, no foul actions.*

A selfish motive may also lead to moral hypocrisy, where individuals apply a double moral standard to maximize their personal benefits (DeScioli et al., 2014; Polman & Ruttan, 2012; Weiss et al., 2018). Moral hypocrisy can be defined as “a fundamental bias in moral judgment in which individuals evaluate a moral transgression enacted by themselves to be less objectionable than an identical transgression enacted by others” (Valdesolo & DeSteno, 2008, p. 1334). In this case, there is a discrepancy between the acceptability of unethical behaviors enacted by oneself versus by another person. Individuals evaluate themselves more leniently than others for the same unethical action (Chen et al., 2016; Valdesolo & DeSteno, 2007, 2008; Weiss et al., 2018). Previous studies suggest that unethical acts such as speeding, cheating, lying, and stealing are judged more harshly when committed by another than when done by the self (Lammers et al., 2010; Weiss et al., 2018). Chowdhury (2020) also found that individuals' Machiavellianism mediated the relationship between individuals' moral values and unethical consumers' actions. Such a double standard might arise from a strong motivation to protect integrity and self-worth (Batson et al., 2002).

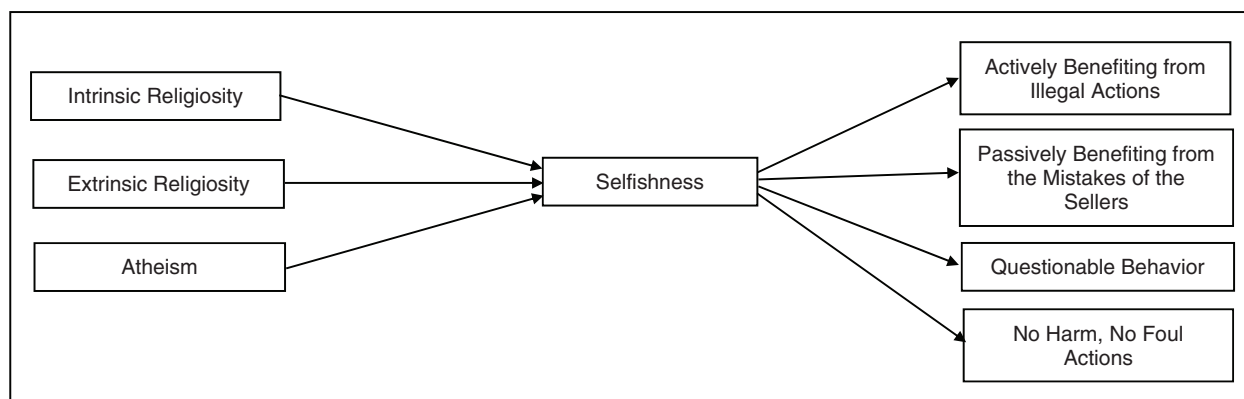


FIGURE 1 Conceptual framework

Individuals want to appear as moral beings, but because moral behavior is costly, there is a contrast between self-regards and self-interest (Batson et al., 1999). As a result, individuals succumb to their self-interests yet demand other people to follow a strict norm (Polman & Ruttan, 2012). Hence, we propose the following mediating effects:

H5. Consumers' selfishness will mediate the relationship between intrinsic religiosity and (a) actively benefiting from illegal actions, (b) passively benefiting from mistakes of the seller, (c) questionable behavior, and (d) no harm, no foul actions.

H6. Consumers' selfishness will mediate the relationship between extrinsic religiosity and (a) actively benefiting from illegal actions, (b) passively benefiting from mistakes of the seller, (c) questionable behavior, and (d) no harm, no foul actions.

H7. Consumers' selfishness will mediate the relationship between atheism and (a) actively benefiting from illegal actions, (b) passively benefiting from mistakes of the seller, (c) questionable behavior, and (d) no harm, no foul actions.

Figure 1 summarizes the conceptual framework of this study.

3 | METHODOLOGY

3.1 | Sampling

This study used the convenience sampling approach to investigate consumers' ethical beliefs. The sample was collected through Amazon M-Turk and totaled 235 responses (see Table 1). Male respondents composed the majority of the responses at 68%, with female respondents composing 32%. Most respondents were Christian/Catholic (43%), followed by no religion (39%), Hindu (12%), other religions (4%), Muslim (1%), and Buddhism (1%). Due to a low number of

TABLE 1 Demographic profile

	<i>n</i> = 235
Gender	
Male	68%
Female	32%
Prefer not to say	0%
Religion	
No Religion	39%
Christian/Catholic	43%
Muslim	1%
Hindu	12%
Buddhist	1%
Other religions	4%
Age	
18–25 years	19%
26–35	50%
36–45 years	18%
46–55 years	6%
56 years and above	7%

respondents who are Hindus, Muslims, and Other religions, the subsequent analysis is grouped into the three demographic profiles of Christian/Catholic, No Religion, and Others. Furthermore, the majority of respondents were between 25 and 35 years of age (50%), followed by 18–25 (19%), 36–45 (18%), 46–55 (6%), and finally, 56 and above (7%).

3.2 | Structural equation modeling

To test the proposed model, structural equation modeling (SEM) AMOS version 27 was used to estimate the path coefficients (β) and associated t-values, which provided evidence for the structural parameters. Confirmatory factor analysis (CFA) was performed using the maximum likelihood of estimation to assess the psychometric

TABLE 2 Construct validity

Research construct	Item	Item loading	AVE	Composite reliability	Cronbach's alpha
Intrinsic Religiosity			0.79	0.95	0.95
I enjoy reading about my religion.	INT01	0.900			
My whole approach to life is based on religion.	INT02	0.891			
It is important to me to spend time in private thought and prayer.	INT03	0.901			
I have often had a strong sense of God's presence.	INT04	0.914			
I try hard to live all my life according to my religious beliefs.	INT05	0.845			
Extrinsic religiosity			0.82	0.88	0.94
I go to a religious service mostly to spend time with my friends.	EXT01	0.944			
I go to a religious service because I enjoy seeing people I know there.	EXT02	0.891			
I go to a religious service because it helps me to make friends.	EXT03	0.917			
Atheism			0.81	0.95	0.95
I have an intuitive sense that there is no God.	ATH01	0.904			
I know at a deep personal level that God does not exist.	ATH02	0.891			
The concept of God does not make sense on a gut level.	ATH03	0.920			
I just know that God does not exist.	ATH04	0.893			
Actively benefiting from illegal actions					
Returning damaged merchandise when the damage is your fault.	ACT01	0.803	0.70	0.92	0.92
Giving misleading price information to a clerk for an unpriced item.	ACT02	0.889			
Using a long distance access code that does not belong to you.	ACT03	0.844			
Drinking a can of soda in a store without paying it.	ACT04	0.806			
Reporting a lost item as stolen to an insurance company in order to collect the money.	ACT05	0.833			
Passively benefiting from mistakes of sellers			0.61	0.86	0.88
Lying about a child's age in order to get a lower price.	PAS01	0.784			
Not saying anything when the waitress miscalculates the bill in your favor.	PAS01	0.830			
Observing someone shoplifting and ignoring it.	PAS01	0.644			
Getting too much change and not saying anything.	PAS01	0.848			
Questionable behavior					
Using an expired coupon for merchandise.	QUE01	0.762	0.59	0.88	0.88
Returning merchandise to a store by claiming it was a gift when it was not.	QUE02	0.817			
Using a coupon for merchandise you did not buy.	QUE03	0.806			
Not telling the truth when negotiating the price of a new automobile.	QUE04	0.740			
Stretching the truth on an income tax return.	QUE05	0.723			
No harm no foul actions			0.77	0.91	0.91
Installing software on your computer without buying it.	NOH01	0.912			
Burning a CD instead of buying it.	NOH02	0.904			
Spending over an hour trying on different dresses and not purchasing any.	NOH04	0.808			

TABLE 2 (Continued)

Research construct	Item	Item loading	AVE	Composite reliability	Cronbach's alpha
Selfishness			0.433	0.820	0.83
I have no problem telling “white lies” if it will help me achieve my goals.	SEL01	0.707			
Even if it meant giving my kids an unfair advantage over others, I'd do it for them.	SEL03	0.681			
I'm not always honest because honesty can end up harming me and others.	SEL04	0.672			
If there was only one space left on a lifeboat that a child needed, I'd honestly have to take it for myself and family.	SEL05	0.515			
I sometimes lie to others for my own good, and theirs too.	SEL06	0.656			
I mostly help those around me who will help me later.	SEL07	0.700			

TABLE 3 Discriminant validity—Latent variable correlations

	Intrinsic	Extrinsic	Atheism	Actively	Passively	Quest	No harm	Selfishness
Intrinsic	1							
Extrinsic	0.654**	1						
Atheism	−0.438**	−0.002	1					
Actively	0.320**	0.614**	0.271**	1				
Passively	0.033	0.321**	0.291**	0.696**	1			
Questionable	0.076	0.363**	0.300**	0.771**	0.807**	1		
No Harm	−0.124	0.111	0.196**	0.356**	0.484**	0.543**	1	
Selfishness	0.326**	0.332	−0.004	0.151**	0.008	0.078	−0.149	1
Mean Score	2.79	2.22	2.87	2.10	2.54	2.52	3.12	3.39
Standard Deviation	1.42	1.29	1.44	1.13	1.09	1.08	1.23	0.99

Note: Values below the diagonal are bivariate correlations between the constructs.

** $p < 0.001$.

properties of each measurement model (Anderson & Gerbing, 1988). The model shows good fit in terms of the Comparative Fit Index (CFI), Incremental Fit Index (IFI), the Non-Normed Fit Index (NNFI), the Standardized Root Mean Square Residual (SRMR), and the Root Mean Square Error of Approximation (RMSEA): $\chi^2 (df) = 1260.689 (616)$; CFI = 0.91; TLI = 0.91; IFI = 0.91; RMSEA = 0.065; SRMR = 0.08. Finally, to test for mediation effects, separate bias-corrected bootstrap analyses with the mediator (i.e., selfishness) were conducted using a series of multiple regression analyses (Preacher, 2008; Zhao et al., 2010). A bootstrap test resamples the data to estimate standard errors and to derive a confidence interval with the bootstrapped sampling distribution. A mediating effect is considered significant if the 95% confidence intervals do not bracket zero (Cheung & Lau, 2008).

3.3 | Measurement model (construct validity)

To assess the measurement model (Construct validity) and item loading, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach Alpha values were assessed. Reliability relates to the consistency of a measure, which was assessed using Cronbach's Alpha values. These values measure the consistency of a set of

responses to a set of questions in measuring a particular concept. A value of 0.7 and above indicates that the questions in the scale measure a similar variable (Saunders et al., 2009). The minimum cut-off value suggested is 0.60 (Hair et al., 2013). In our study, the lowest Cronbach's Alpha is 0.835 for No harm, no foul actions and Selfishness, and the highest Cronbach Alpha is 0.925 for Actively benefiting from illegal actions. Finally, Hair et al. (2013) suggested 0.5 as the acceptable item factor loading. The lowest factor loading in this study is 0.555 for “No harm, no foul actions: Using a computer software or games that you did not buy.” Thus, all the variables in this study fulfill requirements for internal consistency, item loading, AVE, and Composite Reliability (see Table 2).

To assess discriminant validity, Fornell-Larcker criterion, Latent Variable Correlations, and Cross loading (Discriminant Validity) were used. Table 3 shows the diagonals represent the square root of AVE, and the off-diagonals represent the correlations between variables. The diagonal values are higher than off-diagonals, thus indicating acceptable discriminant validity (Fornell & Larcker, 1981). Similarly, Table 4 shows the loading values for each item, which are all above the recommended value of 0.5. An item's loading on its own variable is higher than all of its cross-loadings with other variables, suggesting discriminant validity among constructs exist.

3.4 | Common method variance

Common method variance (CMV) is the variance that is attributable to the measurement method rather than to the constructs the measures represent (Podsakoff, 2003). To minimize CMV, we used several approaches. First, the anonymity of the respondents is protected, and the evaluation anxiety is minimized (Podsakoff, 2003). Moreover, we employed Harman's single-factor test. The Harman's one-factor analysis is a post-hoc procedure that is conducted after data collection to check whether a single factor is accountable for variance in the data (Chang et al., 2010). The first unrotated factor captured 45% of the variance in the data. Therefore, this result shows CMV is not an issue in the current study.

4 | RESULTS

4.1 | Structural model (direct effect)

Once the measurement model was assessed and established, the subsequent step was to assess the structural relationship (see Table 4).

The results show that intrinsic religiosity negatively influences consumers' selfishness, but the relationship was not significant. Thus, H₁ is not supported. Moreover, extrinsic religiosity ($\beta = 0.376$; $p < 0.000$) and atheism ($\beta = 0.148$; $p < 0.05$) positively influence consumers' selfishness. Hence, H₂ and H₃ are supported.

In regards to the impact of selfishness on consumer ethical beliefs, the results suggest that selfishness significantly influence consumers' ethical beliefs for actively benefiting from illegal actions ($\beta = 1.121$; $p < 0.000$); passively benefiting from mistakes of the seller ($\beta = 1.166$; $p < 0.000$); questionable behavior ($\beta = 1.211$; $p < 0.000$) and no harm, no foul actions ($\beta = 0.922$; $p < 0.000$). These show that the higher consumer's selfishness, the more likely they are to accept unethical behavior. Therefore, H_{4a}, H_{4b}, H_{4c}, and H_{4d} are supported.

4.2 | Structural model (mediating effect)

The results show selfishness did not mediate the relationship between intrinsic religiosity and all consumer's ethical beliefs (i.e., actively benefiting from illegal actions, passively benefiting from mistakes of

TABLE 4 Structural model results

Hypothesis	Path	Path coefficient	p-Value	Result
H1	Intrinsic Religiosity → Selfishness	−0.088	0.163	Not Supported
H2	Extrinsic Religiosity → Selfishness	0.376	0.000	Supported
H3	Atheism → Selfishness	0.148	0.001	Supported
H4a	Selfishness → Actively Benefiting	1.121	0.000	Supported
H4b	Selfishness → Passively Benefiting	1.166	0.000	Supported
H4c	Selfishness → Questionable Behavior	1.211	0.000	Supported
H4d	Selfishness → No Harm	0.922	0.000	Supported

Note: Fit Statistics: χ^2 (df) = 1260.689 (616); CFI = 0.91; TLI = 0.91; IFI = 0.91; RMSEA = 0.065; SRMR = 0.08.

TABLE 5 Mediating effect

Hypothesis	Path	Lower	Upper	p-Value	Result
H5a	Intrinsic Religiosity → Selfishness → Actively Benefiting	−0.023	0.259	0.105	Not Supported
H5b	Intrinsic Religiosity → Selfishness → Passively Benefiting	−0.024	0.261	0.105	Not Supported
H5c	Intrinsic Religiosity → Selfishness → Questionable Behavior	−0.027	0.284	0.105	Not Supported
H5d	Intrinsic Religiosity → Selfishness → No Harm	−0.018	0.173	0.105	Not Supported
H6a	Extrinsic Religiosity → Selfishness → Actively Benefiting	0.314	0.583	0.004	Supported
H6b	Extrinsic Religiosity → Selfishness → Passively Benefiting	0.326	0.569	0.004	Supported
H6c	Extrinsic Religiosity → Selfishness → Questionable Behavior	0.357	0.614	0.004	Supported
H6d	Extrinsic Religiosity → Selfishness → No Harm	0.210	0.385	0.004	Supported
H7a	Atheism → Selfishness → Actively Benefiting	0.168	0.407	0.004	Supported
H7b	Atheism → Selfishness → Passively Benefiting	0.177	0.431	0.004	Supported
H7c	Atheism → Selfishness → Questionable Behavior	0.193	0.459	0.004	Supported
H7d	Atheism → Selfishness → No Harm	0.113	0.303	0.004	Supported

Note: 0 does not occur within the lower and upper limit of the 95% confidence interval.

Abbreviations: ns, not significant.

the seller, questionable behavior, and no harm, no foul actions). Thus, H_{5a} , H_{5b} , H_{5c} , and H_{5d} are not supported. Moreover, the results indicated that selfishness mediated the relationship between extrinsic religiosity and all consumers ethical belief: actively benefiting from illegal actions (0.314; 0.583); passively benefiting from mistakes of the seller (0.326; 0.569), questionable behavior (0.357; 0.614), and no harm, no foul actions (0.210; 0.385). Therefore, H_{6a} , H_{6b} , H_{6c} , and H_{6d} are supported. Finally, selfishness also mediated the relationship between atheism and all consumers ethical beliefs: actively benefiting from illegal actions (0.168; 0.407); passively benefiting from mistakes of the seller (0.177; 0.431), questionable behavior (0.193; 0.459), and no harm, no foul actions (0.113; 0.303). Hence, H_{7a} , H_{7b} , H_{7c} , and H_{7d} are supported. Table 5 summarizes the results of the mediating effects.

5 | DISCUSSION AND IMPLICATIONS FOR ETHICS

While there has been considerable research on consumer ethics using the Consumer Ethics Scale (CES) (Muncy & Vitell, 1992; Vitell & Muncy, 1992), the link between selfishness and consumer ethics is still under-researched. Similarly, the role of religion/religiosity in the context of the selfishness-consumer ethics relationship has not been explored. The current research aims to fill this important research gap.

The results show that consumers' intrinsic religiosity did not significantly influence consumers' selfishness. This is a surprising result indicating that religiosity may not entirely decrease consumers' selfishness. Religious leaders need to constantly highlight the need of others, especially in the time of need. Furthermore, extrinsic religiosity and atheism positively influence consumers' selfishness. This is not unexpected. Without a particular dogma, people often put themselves first over others. The result is consistent with other studies suggesting that extrinsic religiosity leads to more acceptance toward various unethical beliefs (Arli, 2017; Arli & Tjiptono, 2014).

The results also show that selfishness has a negative effect on all dimensions of consumer ethics (actively benefiting from illegal actions, passively benefiting from mistakes of the seller, questionable behavior, and no harm, no foul actions). Individuals with higher levels of selfishness tend to have higher acceptance of unethical actions. The relationship between selfishness and unethicality may be explained by the moral disengagement perspective (Bandura, 1986; Bandura et al., 1996), where individuals rationalized their deviant conducts by disengaging their internal moral standards (e.g., providing excuses, distorting the consequences, blaming others, and so forth). Another possible explanation is the moral hypocrisy perspective, where individuals maximize their personal interests by applying a double standard in assessing the same unethical acts committed by themselves (more lenient standard) versus by other people (harsher standard) (Valdesolo & DeSteno, 2007; Valdesolo & DeSteno, 2008; Weiss et al., 2018).

The current study found that selfishness plays a critical mediating role in the relationships between extrinsic religiosity and consumer

ethics as well as between atheism and consumer ethics. However, it does not mediate the relationship between intrinsic religiosity and the dimensions of ethical beliefs. This finding suggests that the religiosity-selfishness-ethicality link is more complicated than one would expect. Further studies are needed to explore this issue in more detail. Some other key factors may influence people's ethical beliefs, such as political ideology (i.e., conservatism vs. liberalism) and moral philosophies (i.e., idealism vs. relativism).

Moreover, the results show selfishness is prevalent in every group irrespective of the groups' belief or non-belief status. Some argue that "religion teaches people to be extremely self-centered and conceited" (Beres, 2016). At the same time, others claimed that "Atheists are selfish and act without moral inhibitions" (Humanist International, 2018). Hence, it becomes clear why we found religious leaders can behave unethically. For example, some US churches and pastors are ignoring stay-at-home orders and risking that their congregations may get infected by COVID-19. However, many other churches follow the order to ensure the safety of their congregations. This issue is not a matter of which churches or individuals are more religious but which churches or individuals are less selfish. The results indicate that when exploring consumer ethics, the key measure should not only focus on consumers' religiousness or lack of religiousness. Instead, it should include consumers' selfishness. Furthermore, what is more important now is reducing selfishness in our society without accusing a particular group, especially in the case of a severe pandemic, such as the spread of COVID-19. Self-centeredness leaves no room for the needs and desires of others (Hurd, 2018). Regarding the comparison between groups (Christian/Catholic, no religion, other religion), the results show small significant differences. We cannot conclude that a particular group is more or less ethical. Religion may not be the only factor impacting ethical beliefs or behaviors.

Finally, this study offers several ethical implications. First, while research suggests that atheists are among the least trusted minority groups (Gervais et al., 2017), morality does not merely come from a person's religion or lack of religious beliefs. There is no basis for religious leaders to accuse atheists of being less ethical than religious individuals. This study provides evidence on the impact of selfishness on consumers' ethics.

Second, each group (atheists, Christians/Catholics) should reduce selfishness within its community. As previously mentioned, a selfish motive may also lead to moral hypocrisy, where consumers are applying a double and inconsistent moral standard to maximize their personal benefits (DeScioli et al., 2014; Polman & Ruttan, 2012; Weiss et al., 2018). Selfishness often overrides consumers' religious beliefs. Religious leaders should continue emphasizing the importance of always considering and caring for others who are less fortunate than us. Pope Francis said, "I renew my closeness to all who are sick and to those who care for them." He also extended his closeness to "the many workers and volunteers that help the persons who cannot leave their homes, as well as to all those who reach out to the very poor and the homeless" (O'Connel, 2020). To conclude, to minimize unethical behavior, government, religious, and community leaders should not merely focus on increasing consumers' religiousness or

reducing people's religiousness but should focus more on reducing consumers' selfishness.

6 | LIMITATION AND FUTURE RESEARCH

This study has several limitations that may provide future research avenues. First, the study did not capture other religions such as Islam, Hinduism, Buddhism, and many others. Future studies could be compared and contrasted between various religions. Each religion has different values and beliefs. Few studies show differences between religions on their acceptance of various unethical beliefs (Arli, 2017; Carrigan et al., 2005; Schneider et al., 2011). Second, the respondents were drawn from an online panel in the United States, which limited the generalizability of this study. Future research should compare other cultures and nations to explore their perceptions toward selfishness and consumer ethics. Other non-Western cultures with more collectivistic characteristics often value less selfish behaviors and put group values higher than individual values (Ito et al., 2011). The comparative study will extend the contribution of this study. Third, the current study focuses on religiosity as the antecedent of selfishness. Given that there may be many other potential antecedents, future research may explore other factors, such as the concepts of moral disengagement and moral hypocrisy.

ENDNOTES

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DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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