

A cross-cultural investigation of consumer ethics between locals and expatriates: the Indian experience

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ABSTRACT

By concentrating on the respondents belonging to the ancient religion of Hinduism, the present study contributes to the consumer ethics literature by investigating differences in ethical decision making between locals (consumers living in India) and expatriates (Indian consumers residing in a western culture, either in U.S. or Australia). Our results show significant attitudinal differences between locals and expatriates due to the impact of the culture where an individual resides. While expatriates show a positive attitude toward business and a higher score on the idealism dimension, locals show a more negative attitude toward business and a higher score on the relativism scale. However, interestingly higher levels of extrinsic religiosity and relativism are *positively* related to the 'Do Good' dimension among locals. We further provide fundamental explanations by analyzing India's unique history and Hinduism more precisely, the Hindu way of life. To the best of our knowledge, this is the first paper that has attempted to integrate acculturation, and philosophy and sociology of religion in addition to the consequences of the colonial history to investigate root causes of seemingly contradictory beliefs of consumers belonging to a "resurging economy" such as India.

Keywords: Consumer Ethics, India, Hinduism, Expatriates, Individualism, Relativism, Religiosity

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INTRODUCTION

The field of business ethics and especially marketing ethics has become an important research area in the global economy. In a reference guide entitled *Wiley International Encyclopedia of Marketing (Volume 6)*, Schlegelmich (2011, p. 73) has stated that “international marketing ethics is still a relatively young and fragmented field” and that more research is warranted due to “the growing interconnectedness of international markets” (*op. cit.*). With the growing global economy, there is a need to investigate how individual consumers might perceive ethics within their domestic culture as against how they might perceive it when resident in a different culture.

Vitell, Singh, and Paolillo (2007) have noted that much of the past ethics research has focused on the seller side of the buyer-seller dyad. Therefore, there is a clear need for attention to the buyer side of the dyad, especially within the global context. Since consumers are major participants in the exchange process in the marketplace, ignoring ethical situations faced by them may result in an incomplete understanding of the exchange processes. The present study attempts to fill in this apparent gap by examining consumers’ beliefs while facing ethical issues and also adding the beneficial component of how the cultural environment might change one’s ethical perspective. Indeed, Vitell (2003, p. 44) suggests that “a consumer’s level of acculturation into a host society might be an interesting issue to tie to consumer ethics beliefs.” To date no one has researched this topic by comparing an expatriate and a domestic population from the same original culture. The domestic population chosen for this study is Indians living in India compared to expatriate Indians living in a Western culture, either Australia or the United States. Thus, to add a valuable insight to the literature, the current study investigates differences in ethical decision-making between a domestic population (locals) and those residing abroad (expatriates) in addition to investigating consumer ethics using a sample representing Hindu consumers.

The decision to analyze consumer ethics among Hindu consumers is important and unique for several reasons. First, Agarwala, Mishra and Singh (2019) have recently reviewed past literature on religiosity and consumer behavior in which they have created a special category of studies relating to religion and consumer ethics due to the significance of this topic. Second, Sheth (2011, p. 166) has suggested that “this century is likely to be all about marketing in the emerging markets.” Due to India’s growing importance as an emerging economy in the globalized world, it has become necessary to understand more about consumer behavior embedded in this unique society and its consequences for the adaptation of business practices. Third, scholars, such as Paul, Roy, and Mukhopadhyay (2006) have emphasized the necessity to study and compare ethical norms in business and marketing in the United States and India due to accelerated trade between these democratic countries. Fourth, Tellis (2013, p. 254) highlighted that India is “predicted to be one of the top three economic powers by 2050.” Lastly but most importantly, the World Bank (2019), while describing India as the world’s third largest economy, recently mentions that “India’s ability to achieve rapid, sustainable development will have profound implications for the world” and that “India’s growth will be ever more important” as far as international trade and the health of global economy is concerned.

According to Kanagasabapathi (2007, p. 577), India was able to maintain “her economic leadership for more than 16 centuries” due to the “higher ethical orientations of the native Indian systems” (2007, p. 581). In a book entitled *A Comprehensive History of Business in India- from 3000 BC to 2000 AD*, Agarwala (2001) described India’s participation in international trade

activity for centuries. Based on the estimates suggested by Angus Maddison (2001), some scholars, such as Iyer, Sheth, and Sharma (2012, p. 309) highlight the historical fact that two countries (i.e., China and India) “each accounted for about one-third of the world GDP circa 1000 AD” and describe “India as a resurging economy rather than merely an emerging economy.” Recently, Indian Prime Minister has announced his vision of making India a \$5 trillion economy by Year 2024-25 (2019, 2020) as well. It is then surprising that when Lahiri (2011) reviewed India-focused articles published in leading international business journals, he could identify only 74 relevant articles appearing in last two decades, few if any involving consumer ethics. He has therefore encouraged scholars to conduct more studies on India. With this in mind, we hope that the present study may significantly contribute to the global business and marketing ethics literature by exploring the roles of consumer ethics, religion, and personal moral philosophies (i.e., idealism and relativism) that influence the Indian consumers’ attitudes/beliefs, and how these may, if at all, depend upon the country in which the consumer currently resides.

THEORETICAL FOUNDATIONS AND HYPOTHESES

National culture

Various scholars have attempted to investigate the relationship between a people’s cultural values and ethical decision making (e.g., Hunt & Vitell, 1986; Paul et al., 2006). Hofstede (1980, p. 43) has defined national culture as “the collective mental programming of the people in an environment.” This conceptualization is considered a “ground-breaking contribution to the field of cultural research” (Venaik & Brewer, 2010, p. 1295).

Hofstede (2001) further suggests five dimensions of national culture that differentiate people according to different nationalities. These five dimensions are power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity, and long term orientation. Power distance is “the extent to which the less powerful members of organizations and institutions accept and expect that power is distributed unequally.” Uncertainty avoidance means “the extent to which a culture programs its members to feel either uncomfortable or comfortable in unstructured situations” (Hofstede, 2001, p. xiv). In other words, it indicates “the extent to which a society feels threatened by uncertain and ambiguous situations and tries to avoid these situations by providing greater career stability, establishing formal rules, not tolerating deviant ideas and behaviors, and believing in absolute truths and the attainment of expertise” (Hofstede, 1980, p. 45).

For Hofstede (2001, p. xx), collectivism is “the degree to which individuals are supposed to look after themselves or remain integrated into groups.” That is, individualism is the opposite of collectivism. The next dimension is femininity, the opposite to masculinity, which is characterized by dominating societal values that can be described as nurturing, a concern for the quality of life, the environment, and other people. Masculine values refer to assertiveness, competitiveness, the acquisition of money and not caring as much for others or the quality of life. The quality of life aspect of this dimension is complex and has culturally specific implications (Hofstede, 1984). Finally, Hofstede (2001, p. xx) describes long term orientation as “the extent to which a culture programs its members to accept delayed gratification of their material, social, and emotional needs.” Since Australia and the U.S. are quite similar in the national cultural values, they have been combined for the purposes of this study.

The following table highlights the differing cultural scores for Australia/U.S. versus India:

	Australia/U.S.	India
Uncertainty Avoidance	51/46	40
Power Distance	38/40	77
Individualism	90/91	48
Masculinity	61/62	56
Long Term Orientation	21/26	51

Reference: (Geert Hofstede website, 2019)

As can be seen, uncertainty avoidance and masculinity are similar between the two Western cultures. With scores of 51/46 vs. 40 on the uncertainty avoidance dimension, it can be said that all three societies (that is, Australia/U.S. vs. India) are “uncertainty accepting.” That is, there is a strong acceptance of new things by all the cultures in the study. The masculinity dimension being only marginally different (61/62 vs. 56) means that all cultures are considered masculine and that all societies in the study are characterized by a “winner take all” or very competition-driven culture. On the other hand, power distance shows a larger gap between the cultures. Power distance, as mentioned above, is how “equal” individuals in the society are perceived. The U.S. and Australian cultures show a relatively low power distance which can be interpreted as being much more accepting of equality among individuals than India. As a matter of fact, as against their Indian counterpart, the U.S. and Australian cultures would expect and demand equality among individuals.

The individualism dimension is also very different with the U.S. and Australia being extremely individualistic cultures where the focus is on one’s self and one’s immediate family and not on those outside of that group. India is relatively low in this dimension showing that, as a culture, they are more apt to be concerned with the welfare of others. This is a direct result of the joint family system which still exists in villages in India where the majority of the Indian population lives. Such joint family units have traditionally been interdependent with the other units in the village, despite their caste and class differences. There is much less scope for individuality in this system. Although the joint family system has all but disappeared in Indian cities due to accommodation constraints, the influence of the age old tradition still has a stronghold on Indians. This is reflected in the Indian migrants to the west who normally hail from the cities.

Lastly, the long term orientations of the cultures are quite different with India being much more long term oriented than the two Western cultures. The long term orientation of Indians can be attributed to the teachings of Hinduism which divides human life roughly into four equal parts of twenty-five years each. The first twenty-five years are to be utilized in growing up and attaining maximum possible knowledge and education, the second in earning a living, getting married and performing one’s duties for the family and for the society, the third in starting to slowly giving up attachments and offering advice to those who seek it and especially to the younger generation, and the fourth is total detachment and renunciation in favor of seeking salvation. These factors tend to direct a Hindu individual to a long term look at life. Being short term oriented, as the U.S. and Australia are categorized, means that measurements of success are short term in nature. These differences in culture explain why we expect to observe different results between the two groups (i.e., locals and expatriates). Applying the Hunt-Vitell Theory of Ethics to Hofstede’s dimensions, Vitell, Nwachukwu, and Barnes (1993) did propose

directional propositions for marketers based upon one's culture. Nevertheless, the exploratory nature of the study does not allow us to make directional assertions relative to these hypotheses.

Therefore, because of significant differences between these cultures in terms of power distances, individualism/collectivism and long term orientation, we postulate the following hypotheses:

H1: The locals' sample will differ from the expatriate sample in terms of:

- a) The dimensions of the Consumer Ethics scale
- b) Extrinsic religiosity
- c) Idealism
- d) Relativism
- e) Attitude toward business

Consumer ethics

While some consumer ethics research existed prior to 1990 (e.g., Wilkes, 1978; Moschis & Churchill, 1978; Moschis & Powell, 1986; DePaulo, 1987), most of the consumer ethics literature has appeared since then. Among the most significant studies since 1990, were those of Muncy & Vitell (1992) and Vitell & Muncy (1992). In their two articles, the authors established a consumer ethics scale that examined the extent to which consumers believe that certain questionable behaviors are perceived as either ethical or unethical. Their original results indicated a four factor solution - actively benefiting from illegal activities which means that the consumer knowingly takes very questionable actions (e.g., drinking a can of soda in the supermarket and not paying for it or changing price tags on merchandise in a retail store), passively benefiting which is where the consumers is the passive recipient of some mistaken benefit but does not correct the mistake (e.g., not saying anything when you receive too much change from a store clerk or saying nothing when a waitress miscalculates a bill in your favor), actively benefiting from deceptive (or questionable, but legal) practices (not used in the present study), and no harm/no foul activities (e.g., copying a DVD from a friend rather than buying it). A fifth dimension was added later and involves activities where one is doing good such as recycling (Vitell & Muncy, 2005).

Overall, consumers tended to believe that it was more unethical to actively benefit from an illegal activity than to passively benefit. The rationale of consumers, in this instance, appears to be that as long as they do not initiate the activity, or perhaps that they don't even know about it, then it is not as wrong (unethical). However, "deceptive but legal" activities were not perceived as being as unethical as passively benefiting activities, which might lead one to assume that consumers tend to equate "wrongness" more with being illegal than with the passive versus active dichotomy, although both perspectives were clearly evident. Furthermore, some activities were not perceived by many consumers as even being unethical (no harm/no foul); many of these tended to be activities that involved intellectual property and the copying of software, tapes or movies, for example. Finally, how an individual conceptualizes illegality might depend upon the culture where they are currently residing, and would provide some support for the idea that where a person currently resides may be more important than where they lived originally or previously (Baily & Spicer, 2007).

Religiosity

Religiosity has been variously defined as combination of one's religious affiliation, religious activities, and religious beliefs (Bjarnason, 2007). Allport and Ross (1967, p. 434) have differentiated intrinsic and extrinsic religiousness such that the "extrinsically motivated person uses his religion, whereas the intrinsically motivated lives his religion." Intrinsic religiosity is more closely related to spirituality and is more private whereas extrinsic tends to relate more to how one is seen by others in terms of one's religion. Vitell, Singh and Paolillo (2007) found that both types of religiosity were significant determinants of consumer decision making in ethical situations. In an individual's life, religion plays a powerful role in terms of ethics (Vitell & Paolillo, 2003; Vitell, 2010). However, in spite of the fact that marketing scholars have shown an increased interest in understanding it, religion's role in consumer behavior in situations involving ethics is under-researched (Lindridge, 2005; Hirschman, Ruvio, & Touzani, 2011).

To capture how these elements combine to form a national religious culture, only the extrinsic religiosity scale was used in this study. Extrinsic religiosity has been described as the pursuit of religious behaviors for social or relational goals, such as making friends and helping one's business (Vitell, 2010). The focus is on extrinsic religiosity for several reasons. For one, if a person is simply "using" their religion as opposed to "living" their religion, it would make sense that they would more likely assimilate, in an extrinsic sense, into the culture they are surrounded with either at home or abroad. Furthermore, and more importantly, the reliability of the intrinsic religiosity measure used in the study resulted in too low a measure to use in any analyses. Finally, the intrinsic religiosity measure may be more suitable for a Christian not a Hindu culture.

As far as the role of religion and consumer ethics in India are concerned, there appears to be virtually no research on this topic. In fact, little has been explored about the role of India's prominent ancient religion (i.e., Hinduism) relative to consumer ethics. Almost 80 percent of India's 1.2 billion inhabitants belong to the Hindu religion (National Portal- Government of India website). It is virtually impossible in this paper to describe the very broad and diverse schools of thoughts, that include Buddhism, Sikhism, Jainism and Charvaka Lokayata (materialistic and atheistic school), embedded in Hindu philosophy. However, we somewhat broadly elaborate certain distinguishing philosophical characteristics relating to the Hindu religion or more precisely, the Hindu way of life relevant to this study.

There are fundamental differences between an Abrahamic religion such as Christianity and Hinduism. To start with, because of its prophetic nature, Christianity believes that it is the only true way to God and to salvation. Therefore, it is not surprising that people belonging to western cultures tend to believe that there is always an "absolute truth." For Christians, God resides in the heaven and one can attain heaven by following righteous Christian ways in one's life. Hinduism on the other hand developed out of the combined teachings of thousands of seers and wise men over thousands of years. Thus, naturally, it is a mixture of a wide range of philosophical thoughts.

The main purpose of all religions is to achieve salvation (moksha) and Hinduism is no exception. To this end, the *Bhagavad Gita* [lit: song divine, (Bapat, 2012; Swami Chinmayananda, 1996)], one of the most sacred and timeless texts, which is a part of great epic *Mahabharata*, has become the text most likely to guide the action of individuals in the Hindu faith. The *Bhagavad Gita* unfolds more than one way of achieving salvation. It is up to the devotee to choose the path most suitable. Thus, it is possible to achieve salvation through being a

householder and a responsible member of the society and doing one's duties as dictated by the society. This is called *Karmayoga* (lit. *karma* in Sanskrit means action) i.e. the path of action. Others may resort to meditation to realize the god within themselves. Still others may wish to immerse themselves in total and unconditional devotion and surrender to God, which is called *Bhakti*. Finally, one can also attain moksha through the knowledge of inner self (Flood, Gavin eds., 2003).

In expounding the concept of Karma, the *Bhagavad Gita*, declares that one has rights on actions and that one does not have rights on the fruits of those actions. This means that one must perform one's duties without ever expecting a reward for doing so. It also means that a person does not need to worry about failures. However, Hindu philosophy suggests that a person faces consequences for each *Karma* as accountability of one's actions lies within the person. A person performing *Karma* the right way is said to bring great benefit to oneself and to society. This belief in Karma sharply contrasts Hindu religion from Christianity.

It is with these complex guiding principles that the consumer ethics scale is a perfect measure for determining the differences in locals and expatriates and therefore, the following hypotheses are presented:

H2a: An individual with a high level of extrinsic religiosity will tend to have a more positive perception of actively benefiting from illegal activities than one with a low level of extrinsic religiosity.

H2b: An individual with a high level of extrinsic religiosity will tend to have a more positive perception of passively benefiting from questionable activities than one with a low level of extrinsic religiosity.

H2c: An individual with a high level of extrinsic religiosity will tend to have a more positive perception of being involved in no harm activities than one with a low level of extrinsic religiosity.

H2d: An individual with a high level of extrinsic religiosity will tend to have a more positive perception of doing good/recycling activities than one with a low level of extrinsic religiosity.

Personal moral philosophies: idealism and relativism

Consumer's personal moral philosophies consist of two primary dimensions, idealism and relativism (Forsyth, 1980). Idealistic individuals believe in absolutes in their ethical decisions while relativistic individuals reject universal rules or standards. Forsyth (1980) mentions that individuals scoring high on the relativism scale reject the existence of absolute moral principles as they tend to focus on the consequences of actions instead of on an action itself. Individuals scoring high on the idealism scale generally believe that morally right actions lead to positive consequences.

According to idealists, the inherent goodness or badness of an action allows one to figure out the ethical course of action. To some degree, the Golden rule -- do unto others as you would have them do unto you -- characterizes idealism. Idealists have a strong belief that morality should guide a person's actions. They also tend to be intrinsically motivated to behave ethically.

Relativism, on the other hand, focuses on the consequences of actions or behaviors. An act is right only if it produces for all people a greater balance of positive consequences than do other available alternatives. A moral act is the one that produces “the greatest satisfaction for the greatest number.” Thus, moral judgments are always subject to change as new consequences come into focus. Further, there are no absolute moral rules other than the relativistic ones.

Based on the above conceptualizations, it is expected that the more “idealistic” a person is, the more he or she would be likely to believe in existence of an “absolute truth.” Such an idealistic person would be likely to expect that consumers should behave ethically across a variety of circumstances. Further, it is expected that for those who are more “relativistic” may tend to believe that it is acceptable for consumers to behave questionably in some circumstances. Thus, the following hypotheses are presented:

H3a: An individual with a high level of idealism will tend to have a more negative perception of actively benefiting from illegal activities than one with a low level of idealism.

H3b: An individual with a high level of idealism will tend to have a more negative perception of passively benefiting from questionable activities than one with a low level of idealism.

H3c: An individual with a high level of idealism will tend to have a more negative perception of no harm activities than one with a low level of idealism.

H3d: An individual with a high level of idealism will tend to have a more positive perception of doing good/recycling activities than one with a low level of idealism.

H4a: An individual with a high level of relativism will tend to have a more positive perception of actively benefiting from illegal activities than one with a low level of relativism.

H4b: An individual with a high level of relativism will tend to have a more positive perception of passively benefiting from questionable activities than one with a low level of relativism.

H4c: An individual with a high level of relativism will tend to have a more positive perception of no harm activities than one with a low level of relativism.

H4d: An individual with a high level of relativism will tend to have a more negative perception of doing good/recycling activities than one with a low level of relativism.

Attitude toward business

Consumers’ attitude toward business is expected to influence their beliefs regarding questionable situations. Someone with a negative attitude toward business is less likely to consider questionable consumer practices as unethical. There are only a few studies published in the consumer research area which include this important construct i.e., attitude towards business

(Vitell et al., 2007; Patwardhan et al., 2012). Furthermore, some studies find intriguing results which include one that suggests that one's attitude toward business was not a significant predictor in various consumer beliefs/activities studies. However, since there are no existing studies from the perspective of Hindu consumers, we attempt to fill this gap in the literature by empirically testing the following hypotheses:

H5a: An individual with a low attitude toward business will tend to have a more positive perception of actively benefiting from illegal activities than one with a high attitude toward business.

H5b: An individual with a low attitude toward business will tend to have a more positive perception of passively benefiting from questionable activities than one with a high attitude toward business.

H5c: An individual with a low attitude toward business will tend to have a more positive perception of no harm activities than one with a high attitude toward business.

H5d: An individual with a high attitude toward business will tend to have a more positive perception of doing good/recycling activities than one with a low attitude toward business.

METHODOLOGY

Measures

We conducted a multiple-country, multiple sample study of consumer ethics of Indian nationals and expatriates. The two groups are comprised of locals, individuals that currently live inside India or have lived outside of India for less than one year, and expatriates, individuals who have lived outside of India for three or more years. The samples were taken from the countries of India, Australia, and the United States with the latter two being grouped together as the expatriate sample. The decision to group samples from these two countries together is justified since the cultural differences between Australia and the U.S., using Hofstede's dimensions (Hofstede, 2019), are relatively insignificant. To support this statement T-tests were performed comparing Australian and U.S. expatriates for all scales used in the study. There were no significant differences between the two samples for any of these constructs indicating that they could be merged for purposes of subsequent analyses. The data were collected using self-reported surveys. To collect data from India, we employed a marketing research firm in India. Their representatives collected data from two metropolitan cities (Delhi and Mumbai). Additionally, data from the U.S. and Australia were collected by sending the survey to Indians living in these two countries. All respondents were assured that the participation in this anonymous survey was voluntary and confidential. Singleton and Straits (2005) have recommended such a mixed-mode approach to data collection to compensate for weaknesses of single-mode approaches. The final total for all compiled responses is 237. The breakdown is almost a 60%/40% split between locals and expatriates, respectively. The locals sample was 43% male while the ex-patriot sample was 23% male. 86% of ex-patriots were under 40 years of age whereas 40% of locals were under 40. When comparing the expatriates to the locals by

gender, the males in the study showed significant, negative differences between the two groups on the dimensions of active, passive, extrinsic religiosity, and relativism, with marginal significance for the attitudes toward business scale, and significant, positive differences on the doing good and idealism constructs. For the females in the study, there were significant, negative differences on the active, passive, and extrinsic religiosity dimensions with marginal negative significance for the attitude toward business scale, and a significant, positive difference on the doing good and idealism constructs. Finally, virtually all of the respondents in both groups responded that they were followers of the Hindu religion.

Scale and reliabilities

The questionnaire consisted of 66 items, five which were for demographic purposes only. The active, illegal dimension of the consumer ethics scale is comprised of four items with a Cronbach's alpha of 0.74. A sample item is "changing price tags on merchandise in a retail store." The passive dimension also consists of four items with a Cronbach alpha of 0.78. An example is "getting too much change and not giving the excess back." The no harm dimension is a six item construct with a reliability of 0.76. An example item for this dimension is, "returning merchandise after trying it and not liking it." Finally, the doing good dimension of the consumer ethics scale is an eight-item construct with a reliability of 0.76. A sample item is, "purchasing something made of recycled materials even though it is more expensive."

The attitude toward business construct is comprised of four items and has a reliability of 0.57. An example item is, "most companies are concerned about their customers." While the reliability was indeed low, nevertheless, this construct was included in the final model as it was considered an important conceptual construct by the researchers. Intrinsic religiosity was not used in the final analyses as its reliability was much too low, being significantly lower than even the attitude toward business construct. On the other hand, extrinsic religiosity is a six item construct with reliability 0.67. An example item is "I go to religious services because it helps me to make friends." Idealism is an eight-item construct with a reliability of .75. An example is "it is never necessary to sacrifice the welfare of others." Finally, relativism is an eight item construct with a reliability of .70. A sample item is "What is ethical varies from one situation and society to another. As indicated in Tables 1 & 3 (Appendix), the correlation matrix and regression analysis for the combined samples are shown.

RESULTS

As indicated in Table 2, independent t-tests were conducted to test hypothesis 1. The results from the t-tests show significant differences between the locals and expatriates for all variables (both independent and dependent) with the exception of the no harm dimension of the consumer ethics scale. This makes intuitive sense because, as mentioned above, because for many there is often no perceived victim and no perceived harm relative to these activities, it makes this an area of ethical ambiguity and a more subjective perception of ethical issues. The results show that the locals had higher scores for the active and passive outcome variables and for attitude toward business, extrinsic religiosity, and relativism. The expatriates had higher values for the doing good outcome and idealism. The active and passive outcome variables being higher for the locals indicates that, as a whole, the expatriate population is probably less likely to attempt to actively and/or passively benefit from illegal or questionable activities. With the lower

attitude toward business and higher relativistic attitude among locals, this makes sense in many ways. As individuals become more relativistic, they have more of a teleological nature and do not have a strict adherence to a finite set of rules or guidelines. Expatriates are also shown to have higher scores for idealism and are more apt to participate in doing good activities. The expatriate population live in individualistic societies which might lead them to behave as instruments of change. This may explain why the expatriates are less inclined to be extrinsically religious as well. As indicated in Table 3 (Appendix), linear regression analysis was used to test hypotheses 2-5.

Hypothesis 2 examined the impact of extrinsic religiosity on four dimensions of the consumer ethics scale (CES), actively benefiting from illegal activities (Active), passively benefiting from questionable activities (Passive), so-called no harm activities with no perceived victim (No Harm), and doing the right thing (Do Good). The results show support for the significant impact of extrinsic religiosity on Active (H2a), Passive (H2b), and No Harm (H2c) variables. These results show that people who see themselves as extrinsically religious, who attend religious ceremonies for reasons outside of just internal fulfillment, generally have an easier time being involved in situations that are seen as being illegal or questionable. There was also a positive but non-significant result for the Do Good variable (H2d).

Hypothesis 3 examined the impact of idealism on the same four dimensions of the CES. There was support for the negative effect of the Active (H3a) and Passive (H3b) variables as well as support for the positive effect of the Do Good (H3d) variable. These results show that individuals who are more idealistic, or believe in strong ethical norms, are less likely to perceive ethical issues in activities that are perceived as being actively or passively illegal and are more likely to have a more positive attitude toward positive actions (Do Good). There was no support for the No Harm variable and its relationship with idealism. This makes sense because the construct of No Harm is somewhat ambiguous in nature. The perception of many consumers is that no one is being harmed by these activities such as illegally downloading music, and so the act is perceived as being without a victim.

Hypotheses 4 tested the impact of relativism on the four dimensions of the CES scales. There was no support for its impact on the Active dimension (H3a), nor was there any support for the remaining three hypotheses (H4b, H4c, and H4d). Perhaps consumers viewed these consumer issues as being more idealistic or deontological than relativistic.

Hypotheses 5 examined the role of attitude toward business on the same four elements of the CES scale. The way the survey items were worded, the higher one's attitude toward business, the lower will be one's positive opinion of business activities. So the higher the score, the lower the consumers' positive opinion toward business, and the less likely they are to perceive an issue as unethical. This could be seen as someone passively getting back at a business by doing things like keeping too much change if they receive it. There was support for the positive impact on the Passive dimension (H5b) and the negative impact on the Do Good/Recycling (H5d) dimensions. These results show that, as a person's perception of business are more negative, the more likely they are to engage in activities that allow them to passively benefit from illegal activities and are less likely to behave positively or Do Good.

Overall, the results are highly interesting and are a positive first step in understanding how individuals may assimilate to new cultures as they are away from their native culture. Due to findings of significant differences in ethical decision making between locals and expatriates, we conducted separate post hoc analyses for both groups to enhance a deeper understanding of

the interesting issues addressed in the paper. As indicated in Tables 4 & 5 (Appendix), these results are discussed below.

DISCUSSION

As the world continues to “flatten,” the probability that an individual will leave the country where he/she was born to settle somewhere else has tended to increase. From job opportunities to adventure seeking, individuals continue to find themselves in new locations that have cultures that vary from the culture where they were born. Thus, an important question becomes how individuals change when they are immersed in cultures outside of their own. This study partially answers this question while presenting interesting results. To our knowledge, this was the first study to take this innovative look at culture and the resulting changes that can occur to an expatriate. Future research should look to replicate these results in other cultures to see if it is specifically the Western culture that is pervasive or persistent enough to change an individual’s attitudes as well as what characteristics of an expatriate make them more or less susceptible to these changes.

Indeed, the results of this study indicate that there are significant differences between locals and expatriates in terms of their ethical perspectives (e, g., idealism and relativism), their religious perspective, their attitude toward business and finally the way that they view consumer ethics. Given that the respondents in this study were all raised in the Indian culture and practice the Hindu religion, it is not unlikely that the differences may be attributable to the influence of the national culture where they reside (in this study, Australia and the USA).

Through post hoc analysis, we were able to observe differences between locals and expatriates after analyzing the relevant data in separate regressions. For the locals group, all four dimensions of the consumer ethics scale resulted in significant models, whereas only models that included the Active ($p = 0.029$) and No Harm ($p = 0.019$) dimensions were significant for the expatriate group. Extrinsic religiosity was also found to have a significant impact on all dimensions of consumer ethics in the case of locals, with extrinsic religiosity being a significant predictor ($p < 0.05$) only for the Active dimension of the expatriate sample. Idealism ($p < 0.0005$) was found to predict locals’ views towards activities involving ethics, but only for the Active dimension. For expatriates, idealism seems to be more relevant. Relativism plays a major role in deciding locals’ beliefs towards all dimensions of the consumer ethics scale, except the Passive dimension. This may mean that locals seem to believe that “passively benefiting” is not necessarily wrong. Attitude towards business significantly impacts locals’ views in case of the Passive ($p < 0.001$) dimension in the positive direction and the Do Good ($p < 0.0005$) dimension in a negative direction.

Locals and negative attitude toward business

Considering India’s colonial history and adoption of a mixed economy model after independence in 1947, it should not be a surprise to find a negative attitude towards business among Indians, especially locals. The strengthening of the bureaucratic machinery in India seems to have resulted in India’s ranking at 134 on the “ease of doing business index” during Year 2013 (Patwardhan, Ford, & Clarke, 2018). However, there seems to have a significant improvement as the Year 2019 score of “ease of doing business rank” is 63 (World Bank, 2020). After conducting a detailed analysis of the role of the East India Company, Agarwala (2001, p.

xii) concluded that the company's impact "resulted in the eventual decay and decline of locally manufactured products." The consequences of the colonial history, the rise of bureaucratic machinery, and overall negative attitude toward business can be summarized by the relevant quotes below:

"Part of the reason behind the unfriendly business environment is the reflexive ambivalence toward the West, multinational corporations, and entrepreneurs built deep into the India psyche because of its colonial history. Many Indians regard multinational as modern incarnations of the British East India Company, which came to India to trade and stayed to rule. Therefore, there is substantial resistance to allowing multinationals to freely enter and prosper in India" (Kumar et al. 2009, p. 194)

"Entrepreneurs are seen as throwbacks to the landed gentry, called *zamindars*, who often brutally exploited the peasantry during British rule" (Kumar et al. 2009, p. 195)

Recent scandals, in which many foreign corporations were alleged to have been involved, have continued strengthening a negative attitude toward business among locals [for example, the Enron scandal in India (Economist 2001), anti-consumption movement against Coca-Cola (Varman and Belk 2009), and a bribery investigation at Wal-Mart (Lakshmi, 2012; Wong & Sharma, 2012; Bajaj, 2012).

Locals, extrinsic religiosity, relativism, and do good dimension

One of the interesting findings in case of locals is that regarding the Do Good dimension. Here both extrinsic religiosity ($p = 0.028$) and relativism ($p = 0.039$) are *positively* related whereas attitude towards business ($p < 0.0005$) is negatively related. One can achieve an explanation of these results by analyzing the Hindu religion, relativism, and collectivism. The past literature, in which the religiosity scale is used, is based on predominantly Christian, more specifically, American Protestant respondents. Many scholars have debated whether this scale really applies to other religions. For example, extrinsic religiosity is sometimes portrayed as "inappropriate" and intrinsic religiosity is considered as "appropriate" in the literature.

Cohen et al. (2005a, p. 318) have claimed that the extrinsic religiosity subscale developed by Allport and Ross (1967) taps "very different aspects of religiosity for members of different religious groups." In another paper, Cohen et al. (2005b, p. 48) stated that "existing religious motivations scales reflect a distinctly American Protestant view." Flere and Lavric (2008, p. 528) mentioned that "the intrinsic orientation may be culturally tied to Protestantism." In our research, we did not find the scale measuring "intrinsic religiosity" to be reliable based on the calculation of coefficient alpha. Thus, the results in our research also strengthen the growing skepticism raised by the above-mentioned scholars regarding the religiosity scale. In our study, it appears that the questions comprising "extrinsic religiosity" and even "relativism" don't appear to be "inappropriate" to some respondents. Indian religiosity can be said to have two dimensions. Public gatherings for worship are a unique feature of Hinduism. Translated into behavior, this means that people are far less individualistic than their western counterparts and are very community minded. As far as relativism is concerned, Hinduism consists of a large number of sects by its very nature. Hindus also have different ethnicities. Indians speak 25 main languages

and 650 dialects. Gods and goddesses vary from place to place. Each individual has a favorite god/goddess. The well-known Hindu aphorism states: there is only one truth, but people describe it differently. This is why Hinduism is also very comfortable with the existence of other religions and alternative paths to god. Hindus do not insist on a single creed or dogma. It is for this reason that they will never claim to have one absolute truth, one absolute answer. Theirs will always be a position that will focus on relative merits. They are most likely to look at the consequences of actions rather than absolute actions. In fact, Hinduism believes that an individual is essentially divine. This may well be the reason why Hindu consumers may be more influenced by ethical relativism and possess a teleological/consequentialist orientation.

Therefore, we suggest that there is a clear need to develop a scale to capture Hindu religiosity, more specifically intrinsic religiosity, considering a significant role of collectivism and contradictory complex philosophies in the ancient Hindu civilization.

CONCLUSION AND MANAGERIAL IMPLICATIONS

There are strong implications for theory and managers from this research. For theory, this novel approach of comparing the cultural impact on the ethical perceptions of expatriates and locals has previously been virtually unexplored. The implications for businesses are that when dealing with ethical situations with consumers from other cultures, the best action may be to develop different policies for people belonging to multiple countries and cultures. This research is in no way an affirmation that this is an irrevocable fact, but it is a strong first step in understanding how ethics changes within individuals. The goal of this research project is to investigate consumer ethics among a) Hindu consumers (Tables 1 & 3), and then b) among nationalists and expatriates (Tables 2, 4 & 5) by investigating history, philosophy and sociology of Hindu religion. We developed the hypotheses based on careful analysis and integration of theoretical reasoning discussed in the past literature. In fact, we believe that this is a way to advance existing knowledge of marketing science by both inductive and deductive reasoning.

We conducted a single analysis on the sample that represents Hindu consumers. However, we also conducted separate regression analyses due to unequal group sizes. We reported t test results for all variables and also reported mean values for those variables. This approach is consistent with the past research [for example, Swaiden et al., 2006; Singh et al., 2007; Vitell & Patwardhan, 2008; Patwardhan et al., 2012]. Such an approach is most appropriate as interpretations of results after conducting a single analysis by including a dummy variable are complex when groups are not equal (Warner, 2013; Hardy, 1993). Additionally, such single regression analysis with a dummy variable may lead to Simpson's Paradox. Furthermore, our subgroup samples are reasonably large enough where we can draw inferences by conducting separate analyses. Even though Judea Pearl (2010) has discussed this issue and causality in details and a deeper philosophical discussion of this topic is out of scope in this paper, we do highlight a relevant quote as below:

“It cannot be overemphasized that although these paradoxes reveal the perils of using statistical criteria to guide causal analysis, they hold neither the explanations of the phenomenon they depict nor the pointers on how to avoid them. The explanations and solutions lie in causal reasoning which relies on background knowledge, not statistical criteria” (Arah, 2008)

Overall, the data is innovative and the results are quite informative and they represent a first step toward understanding ethics in different cultural settings for individual consumers from local versus expatriate situations. This research calls for replication and extension in order to further add to the ethics literature in cross cultural settings.

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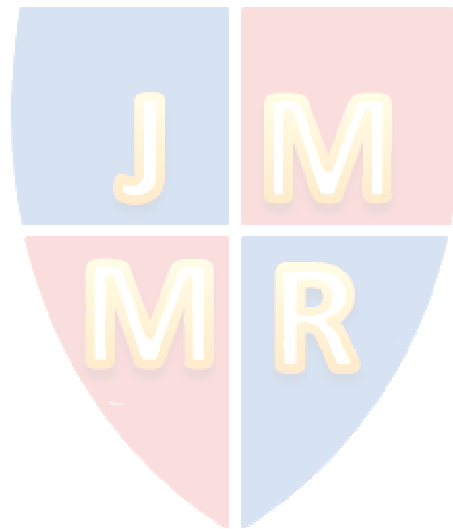


Table 1: Correlations (Reliabilities along diagonal)

	ACTIVE	PASSIVE	NOHARM	DOGOOD	ATTBUS	INTRINSIC	EXTRINSIC	IDEALISM	RELATIVISM
ACTIVE	0.74								
PASSIVE	.518**	0.78							
NOHARM	.357**	.292**	0.77						
DOGOOD	-.065	-.394**	.194**	0.77					
ATTBUS	-.078	.191**	-.121	-.249**	0.57				
INTRINSIC	.256**	.219**	.165*	-.011	.020	0.27			
EXTRINSIC	.493**	.232**	.223**	.107	-.133*	.358**	0.67		
IDEALISM	-.468**	-.283**	-.073	.208**	-.055	.128*	-.080	0.75	
RELATIVISM	.235**	.119	.145*	.028	-.023	.075	.310**	-.022	0.70

** . Correlation is significant at the 0.01 level (2-tailed).
 * . Correlation is significant at the 0.05 level (2-tailed).

Table 2: Independent Samples T-Tests

	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean-Expatriates Mean-Locals
ACTIVE	-9.259	<.0005	1.292 2.035
PASSIVE	-9.074	<.0005	1.732 2.650
NOHARM	0.615	0.539	2.951 2.886
DOGOOD	8.094	<.0005	3.943 3.283
ATTBUS	-2.511	0.013	2.743 2.927
EXTRINSIC	-4.822	<.0005	2.925 3.325
IDEALISM	7.350	<.0005	4.344 3.902
RELATIVISM	-2.789	0.006	3.328 3.540

Table 3: Model Coefficients

Model	Active			Passive			No Harm			Doing Good		
	Beta	t	Sig.	Beta	t	Sig.	Beta	t	Sig.	Beta	t	Sig.
(Constant)		5.829	<.0005		2.906	.004		4.146	<.0005		5.328	<.0005
ATTBUS	-.044	-.879	.380	.208	3.436	.001	-.099	-1.539	.125	-.225	-3.588	<.0005
EXTRINSIC	.424	8.088	<.0005	.224	3.513	.001	.178	2.643	.009	.094	1.422	.156
IDEALISM	-.434	-8.771	<.0005	-.252	-4.192	<.005	-.062	-.976	.330	.203	3.255	.001
RELATIVISM	.093	1.793	.074	.049	.783	.435	.086	1.293	.197	-.001	-.023	.982
R	.661			.411			.262			.329		
R Squared	.438			.169			.069			.108		

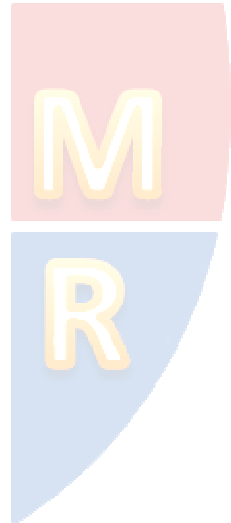


Table 4: Regression Analyses for Expatriates

Model	Standardized beta	t-value	Significance
(a) Dependent variable: Active			
Constant		3.727	0.000
Attitude Toward Business	-0.111	-1.112	0.269
Extrinsic Religiosity	0.208	2.028	0.046
Idealism	-0.259	-2.529	0.013
Relativism	0.041	0.406	0.685
R ² = 0.112	F-value = 2.844		
Adjusted R ² = 0.073	Significance = .029		
(b) Dependent variable: Passive			
Constant		3.704	0.000
Attitude Toward Business	-0.032	-0.310	0.757
Extrinsic Religiosity	0.098	0.934	0.353
Idealism	-0.267	-2.547	0.013
Relativism	-0.021	-0.200	0.842
R ² = 0.071	F-value = 1.718		
Adjusted R ² = 0.030	Significance = 0.153		
(c) Dependent variable: No Harm			
Constant		5.578	0.000
Attitude Toward Business	-0.035	-0.358	0.721
Extrinsic Religiosity	0.179	1.757	0.082
Idealism	-0.322	-3.160	0.002
Relativism	-0.155	-1.542	0.127
R ² = 0.121	F-value = 3.096		
Adjusted R ² = 0.082	Significance = 0.019		
(d) Dependent variable: Do Good			
Constant		4.641	0.000
Attitude Toward Business	0.076	0.734	0.465
Extrinsic Religiosity	0.182	1.701	0.092
Idealism	0.003	0.032	0.975
Relativism	-0.036	-0.343	0.732
R ² = 0.038	F-value = 0.890		
Adjusted R ² = -0.005	Significance = 0.473		

Table 5: Regression Analyses for Locals

Model	Standardized beta	t-value	Significance
(a) Dependent variable: Active			
Constant		4.618	0.000
Attitude Toward Business	-0.104	-1.515	0.132
Extrinsic Religiosity	0.405	5.361	0.000
Idealism	-0.400	-5.881	0.000
Relativism	0.157	2.107	0.037
R ² = 0.416	F-value = 24.386		
Adjusted R ² = 0.399	Significance = 0.000		
(b) Dependent variable: Passive			
Constant		0.525	0.601
Attitude Toward Business	0.294	3.451	0.001
Extrinsic Religiosity	0.227	2.415	0.017
Idealism	0.048	0.561	0.576
Relativism	-0.049	-0.528	0.598
R ² = 0.095	F-value = 3.599		
Adjusted R ² = 0.069	Significance = 0.008		
(c) Dependent variable: No Harm			
Constant		1.384	0.169
Attitude Toward Business	-0.104	-1.300	0.196
Extrinsic Religiosity	0.166	1.869	0.064
Idealism	-0.053	-0.667	0.506
Relativism	0.328	3.745	0.000
R ² = 0.197	F-value = 8.399		
Adjusted R ² = 0.173	Significance = 0.000		
(d) Dependent variable: Do Good			
Constant		4.929	0.000
Attitude Toward Business	-0.295	-3.732	0.000
Extrinsic Religiosity	0.194	2.227	0.028
Idealism	-0.055	-0.696	0.488
Relativism	0.180	2.084	0.039
R ² = 0.220	F-value = 9.676		
Adjusted R ² = 0.198	Significance = 0.000		