

Religionists, a divine blessing to Earth's survival?

*An examination of the influence of religiosity on
socially responsible consumption*



Author: Khali Barez

Supervisor: Jacob Derks

Submission date: 13-06-2017

Master Thesis International Management, Tilburg University.

Tilburg School of Economics and Management

Department of Management

Religionists, a divine blessing to Earth's survival? *An examination of the influence of religiosity on socially responsible consumption.*

Author: Khali Barez

ANR: 402485

Supervisor: Jacob Derks

Submission date: 13-06-2017

Word count: 13180

Management summary

Over the years, religion has been subjected to many scientific studies, particularly in the fields of psychology and sociology. Many of these efforts have revealed that religion shapes the human complexion in ways that may provide commercial opportunities for companies. As such, prior scientific work on religion increasingly gained attention from academics in the fields of marketing, management and more recently socially responsible consumption. The results of the very few studies to have explored religiosity in the light of socially responsible consumption were anything but elucidating. Two studies found a significant positive relationship between religiosity and socially responsible consumption whereas one study found no significant relationship. Thus, more rigorous research efforts seemed warranted to determine the role of religiosity as a predictor of socially responsible consumption, which was effectuated in this study by including an examination of possible moderating effects of age and gender. Moreover, prior studies were mostly conducted in Islamic countries or solely included university students in the sample. This study attempted to bridge these gaps by formulating the following problem statement: *‘How do religious individuals differ from non-religious individuals in exhibiting socially responsible consumption?’*.

To find an answer to the problem statement, an extensive literature review was conducted and several hypotheses were developed. Data was collected by means of a questionnaire and participants were sampled by utilizing a non-probability sampling procedure. Regression analyses were performed to statistically examine the relationship between religiosity and socially responsible consumption. The results indicate that religiosity is highly significantly related to socially responsible consumption in the expected direction. That is, being more religious increases the frequency with which products and services are consumed that benefit both societal and environmental conditions. Moreover, the analyses show that both age and gender do not significantly moderate this relationship.

Since this study solely sought to identify the nature of the relationship between the concepts of religiosity and socially responsible consumption, this study did not conduct industry or product class specific examinations. It therefore remains somewhat difficult for any company to make well-grounded decisions based on this study alone. Researchers could enhance the utility of such studies for companies by examining how religiosity influences SRC in various industries and whether the strength and direction of this relationship change with different product classes and prices.

Preface

I have written my Master Thesis as a final part of completing the Master's program in International Management. This study focuses on the relationship between religiosity and socially responsible consumption. I daily experience how religion influences people's behavior in my social environment. They are particularly generous, unselfish and eager to support the less fortunate. If I ask them about their motives for displaying such benevolent behavior, they often mention that it is their religion that teaches them to preserve a compassionate attitude and behavior in dealing with others. This had such a lasting impact on my curiosity that it induced me to understand from a scientific perspective whether this is a common phenomenon among religious people. I truly enjoyed the exploratory journey I made towards solving the question that intrigued me for quite some time.

As I am standing on the edge of graduation, I would like to thank some people that have meant a lot to me during the last phase of my study. First of all, I would like to express my gratitude to my supervisor Jacob Derks, who always provided me with valuable feedback and helped me whenever I was floundering. I would also like to thank my parents. Although I know I will not be able to repay even an atom for the peaceful life they have gifted us at their peril, I hope my Master's degree will be perceived as a small token of infinite gratitude. Lastly, I owe thanks to all participants who filled in my survey, I would not have been able to finish my Master Thesis without their cooperation.

Table of Contents

I. Introduction	1
I. Problem indication.....	1
II. Problem statement.....	3
III. Research questions.....	4
IV. Thesis structure.....	4
II. Theoretical background	5
I. Religion and Religiosity	5
Religion.....	6
Religiosity	6
II. Socially Responsible Consumption.....	7
III. Interplay between religiosity and SRC	9
Religiosity and ethical behavior.....	9
Religiosity and SRC.....	11
IV. Hypothesis development.....	12
III. Methodology	18
I. Sampling procedure and sample composition	18
II. Measures to reduce (non)response biases	19
III. Independent variable.....	20
IV. Dependent variable	21
V. Control variables	21
VI. Cronbach’s alpha	22
VII. Factor analysis.....	22
SRC.....	22
Religiosity	23
IV. Results	24
I. Descriptive statistics.....	24
II. Assumption testing.....	25
Linearity.....	25
Normality	25
Homoscedasticity.....	26
Independent errors	26
Multicollinearity	27
III. Regression analyses	27
IV. Post-hoc analyses.....	29

V. Discussion and conclusion	32
I. Discussion.....	32
II. Contribution	36
III. Limitations	37
IV. Recommendations	39
V. Conclusion	40
VI. References	42
VII. Appendices	47
Appendix 1: Evidence for absence of non-response bias and monetary incentive bias.....	47
Appendix 2: The Questionnaire	48
Appendix 3: Factor analysis SRPD Scale	52
Appendix 4: Factor analysis religiosity measurement scale	53
Appendix 5: Histograms for normality assumption.	54
Appendix 6: Glajser test for homoscedasticity assumption	55
Appendix 7: Scatterplot for the assumption of independence of errors.....	55
Appendix 8: Collinearity statistics for multicollinearity assumption	56

I. Introduction

This chapter starts with a description of the background of the problem. Secondly, an elaboration will be provided on the current existing gaps in literature and how this study will attempt to bridge these gaps. Then, the problems statement will be presented as well as the research questions designed to answer the problem statement. Lastly, the structure of the Master Thesis will be explained.

I. Problem indication

A long-standing prerequisite for developing an effective marketing strategy is to have an in-depth understanding of the specific consumer a company wants to attract (McDaniel & Burnett, 1990). However, consumers' tastes, preferences, expectations and demographic characteristics continuously change as time passes by. The typical consumer is in a state of constant flux and McDaniel & Burnett (1990) rightfully argue that the current key challenge of marketing strategists is to identify consumers based on human characteristics that are moderately stable over a reasonable period of time. Religiosity seems to correspond well to these criteria. Religious traditions are considered to be among the most influential and universal social institutions in history to significantly shape and influence its followers' value systems, attitudes and behaviors (Wiebe & Fleck, 1980; Hirschman, 1983; Mokhlis, 2006). Moreover, it is suggested that a persons' religiosity remains relatively stable over time and may therefore be an interesting phenomenon to examine from a marketing management perspective (Chai & Chen, 2009).

Previous studies yielded interesting results regarding the influence of religion on various attitudinal- and behavioral outcomes. For example, religion has been shown to have a significant influence on attitudes towards controversial products (Fam, Waller, & Erdogan, 2004), contentious advertising messages (Michell & Al-Mossawi, 1995), family decision-making processes (Delener, 1994), attitudes towards green products (Lau & Tan, 2009) and on orientation on corporate social responsibility (Ibrahim, Howard, & Angelidis, 2008). The relationship between religiosity and social responsibility in particular has received a relatively high amount of scholarly attention and not without good reason.

Companies are being pressurized to improve their degree of ethicality in their operations and according to Mohr, Webb and Harris (2001), consumers are increasingly attributing importance to responsible corporate behavior. Therefore, it seems value enhancing from both an academic- and a practice point of view to study religiosity in the light of social responsibility.

An investigation into the body of literature regarding this relationship has revealed that most studies tend to focus on the influence of religiosity on attitudinal responses to corporate social responsibility, of which most have found a positive association (Ibrahim et al., 2008; Brammer, Williams, & Zenkin, 2007; Angelidis & Ibrahim, 2004; Ramasamy, Yeung, & Au, 2010). The underlying mechanism that has been proposed most consistently for this finding is that most religions promote self-transcendence values which are used by its followers as the normative foundation for their consequent behavior (Brammer et al., 2007). However, this study follows Brammers' et al. (2007) argumentation in that future research should address the question of whether attitudes, in fact, translate into behavior. Therefore, this study does not attempt to explore how religion influences attitudes towards CSR products or campaigns, rather it focusses on whether religious individuals *vis-à-vis* non-religious individuals are more likely to engage in socially responsible consumption (SRC). SRC is defined as ‘a person basing his or her acquisition, usage, and disposition of products on a desire to minimize or eliminate any harmful effects and maximize the long-run beneficial impact on society’ (Webb, Mohr and Harris 2008). Only a few studies have examined this relationship before, which have produced contradictory results of insignificant and significant positive relationships (Lau, 2010; Akremi & Smaoui, 2015; Song and Kim, 2016).

Since the study of SRC in the light of religiosity is still in its infancy and much remains unclear as to the precise nature of religiosity as a predictor of SRC, further empirical investigation is required to draw conclusions with more scientific certainty. This research contributes empirically and theoretically in several ways. Firstly, the study will be conducted within a Dutch socio-cultural context. The Netherlands is an interesting environmental research context as a clear distinction exists between religious institutions and state. This critical distinction can influence the outcome of the study.

Since believers in a secular state are continuously being subjected to social norms and values that may oppose religious principles, their value system may be melded with values not acknowledged by their religious doctrines. This possible secularization of their religion-based value system may also make them less consciously committed to their religion (Sasaki & Suzuki, 1987). This may reduce the influence of their religious beliefs in making decisions. As a result, it may not be religion per se that necessarily drives consumers' motives to behave socially responsible. Hence, a lower significance is expected of religiosity as a predictor of SRC. Secondly, Lau (2010) urges for an investigation of variables potentially moderating the religion-SRC relationship. This study takes Lau's recommendation into account by examining whether age and gender have a moderating effect, as previous empirical evidence suggest a possible influence of the aforementioned variables on both religiosity and SRC (Vitell, Lumpkin, & Rawwas, 1991). Lastly, while most participants in previous studies were young university students or belonged to merely one religious tradition, this study will attempt to increase the variety of the sample in terms of demographic characteristics and religious traditions to achieve a greater degree of external validity.

Speaking in terms of practical relevance, this study may be equally valuable for marketing practitioners. By building further upon the few studies to have researched the religion-SRC relationship and by including new insightful elements, (sustainability-oriented) companies will be provided with more rigorous scientific evidence regarding this relationship. Appropriately, they will be better informed about the profit potential of their products in countries with a relative high degree of religious inhabitants. The findings of this research may also corroborate popular views that adaption to a countries' socio-cultural context is inevitable in maximizing the effectiveness of marketing efforts and related operations.

II. Problem statement

Based on the problem indication, the following problem statement is formulated:

“How do religious individuals differ from non-religious individuals in exhibiting socially responsible consumption?”

III. Research questions

The following research questions will be answered to solve the problem statement:

1. What is religiosity and which dimensions does it encompass?
2. What is SRC and which dimensions does it encompass?
3. According to related literatures, how are religiosity and SRC associated?
4. According to related literatures, how may age and gender influence the religiosity-SRC relationship?
5. Empirically, how is religiosity related to SRC?
6. Empirically, what is the moderating role of age and gender regarding the relationship between religiosity and SRC?

IV. Thesis structure

The remaining of the thesis is organized as follows: Chapter 2 will provide a literature review by which research questions 1, 2, 3 and 4 will be answered. Chapter 3 details how the data will be collected and analyzed. In chapter 4, the results of the analyses will be presented by which research questions 5 and 6 will be answered. In the last chapter, the findings of this study will be discussed and conclusions will be drawn from the results. The last chapter will also include an elaboration on the limitations of this study and will provide possible directions for future research.

II. Theoretical background

This section contains a literature review in which the relationship between religion and SRC will be theoretically examined in depth. Firstly, a necessary foundation of fundamental understanding of the research topic will be laid by providing an elaboration on the precise definition of the constructs of interest and the dimensions the constructs conceptually comprise. Secondly, prior findings of studies that have examined religion in the light of ethical behavior and SRC will be presented. Then, the underlying mechanisms that presumably drive the religiosity-SRC relationship will be highlighted, upon which the hypothesis development will be inspired. This section concludes with an explanation of how age and gender may moderate the religiosity-SRC relationship. Based on this brief literature review, its corresponding hypothesis will be proposed.

I. Religion and Religiosity

Ever since biologically and psychologically sophisticated human beings have been inhabiting and expanding themselves around the earth, so has religion been manifesting itself at a parallel velocity. Studies conducted recently continue to reaffirm the indivisible nature of the link between humans and religion, both on a global and individual level. According to a study by the Global Agenda Council on the Role of Faith (2015), the growth of the religious population worldwide is projected to be 23 times larger compared to the growth of religiously unaffiliated populations between 2010 and 2050. At the same time, the increase of the global religiously unaffiliated population is stagnating at a much faster rate than the global population growth. Moreover, a Pew Forum survey from 2008 showed that the daily behavior of more than 70% of Americans are affected by their religious beliefs. Such empirical examples seem to refute popular claims made by anti-religionists that religion will soon be a vestige of the past.

Subjecting religiosity and consumer behavior to more advanced scientific enquiry is important. The permanent nature of religion in the social world is a primal reason in itself to better understand its impact with more scientific rigor. Also, consumers communicate their religious identities to others and translate the intensity of their religious fervor to consumption decisions. As such, it is important for organizations to more comprehensively understand how religion may affect their success or failure potential (Mathras et al., 2016).

Religion

Despite the extensive academic attention attributed to the study on religion from a great number of disciplines, a review in the extant literature has revealed a wide variety of definitions being postulated and used in research on religion. The lack of a commonly agreed definition for such a universal phenomenon as well as the fact that these definitions have been evolving quite significantly over time, characterize the relative complexity of this construct and its consequent operationalization. An important definitional distinction needs to be established between religion and religiosity as these words are loaded with conceptually dissimilar meanings. Definitions of religion have varied from those that can be considered as rather shallow such as *“wish fulfillment”* (Malinowski, 1948) and *“the belief in Spiritual Beings”* (Eister, 1974), and as the research area of religion continued to advance, to more comprehensive definitions. For instance, Johnstone (1975) defined religion as *“a system of beliefs and practices by which group of people interpret and respond to what they feel is mystical and revered”*. McDaniel & Burnett (1990) theorized religion as *“a belief in God accompanied by a commitment to follow principles believed to be set forth by God”*. A fundamental resemblance between these definitions can be identified in that they consider religion as a system of beliefs, principles and practices used for spiritual pursuance in life. This study adopts the definition of McDaniel & Burnett (1990) as it most explicitly reflects the basic similarities of the described definitions and due to its recognition of the existence of and belief in a supreme being, which is the connecting fundamental commonality among the major world religions including Judaism, Christianity and Islam (Wilson, 1991).

Religiosity

Religiosity in scientific research, as opposed to religion, is frequently interpreted as the strength of one's religious commitment. Johnstone (1975) made an attempt to provide a comprehensive definition of religiosity by postulating it as *“the extent to which an individual is committed to the religion he or she professes and its teachings, such as the individual attitudes and behaviors reflect this commitment”*. McDaniel & Burnett (1990) conceptually advanced the definition of Johnstone and identified two dimensions of religiosity, i.e. a cognitive and a behavioral dimension. The cognitive dimension is concerned with religious beliefs and attitudes of the self. The behavioral dimension focuses on religiously motivated behavior such as attending the church and performing prayer.

Allport (1950), a pioneer in the field of religion, defined religiosity from a different perspective that is specifically concerned with the particular role religion plays in an individuals' life rather than the strength of one's religious convictions. According to him, there are two basic dimensions or sentiments of religiosity: intrinsic religiosity and extrinsic religiosity. Extrinsically religious people are those that use their faith as a means to attain an end other than those grounded in religious principles. Intrinsically religious individuals on the other hand perceive their religion as the ultimate end in itself and as a consequence live their lives to satisfy their religion-based life purposes such as attaining God's satisfaction or paradisiacal life.

This study will adopt the conceptual perspective on religiosity of McDaniel & Burnett (1990) for several reasons. Firstly, the theoretical- and empirical objective of this study is not to examine whether significant differences exist between intrinsically- and extrinsically motivated individuals, which makes Allport's interpretation of religiosity inadequate for the purpose of this study. Secondly, this study asserts that the two dimensions of religious commitment provided by McDaniel & Burnett (1990) are theoretically well reasoned. For instance, individuals may perceive themselves as very religious (cognitive dimension), and yet seldom pray (behavioral dimension). Inversely, others may donate generously to religious institutions, perhaps for upholding their philanthropic image, but would consider themselves as being only weakly committed to the teachings of their religion. Therefore, both dimensions need to be included in the measurement to sufficiently grasp the conceptual domain of the religiosity variable.

II. Socially Responsible Consumption

As with religion, the concept of SRC is equally complex and dynamic and the dimensions ought to grasp the conceptual domain of social responsibility has been varying continuously. An exhaustive examination in the SRC literature reveals that conceptualization and operationalization attempts by academics can be discerned into two major streams, based on two basic methodological philosophies: those who advocate the universal character or etic nature of SRC and those who believe in the culturally contingent character or emic nature of SRC.

With respect to the first stream, the first definition that appears in the literature stems from Webster's work (1975). According to him, SRC describes *'a consumer who takes into account the public consequences of his or her private consumption or who attempts to use his or her purchasing power to bring about social change'*. Contradictory to his definition, in which he explicitly recognized a social dimension, his operationalization of SRC was merely approached from an environmental stance by neglecting human welfare, which is inherent to the social dimension of this construct. To give an example, buying clothes from Company X for the reason that it publicly announced its aspiration to battle child labor in Bangladesh, would, according to his operationalization, not be considered as a SRC. The concept evolved remarkably by Roberts' effort (1995). He asserted that SRC is exhibited by an individual who *'purchases products and services which he or she perceives to have a positive (or less negative) impact on the environment or uses his/her purchasing power to express current social concerns'*. However, his interpretation of consumption is conceptually restricted in that he perceived consumption merely as purchasing behavior. However, the conceptual domain of consumption in social science has broadened over time and now often also includes post-purchasing behavior (Nicosia & Mayer, 1976). Webb, Mohr and Harris (2008) in their attempt to define SRC filled in this void. They considered someone who practices SRC as *'a person basing his or her acquisition, usage, and disposition of products on a desire to minimize or eliminate any harmful effects and maximize the long-run beneficial impact on society'*. Furthermore, Webb et al. (2008) agreed with Roberts' (1995) stance that both social- and environmental factors encompass social responsibility. As a consequence, they explicitly included corporate social responsibility as a dimension of SRC in their measurement scale.

The second stream consists of efforts of those that believe in an emic nature of SRC. Put differently, those abiding to the second stream argue that differences in SRC are expected to depend on a given society's dominant values and consequently reason that both conceptualizations and measurements need to be developed specifically for each given socio-cultural context (Francois-Lecompte & Roberts, 2006). Although the definitions originating from this stream conceptually resemble the definition of Web et al. (2008), the measurement scales often include items that are based on the social-cultural environment of the specific country in which the study is conducted.

This study will use the definitional approach of Web et al. (2008) for several critical reasons. Firstly, there is a general consensus in that the conceptual domain of consumption not solely entails purchasing behavior, but also includes usage and disposition behavior. Web et al. (2008) includes both using and disposing behavior in their operationalization, which allows the researcher to more comprehensively capture the conceptual domain of SRC. Secondly, this study agrees with the theoretical positions of Roberts (1995) and Webb et al. (2008) that incorporating both societal- and environmental elements in the conceptualization and operationalization of this construct is necessary to sufficiently grasp the conceptual domain of SRC. This is a popular stance among many notable CSR scholars (Carroll, 1979; Wartick & Cochran, 1985). Thirdly, although this study agrees that the uniqueness of each given culture may affect beliefs of how we as Dutch people understand and interpret SRC, it is for pragmatic reasons not feasible to develop a scale specifically adapted to the socio-cultural context of the Netherlands, nor is it methodologically sound to employ existing scales that are specifically designed for other countries' socio-cultural environments. Lastly, maintaining a definitional consistency with Lau (2010) allows for a direct comparison between the findings of this study and Lau's research on how religiosity and SRC are related.

III. Interplay between religiosity and SRC

Although religion appears to be a salient force in the everyday world, both in a positive- and in a less positive sense, paradoxically the study field that examines religion in the light of SRC is still in its very infancy and very few attempts have been made to resolve the scientific enigma of the link between religiosity and SRC despite frequent calls for such examinations. For this reason, prior studies that have examined religion within closely related fields such as business ethics will be highlighted first to get a more comprehensive and general idea of what academia currently tells us about the nature of religion's role in human's behavioral morality.

Religiosity and ethical behavior

An investigation into the empirical records of religion and its impact on ethical behavior leaves the average academic with no conclusive understanding and to some, this review may feel as a literary roller-coaster ride.

Broadly speaking, three main directions have been identified regarding the religion-ethical behavior relationship: (1) (increasingly) religious individuals attribute more importance to ethical behavior; (2) (increasingly) religious individuals attribute less importance to ethical behavior; and (3) studies that have not found any significant direct or indirect relationship between religion and ethical behavior.

Some studies signify a positive relationship between religiosity and ethical behavior. An empirical study by Kennedy and Lawton (1996) demonstrated that the propensity to engage in unethical business behavior such as paying bribes or selling environmentally polluting products was related to lower levels of religiosity. A few years later, Kennedy & Lawton (1998) sought validation of their previous research by comparing students from differently affiliated universities on their ethical outlook. Again, they concluded that students at an evangelical university were far less willing to engage in unethical behavior than were students at an unaffiliated institution (Kennedy & Lawton, 1998). McNichols and Zimmerer (1985) conducted a scenario-based research in which they introduced ten ethically questionable dilemmas to students and consequently investigated if religiosity could significantly explain some of the variance in the reported degree of ethical acceptability of the proposed scenarios. They found strong evidence that students with stronger religious beliefs hold more negative attitudes towards unethical practices such as deception, theft, lying and betrayal ($p = <.0005$). Likewise, Angelidis and Ibrahim (2004) explored the relationship between religiosity and the corporate social responsiveness orientation of individuals. They concluded that those high on religiosity exhibited greater concern about the ethical component of corporate responsibility which requires corporations to act with fairness, equality and impartiality.

Other researchers concluded that being religious did not automatically enhance one's ethical standards and behavior. In an experimental study, Hegarty and Sims (1978) found no relationship between a person's religious orientation and the acceptance or rejection of a kickback. Similar insights were discovered by Kidwell, Stevens and Bethke (1987) who found no link between religious outlook and ethical judgments. Clark and Dawson (1996) even found a negative relationship between religiosity and the perceived degree of unethicality of ethically questionable business practices such as customer deception for personal gain.

These deviating results could be the outcome of some differences rooted in the methodological design of the studies cited. For example, the conceptualization and measurement of the religiosity construct varies remarkably, which is a natural result of the complexity and dynamism of this construct. Differences in the degree to which threats of social desirability responses have been mitigated might also explain to some extent why the studies did not yield similar results.

Religiosity and SRC

As the previous literature review reveals, it remains difficult to reliably draw any conclusions about the nature of religion's influence on ethical behavior. An important question that arises next is whether religiosity is a significant factor when one occupies the role of a consumer. One may persuasively argue that product characteristics such as the price or aesthetic qualities could reduce the strength of one's religiously derived commitment to morality and ethicality to the degree to which religiosity loses its predictive value.

Concerning this specific relationship, an evenly ambiguous pattern of results comes to surface. Lau (2012), who is among the very few to have explicitly examined the link between religiosity and SRC, found that religiosity was significantly positively correlated with all three dimensions of SRC, as operationalized by Webb et al. (2008) ($p = < .05$). His findings indicate that (increasingly) religious consumers are more likely to: (1) be supportive of companies that attempt to improve social conditions; (2) exhibit recycling behavior; and (3) avoid or reduce the usage of products with greater negative impacts on the environment, *vis-à-vis* less religious or non-religious individuals. Another survey evidence in France showed that religiosity had a significant effect on four of the five dimensions of SRC as operationalized by Francois-Lecompte and Roberts (2006). That is, the religious affiliated are more supportive of socially responsible corporations, are more likely to reduce their consumption for the sake of social- and environmental welfare, tend to be more supportive of small or local businesses and are more likely to buy cause-related products (Akremi & Smaoui, 2015). Song and Kim (2016) found different results. They investigated whether consumers' good traits could predict SRC. They included spirituality, a conceptually closely related construct to religiosity, as one of the nine traits. Their results indicated that spirituality was not significantly related to any of the dimensions of SRC.

In conclusion, there is sufficient evidence to suggest that religiosity influences our ethical behavior at least in some ways. Studies that explored religion's role in business ethics show varying results, suggesting positive, negative and non-existing associations. Findings with respect to religion's role in SRC are similarly ambiguous. Two studies found a positive relationship whereas one study signified a non-existent association. Hence, further research seems warranted to draw any definite conclusions.

IV. Hypothesis development

Relationship between religiosity and SRC

Before a specific direction can be hypothesized, the mechanisms that presumably drive the religiosity-SRC relationship need to be identified and critically analyzed to ensure a rigorous and substantiated process of hypothesis development. After reviewing relevant literatures in the fields of psychology, philosophy, sociology, religion and business ethics, several underlying theoretical principles seem to emerge that lend more support to the expectation of a positive relationship rather than a negative or insignificant link between religiosity and SRC.

Starting from a philosophical perspective, Murphy and Laczniak (1981) and Hunt and Vitell (1986) argue that moral decisions are a function of deontological and teleological evaluations. Deontological theory is based on the idea that morals are absolute and that there is an inherent good and bad in all actions irrespective of the situational context. In teleological theory, reason is key to determining moral correctness. Based on this philosophical tradition, the consequences of human actions determine its correctness. Clark and Dawson (1996) who elaborated on deontological theory, argue that a cornerstone of such absolutes is religious authority and revealed truth. For the believer, that which has been divinely revealed, which evidently includes the matter of morality and ethicality, is always true and there is little to no breadth for deviation from this revelation. As such for believers, it are the rules and principles revealed by God that shape their moral conscience and consequent decisions.

But in which form does religion shape the moral conscience of believers? Or put differently, what do various religions preach on the topic of morality? The Golden Rule is a regulatory embodiment of several important religious values and principles believed to be of divine origin and shared by major religious traditions (Vitell and Paolillo, 2003). It encompasses a comprehensive moral guideline of what ought to be done and essentially spells out the emphasis to do unto others as you would have them do unto you. This does not merely imply morality and ethicality from a social perspective but implicitly includes the protection of the environment as well since the ecosystem is of direct existential importance for many people around the earth (Vitell and Paolillo, 2003). Based on intuitive reasoning, if believer's moral compasses largely have a deontological foundation and if the common divine revelation of major world religions urge believers to possess a rather benevolent or self-transcendent worldview, their psychological complexion should be shaped in a way that reflects these characteristics.

There is considerable affirmative evidence for this premise. Delener (1990) found religionists to be more dogmatic compared to irreligious individuals. That is, religious individuals assume their personal opinions and beliefs to be certainly correct and undoubtable, which is characteristically compatible with deontological thinking (Clark and Dawson, 1996). Also, substantial empirical evidence confirms altruism or self-transcendent behavior to be a common tenet among believers. A global study by Crabtree and Brett (2008) on people from 140 countries showed that highly religious people are more likely to engage in altruistic activities such as monetary donation, volunteering and helping strangers despite them having, on average, lower incomes relative to irreligious people. Likewise, numerous studies support the claim that religious individuals are more civically and socially engaged compared to their less religious peers (e.g. Lam, 2002; Park & Smith, 2000). Possessing the ability to psychologically identify with the feelings and thoughts of others reduces the impediment to engage in self-transcendent behavior (Eisenberg & Miller, 1987). Hamby (1973) and Wiebe and Fleck (1980) both found evidence that believers generally are more empathetic, which marks this crucial ability. Saroglou et al. (2005) conducted an experimental study that bridged the common discrepancy between self-reports and laboratory studies, which critics eagerly used as a motive to claim that believers systematically suffer from self-delusive perceptions of pro-sociality.

Among other findings, they concluded that religious people are more likely to be empathetically concerned, to be more honest and to possess a higher capacity of perspective taking. Also, they are more often perceived as such by their siblings, friends and colleagues.

Additional findings in literature concerning the psychology of religion suggest that there may be socio-psychological conditions that amplify pro-social behavior. For instance, if religious groups expect their members to adopt roles congruent with the principle idea of the Golden Rule, departure from this religious role expectation generates higher levels of cognitive and emotional dissonance among those whose religious convictions are relatively central to their self-identities (Weaver & Agle, 2002). The prospect of being plagued by these undesirable side-effects aids in the development towards a pro-social life orientation. Moreover, McCabe and Trevino (1993) showed that unethical behavior was positively related to personal beliefs about the severity of penalties including those in the afterlife. The more unethical a person behaves, the more severe the according punishment is believed to be. As a result, the fear of God's punishment in this life and the next could make one more likely to act in accordance with moral conscience. Hence, since believers give added weight to deontological considerations when evaluating ethical content and since the Golden Rule stimulates individuals to develop and maintain a self-transcendent worldview, combined with psychological conditions that reinforce the necessity to follow virtue and morality, it is hypothesized that:

Hypothesis 1a: There is a significant and positive relationship between religiosity and SRC.

Moderating effects of age and gender

Current understandings with regard to the religiosity-SRC relationship are fairly ambivalent. As such, the investigation of this main relationship of interest is already value enhancing for both academia and practice. Yet, Lau (2010) urged to proceed the study of religiosity and SRC by including demographic variables in future empirical examinations. Following up on Lau's advice seems worthwhile. Taking possible moderating effects into empirical consideration may resolve to some extent why past studies found contradictory results. Speaking in terms of academic relevance, it can add nuance in the notions about the role of religiosity in SRC.

For practitioners, it can provide valuable information on which type of customers sustainability-oriented companies are most likely to attract among religious people. Demographic characteristics are shared by all people and therefore provide a useful basis for rudimentary market segmentation. As such, this study attempts to determine whether gender and age have a moderating effect on the relationship between religiosity and SRC.

Age

There is considerable evidence in literature that substantiate the conjecture that as individuals grow older, they are more likely to exhibit SRC as a function of the growth in religious beliefs. Generally, empirical evidence corroborates the notion that older individuals are more moral and ethical compared to younger individuals (Vitell et al., 1991; Erffmeyer, Keillor, & LeClair, 1999; Vitell & Paolillo, 2003). Kohlberg's (1984) cognitive moral development typology is frequently used to explain why older individuals are more morally oriented. As individuals move through stages of moral development, their beliefs and judgments of right or wrong change. This is the result of personal life experiences that progressively teach us the necessity to behave in accordance with building blocks of moral conscience such as veracity, integrity and solidarity. Harvard University professor Gilligan (1982) critiqued Kohlberg's theory, which is mainly based on men's development, asserting that women follow a different path of moral development. However, this paper does not add a gender-based nuance in the understanding of the influence of aging on moral development since most empirical studies confirm Kohlberg's theory and because the rigor of her interview methods have been regularly questioned (Walker, 1989; Rawwas & Singhapakdi, 1998).

There is also a common consensus that the intensity of a religious commitment increases as individuals age (Levin, Taylor & Chatters, 1994; Taylor, Mattis, & Chatters, 1999), although some argue that this increase is more strongly expressed in the cognitive sphere and less strongly in the behavioral sphere as a consequence of the deterioration of human's physical well-being (Ainlay, Singleton, & Swigert, 1992). The reason behind the increased religiosity may be traced back to scriptural notions of human value in which major world religions such as Judaism, Christianity and Islam reject the idea that a person's worth depends upon productivity and youthful appearance.

Aged individuals who do not longer experience the benefits they once enjoyed when their physical, mental and social conditions were at a point of culmination, can find affirmation of their value in religion (McFadden, 1995). Moreover, individuals entering the last chapter of their lives are often haunted by daunting thoughts of mortality (McCue, 1995). Religion provides a valuable remedial system that converts the meaning of death which, atheistically speaking, denotes the end of individual existence, into a secret event that symbolizes the last step of the stairway to a new or even everlasting life. Since the degree of morality and ethicality as well as the intensity of religiosity increase with age, it is hypothesized that:

Hypothesis 2: Age will moderate the positive relationship between religiosity and SRC. As age increases, the positive relationship between religiosity and SRC will become stronger.

Gender

Similarly, ample empirical evidence raises the suggestion that gender may moderate the religiosity-SRC relationship. Much research has been done on the effect of gender on ethical decision making and behavior. Most studies reveal that woman generally are more morally and ethically oriented- and concerned compared to men (Kelley, Ferrell, & Skinner, 1990; Beltramini, Peterson, & Kozmetsky, 1984; Ruegger & King, 1992). This general consensus is explained in different ways. Most notably, Ruegger and King (1992) argue that the gender difference can be traced back to the way gender roles in households are socialized. Traditionally, men are expected to be more aggressive in a manner that would not be acceptable for a female. Females however, are taught to be caring, loving and to be supportive of the needs of other people. Although traditional roles are changing, it is likely that traditional personality traits have evolutionary grounded themselves in female's psychological nature. These personality traits are associated with an increased concern to follow virtue and morality (Ruegger & King, 1992).

Also, past studies have consistently shown that females tend to be more religious compared to males. For instance, they are believed to possess stronger personal religious commitments (Argyle & Beit-Hallahmi, 1975) and to manifest a greater interest in religion (Yinger, 1970).

Miller and Hoffmann (1995) suggest three mechanisms that might explain females' higher degree of religiosity: (1) females are taught to be more obedient, passive, and submissive, traits all associated with higher levels of religiosity; (2) females' lower participation in labor and higher responsibilities for upbringing children enhances their degree of religiosity; and (3) from a risk-analysis perspective, religious acceptance can be conceived as risk-averse behavior and rejection of religion as risk-taking behavior. Since females generally are more risk averse, they are more likely to endorse religious beliefs because it partly functions as a risk-attenuating instrument. The soundness of the first two mechanisms, however, are debatable. Woman's degree of emancipation in the Netherlands has been increasingly rising to a level near to that of men (Roggeband & Verloo, 2007), which provides argumentative ammunition to suggest that the first two mechanisms, which are based on the traditional submissive role of woman in society, are reasonably outdated theoretical explanations from a Dutch societal perspective. The third mechanism is not similarly affected by the aforementioned societal development. Since numerous empirical and conceptual research proclaim woman to be more risk-averse compared to men (e.g. Hagan, Gillis, & Simpson, 1985; Miller and Hoffman, 1995), this paper endorses the third perspective as it appears to be a more theoretically sound explanation as to woman's tendency of upholding a stronger religious commitment. Hence, since woman possess a more moral and ethical outlook and hold stronger religious convictions *vis-à-vis* men, it is hypothesized that:

Hypothesis 3: Gender will moderate the positive relationship between religiosity and SRC. For females, there will be a stronger positive relationship between religiosity and SRC relative to men.

III. Methodology

This chapter is divided into two sections. The first section starts with an elaboration on the methodology and strategy employed to collect the data. Then, a table will be presented that details the composition of the sample in terms of demographic characteristics. Furthermore, a description will be given on measures that were taken to reduce several biases inherent to the methodological approach of the study. The chapter continues by providing a detailed elaboration on the scales that measured the key constructs and will also highlight which variables were adopted as control variables. In the second part, the psychometric properties of the measurement scales will be discussed based on the results of some statistical analyses.

I. Sampling procedure and sample composition

Since the empirical objective of this study is to examine whether a statistically significant relationship exists between two or more variables, a relatively large number of participants are required to conduct statistical analyses in a reliable and valid manner (Sekaran & Bougie, 2013). Hence, a questionnaire was considered to be the most appropriate methodology to carry out the study because it allowed for the collection of a comparatively large amount of data in a short period of time (Gilbert, 2001). The items of the measurement scales intended to capture the variables were first translated from English to Dutch. Consequently, the translation was revised by an individual who was proficient in the English language, to identify any possible sign of mistranslation or obscurity in the translated texts. After the translation was completed, the questionnaire was distributed in several ways. First, the questionnaire was constructed via an online software program specifically designed to collect and analyze survey data. The link to the questionnaire was published on a forum of students of the Tilburg School of Economics and Management and was also distributed to the direct social network of the researcher. Secondly, since aged individuals typically make less use of the internet and social media (Reisenwitz, Iyer, Kuhlmeier, & Eastman, 2007), a convenience based sampling method was utilized in which older participants were approached on primarily train stations and kindly requested to fill in a hardcopy version of the questionnaire. To increase the sample size, respondents were able to win one of five €20,- gift coupons if they participated in the study.

A total of 244 individuals partially or completely filled in the survey. 240 surveys were completed and deemed usable to be subjected to statistical analyses. Table 1 reveals the sample composition in terms of some key demographic characteristics.

Table 1

Composition of sample in terms of key variables

Variable	Gender	%	Age	%	Education	%	Religion	%
	Male	55	16-20	13	University	34	Muslim	22
	Female	45	21-25	67	College	48	Christian	25
			26-30	11	High school	15	Other	2
			> 30	9	No education	3	No religion	51

II. Measures to reduce (non)response biases

Several biases inherent to survey research can seriously distort the relationships observed between variables, which may reduce the academic and practical utility of the results of the study. To prevent this undesirable situation, two major sources of bias have been accounted for, i.e. non-response bias and response bias. The potential existence of non-response bias, which occurs when participants who complete a survey differ substantially from those who did not on certain pre-defined characteristics (Armstrong & Overton, 1977), has been statistically tested by comparing early and late respondents. Also, those who have participated in the lottery by indicating their e-mail addresses have been compared to those who have not, improvisingly defined in this paper as controlling for ‘monetary incentive bias’. Prior research shows that those who are apt to monetary incentives are more likely to behave in self-interested ways (Gino & Mogilner, 2014). Hence, this specific characteristic may be significantly negatively related to SRC since it requires a certain degree of selflessness to engage in moral and ethical purchasing behavior (Freestone & McGoldrick, 2008). If the mean scores of SRC are significantly different among these groups, its potential predictive power should be controlled for in the statistical analyses. Four independent samples t-tests were conducted to compare the means of each group regarding the religiosity and SRC variable. The alternative hypotheses, which states that the means between the two groups are significantly different, could not be rejected since all four analyses yielded insignificant results. Hence, the statistical tests delivered evidence for the absence of non-response bias and monetary incentive bias. The tables summarizing the results of the four analyses are depicted in appendix 1.

Response bias, which is a respondent's tendency to answer questions on a survey untruthfully or misleadingly, is among the most serious biases in survey research that need to be controlled to preserve a sufficient degree of validity in the questionnaire (Gove & Geerken, 1977). In this study, social desirability bias is prioritized as the most likely form of response bias to negatively affect the validity of the questionnaire since religiosity is often regarded as a sensitive topic to discuss and truthfully report about among many individuals (Chung & Monroe, 2003). If respondents were consciously aware of the fact that the honestly self-reported degree of SRC was a partial reflection of their level of moral and ethical conscience, it is reasonable to assume that certain questions would be answered in a somewhat socially desirable fashion. An attempt has been made to mitigate the effects of social desirability bias. Respondents were informed that there were no right or wrong answers, that their participation was anonymous and that their responses would be treated with strict confidentiality. Also, the introduction to the survey was constructed in a way that did not prime participants *a-priori* about the empirical purpose of the study. The questionnaire is reported in appendix 2.

III. Independent variable

Religiosity was multi-dimensionally approached since it is argued that, due to its dynamic and complex nature, religion in academic research cannot be viewed as a single all-encompassing phenomenon (Wilkes et al., 1986). In fact, using a single-item measure to assess a theoretical component of a subjective measure such as religiosity can introduce bias in the results, since single-items rarely are without measurement errors (Ramasamy et al., 2010). This problem is reduced by employing multi-item scale systems. This study adopted the religiosity scale of McDaniel and Burnett (1990), who operationalized religiosity in two separate dimensions, a cognitive dimension and a behavioral dimension. 3 question items were included to measure the cognitive dimension. Respondents were asked to indicate on a five-point Likert scale: (1) the extent to which they regarded themselves as religious; (2) the extent to which they believed in God; and (3) the extent to which religion was important for them. 2 questions items of their scale measured the behavioral dimension. Respondents were asked: (1) how much money they donated to religious organizations; and (2) how often they attended religious services. Surprisingly, the measurement scale of McDaniel & Burnett does not include a question that focuses on the act of private prayer.

This is, however, an important religious ritual in most world religions as it is a prevalent spiritual method among believers to seek God's protection and favor such as guidance, forgiveness and mental tranquility (Lewis & Day, 2008). As such, due to its centrality in divine worship, an additional question on private prayer was adopted from the World Values Survey and included in the questionnaire. Reported scores on the religiosity items were added up to arrive at a total sum score for each participant. The maximum religiosity score was 31.

IV. Dependent variable

The Socially Responsible Purchase and Disposal Scale of Webb et al. (2008) was used to measure the criterion variable. Their scale identifies three dimensions: (1) purchasing based on firms' corporate social responsibility (CSR) performance, measuring respondents' social orientation; (2) consumer recycling behavior; and (3) avoidance and use reduction of products based on their environmental impact, measuring respondents' environmental orientation. A total of 14 question items embodied in statements were included to measure SRC and participants reported their answers on a five-point Likert scale, which measured their extent of agreement with each statement. An example of a statement of the social dimension included *'I try to buy from companies that help the needy'* and examples of statements of the environmental dimension read *'I recycle paper'* and *'I make an effort to avoid products or services that cause environmental damage'*. Reported scores on the SRC items were added up to arrive at a total sum score for each participant. The maximum SRC score was 70.

V. Control variables

The last part of the questionnaire contained several questions on the demographic characteristics of respondents, of which some were used as control variables to neutralize their potential effect on SRC. Many studies suggest that age, gender and educational level all might be significantly correlated to socially responsible consumer behavior in some way, although the specific nature of these relationships remain equivocal to date (Roberts, 1993; Ross, Patterson, & Stutts, 1992; Samdahl & Robertson, 1989). Additionally, prior research contend that national culture is an important determinant for how individuals make ethical consumption choices, since moral values are believed to be partially culturally constructed (Devinney & Eckhardt, 2006).

Hence, two additional variables were included as an indication of one's cultural orientation, i.e. nationality and the duration of residence in the Netherlands. Nationality was coded as a dummy variable where 0 indicated individuals with a Dutch nationality and 1 individuals with a non-Dutch nationality. Duration of residence was coded as an ordinal variable whose categories were ranked to capture the duration of participants' residence in the Netherlands. 1 signified individuals that lived in the Netherlands as of their adulthood, i.e. 21 years old, and progressed up to 4, which represented participants that lived in the Netherlands as of their births.

VI. Cronbach's alpha values of the measurement scales

Evidence from this study and prior studies suggested that the measurement scales utilized in this study were highly reliable. The Cronbach's alpha of the religiosity scale in this study was measured at 0.9, indicating that the items had a high internal consistency. The values of Cronbach's alpha of the SRPD scale in previous studies varied between 0.828 and 0.865 (Webb et al., 2008; Lau, 2010). The Cronbach's Alpha of the SRPD scale in this study was measured at 0.865, thereby exceeding the minimum cut-off value of 0.7 (Nunnally & Bernstein, 1994).

VII. Factor analysis

SRC

Although factor analyses in prior studies confirmed the existence of three separate but related dimensions of the SRPD scale (Webb et al., 2007), there are several reasons of why conducting a new factor analysis is still of great importance for the outcome variable in particular. First, this study sympathizes with the emic methodological philosophy, which argues that individuals' worldview is contingent upon the specific culture they stem from. According to Morris et al. (1999), the socio-cultural context in which individuals grow up shapes their interpretations and understandings of words and sentences as well as beliefs and perceptions about phenomena such as CSR. The SRPD scale has been developed and tested in a country other than the Netherlands. Moreover, the items of the SRPD scale were translated from English to Dutch. Also, the concept of SRC is more prone to subjective perceptions and interpretations compared to phenomena such as religion, which tend to be more universally similarly understood (Nottingham, 1954; Norbeck, 1961).

These circumstances gave rise to the possibility that not all items of the SRPD scale would be interpreted in the way they theoretically should be. Therefore, a factor analysis was conducted to assess whether the items assumed to measure a specific dimension of a variable would load onto their related factor and thus would reliably indicate that the question items were correctly understood and were measuring the appropriate dimension. Since the items of the three dimensions of SRC are theoretically allowed to correlate, the oblique rotation was used as the appropriate extraction method (Stevens, 1992). The factor analysis extracted three factors and all items supposed to measure a particular dimension of SRC expectedly loaded onto their related factor, reconfirming the construct validity of the SRPD scale. This study followed the general rule of thumb proposed by Stevens (1992) to use a cut-off value of 0.4 for factor loadings in social sciences for interpretive purposes. As such, one suspicious item of the SRPD scale measuring the CSR dimension was dropped since its correlation value very closely bordered the cut-off value (0.401), cross-loaded with the environmental purchase and use criteria factor (-0.367) and due to its low correlation with nearly all other items. The results of the factor analysis are reported in appendix 3.

Religiosity

The oblique factor analysis conducted on the religiosity items did not explicitly recognize two statistically distinct factors or dimensions of the religiosity construct (i.e. religious cognition and religious behavior), since only one factor was extracted which explained as much as 77% of the variance in the data. This finding may be attributed to the tightly nestled relationship between human cognition and behavior. Prior research indicates that individuals who are increasingly religious are naturally more inclined to exhibit religious behavior (Sosis & Alcorta, 2003). This study also confirms this notion. A bivariate correlational analysis demonstrated a Pearson's correlation of 0.85 between religious cognition and behavior. It is highly probable that the extraction of merely one factor is caused by the particularly strong correlation between the two dimensions of religiosity. As such, in subsequent data analysis, only one religious variable was used which was labeled as religiosity. The statistical results of this factor analysis are depicted in appendix 4.

IV. Results

This section starts off with a brief elaboration on the results of the descriptive statistics table. Then, the chapter will explain which statistical method is used for the purpose of validating the hypothesis. The chapter continues with a discussion of the assumptions of the statistical method, after which the results of the analyses will be presented. Finally, the results of a post-hoc analysis will be described and elaborated upon. The aim of these analyses were to derive more implicative inferences from the collected data.

I. Descriptive statistics

Table 2

Descriptive statistics (1-tailed significance)

M	SD	Variables	1	2	3	4	5	6	7
44.18	8.23	1. SRC	-						
14.45	7.85	2. Religiosity	0.228***	-					
0.45	0.50	3. Gender	0.106	-0.003	-				
24.00	9.94	4. Age	0.342***	0.09	-0.089	-			
5.05	0.95	5. Education	-0.124*	-0.083	-0.162**	-0.093	-		
3.89	0.49	6. Residence	-0.092	-0.109*	-0.035	-0.005	-0.006	-	
0.16	0.37	7. Nationality	0.001	0.490***	0.112*	-0.164**	-0.155**	-0.172**	-

The correlation matrix yielded several interesting results. Most notably, a weak but highly significant positive Pearson correlation existed between religiosity and SRC measured at 0.228. Thus, if the value of either variable increases, the value of the other variable is estimated to increase as well, initially indicating with due cautiousness that the notion as defined in hypothesis 1 may be correct. Moreover, religiosity was not significantly correlated with age nor gender. As a consequence, it may complicate detecting a significant moderating effect of these variables on the religiosity-SRC relationship. Additionally, SRC was significantly correlated with gender, age and education, which is consistent with prior findings in literature (Roberts, 1993; Ross et al., 1992; Samdahl & Robertson, 1989). Hence, the correlation matrix corroborated the importance of controlling for the influence of these variables on SRC.

II. Assumption testing

Since both religiosity and SRC were considered as continuous variables, which is a common measurement approach shared by many academics in the field of ethical consumer behavior (Vitell & Paolillo, 2003; Chai & Chen, 2009; Ramasamy, Yeung & Au, 2010; Lau, 2010), a simple linear regression analysis was considered as the most appropriate statistical method (Nieuwenhuis, 2009). The statistical analyses for the purpose of testing the hypotheses were executed in two stages. In the first stage, the relationship between religiosity and SRC was tested. In the second stage, the potential moderating effects of age and gender were examined. Before simple linear regression analyses could reliably be performed, potential violations of the principal assumptions associated with this type of statistical analysis should be ruled out. The regression models were fairly comparable in terms of the included variables. Therefore, the assumption verification of these models was conducted simultaneously. The assumptions of linearity, homoscedasticity, independence of errors, normality and multicollinearity were scrutinized to detect any potential violation.

Linearity

Firstly, a linear regression needs the relationship between the independent variable and dependent variable to be linear in nature (Nieuwenhuis, 2009). The linearity assumption was visually inspected by creating a scatterplot, where SRC was put on the Y-axis and religiosity on the X-axis. No violation of the linearity assumption was determined as the data points roughly followed a linear pattern and no curved pattern was detected. Hence, the scatterplot supported the assumption of linearity.

Normality

A violation of the normality assumption of model 1 was discovered. A skewness-kurtosis test indicated a negative skew of the error terms of -0.485, which was a rather extreme departure from normality (Nieuwenhuis, 2009). Also, the Kolmogorov-Smirnov and Shapiro-Wilk coefficients were highly significant, which signified departure from normality. During the investigation, three fairly large outliers were detected, which appeared to be an important cause for the problem of the error normality. A closer examination divulged several reasons as to why excluding these outliers from the data analysis would be a justifiable outlier treatment (Cousineau & Chartier, 2010).

First, the scores on the items of the key concepts were predominantly caused by extreme responding, in which participants extremely disagreed with nearly all question items. The dubious nature of these outliers was further corroborated by the fact that the respective participants completed the questionnaire within a minute or less. This could be regarded as unrealistically rapid study participations considering the number of question items the survey comprised. After the outlier treatment, all standardized residuals fell between -3 and 3 and the residuals were more smoothly normally distributed. Moreover, the p-values of the Kolmogorov-Smirnov and Shapiro-Wilk coefficients became statistically insignificant at the 0.05 level after the outlier treatment, which enabled us to infer that the residuals were sufficiently normally distributed (Nieuwenhuis, 2009). Refer to appendix 5 for a visual comparison of the histograms before and after the outlier treatment.

Homoscedasticity

In order to meet the homoscedasticity assumption, for each value of the predictors, the variance of the error terms should be constant. Put differently, the residuals of each level of the independent variable should have about the same variance (Nieuwenhuis, 2009). A Glejser Test for heteroscedasticity was conducted in SPSS to statistically verify whether heteroscedasticity was present. The results of the analyses yielded insignificant coefficients at the 0.05 level for all variables that could potentially explain variance in SRC, supporting the existence of homoscedasticity in the data (Glejser, 1969). The inclusion of the interaction terms did not induce a violation. The summaries of the analyses are depicted in appendix 6.

Independent errors

In order to meet the assumption of independent errors, for any pair of observations, the error terms should be uncorrelated (Nieuwenhuis, 2009). This assumption was controlled by visually examining the scatterplot of the model that included all the relevant variables predicting SRC and to observe whether long runs of positive or negative residuals could be detected, which would possibly signal correlated residuals. The scatter plot did not reveal any sign of auto-correlation in the data. The scatterplot is attached in appendix 7.

Multicollinearity

Lastly, in case a regression model has more than one IV, it is important to verify that there is no (perfect) linear relationship between two or more variables, which could alternatively result in a reduced degree of reliability in the estimate of effects for individual predictors in the models (Nieuwenhuis, 2009). The VIF-values displayed no alarming signs of multicollinearity problems in the models as all the VIF values were below 10, except for interaction term between religiosity and age (O'Brien, 2007). However, Disatnik & Sivan (2016) in their recent paper argue that, *'MMR (Multiple Moderated Regression) does not suffer from a multicollinearity problem when the independent variables are highly correlated with their product, since this multicollinearity is simply a matter of interval scaling'* (p. 407). Hence, the high multicollinearity between the IV's and this interaction term was accordingly not perceived as such. The evidence for the absence of multicollinearity is attached in appendix 8.

III. Regression analysis

Simple linear regression analyses were conducted to explore whether religiosity significantly and substantially influenced the propensity to engage in SRC. The regression analyses were run in several stages and the models of the main relationship are depicted in table 1. First, religiosity was regressed on SRC without differentiating between the three dimensions of the dependent variable and without controlling for confounding variables. The results of model 1 show that, overall, religiosity had a highly significant effect on SRC ($p < 0.0001$) and the sign of the respective beta weight was in the expected direction. Even after controlling for the effects of age, gender, educational level, nationality and duration of residence in the Netherlands, religiosity remained a significant explanatory variable ($p < 0.001$). Hence, hypothesis 1 was supported. Despite the significant results, the low beta coefficient of the religiosity variable suggested that the magnitude of the effect of religiosity on SRC was rather small at first glance (the beta weight of the constant was measured at 42.435). The coefficients of determination further implied that the model did not have a good fit and suggested that there were some or many other variables not included in the regression equation that were statistically (more) important in predicting SRC.

Table 3

Summary of hierarchical regression analysis predicting SRC (N=240)

Independent variables	Model 1		Model 2	
	B	SE B	B	SE B
Religiosity	0.239***	0.066	0.248**	0.072
Gender			2.172*	0.996
Age			0.232***	0.046
Education			-0.615	0.526
Nationality			-2.328	1.102
Residence			-1.436	1.61
R ²	0.052***		0.189***	
R ² change accounted by religiosity			0.041***	

Note: * significant at $p < 0.05$, ** significant at $p < 0.01$, *** significant at $p < 0.001$.

In the second stage, the moderating effects of age and gender on the relationship between religiosity and SRC were tested. First, a potential moderating effect of age was examined. In order to determine the presence of a moderating effect, the significance and substantiality of the incremental change of the coefficients of determination from the unmoderated to the moderated equation was compared. The results of the analyses summarized in table 4 reveal that, although age significantly explained variance in SRC as an individual variable, it did not moderate the religiosity-SRC relationship ($p = 0.715$). Hence, hypothesis 2 was rejected.

Table 4

Summary of moderated regression analysis predicting SRC (N=240)

Independent variables	Model 3		Model 4	
	B	SE B	B	SE B
Gender	2.172*	0.996	2.187*	0.999
Education	-0.615	0.526	-0.587	0.533
Nationality	-2.328	1.610	-2.415	1.630
Residence	-1.436	1.102	-1.432	1.104
Age	0.232***	0.046	0.267*	0.107
Religiosity	0.248***	0.072	0.306	0.174
Religiosity x Age			-0.002	0.480
R ²	0.189***		0.190	
R ² change			< 0.000	

Note: * significant at $p < 0.05$, ** significant at $p < 0.01$, *** significant at $p < 0.001$.

A similar analysis and procedure was followed to examine a possible moderating effect of gender on the religiosity-SRC relationship. Again, the analysis indicated that, whilst gender did have a significant effect on SRC as an individual predictor in model 5, it did not significantly moderate the relationship between religiosity and SRC ($p = 0.980$). Hence, hypothesis 3 was rejected.

Table 5
Summary of moderated regression analysis predicting SRC (N=240)

Independent variables	Model 5		Model 6	
	B	SE B	B	SE B
Gender	2.172*	0.996	2.172	2.089
Education	-0.615	0.526	-0.587	0.527
Nationality	-2.328	1.610	-2.415	1.641
Residence	-1.436	1.102	-1.432	1.105
Age	0.232***	0.046	0.232***	0.046
Religiosity	0.248***	0.072	0.248**	0.085
Religiosity x Gender			0.0001	0.129
R ²	0.189***		0.189	
R ² change			< 0.000	

Note: * significant at $p < 0.05$, ** significant at $p < 0.01$, *** significant at $p < 0.001$.

IV. Post-hoc analyses

To explore the influence of religiosity on SRC in more meaningful detail, religiosity was regressed on each of its three dimensions specifically, i.e. CSR performance, recycling behavior and avoidance and usage reduction of environmentally harmful products. The results are summarized in table 6. The analysis reveals that religiosity had a significant and positive effect on two of the three dimensions of SRC, i.e. purchasing based on a firm's CSR performance ($p < 0.0001$) and avoidance and usage reduction of environmentally harmful products ($p < 0.002$), after controlling for confounding variables. Religiosity, however, did not significantly explain recycling behavior.

Table 6
Summary of simple regression analysis predicting each dimension of SRC (N=240)

Dependent variables	Model 5: CSR dim.		Model 6: Recycling dim.		Model 7: Environ. dim.	
Independent variables	B	SE B	B	SE B	B	SE B
Gender	1.036	0.571	0.909*	0.379	0.228	0.423
Education	-0.516	0.301	0.161	0.200	-0.261	0.223
Nationality	-0.358	0.922	0.046	0.613	-2.016**	0.683
Residence	-1.353*	0.631	0.222	0.420	-0.305	0.468
Age	0,074**	0.027	0.075***	0.018	0.082	0.020
Religiosity	0.155***	0.041	-0.001	0.028	0.095**	0.031
R ²	0.136***		0.091***		0.153**	
R ² change (after adding religiosity in eq.)	0.05***		< 0.000		0.035**	

Note: * significant at $p < 0.05$, ** significant at $p < 0.01$, *** significant at $p < 0.001$.

Multiple regression equations in previous models suggest that, although the demographic characteristics age and gender did not significantly moderate the religiosity-SRC relationship, they may be significant determinants of SRC as individual predictors. A post-hoc stepwise multiple linear regression was conducted to examine which variables significantly explained variance in SRC. A step-wise linear regression builds a model with only statistically significant contributors to the multiple regression equation and excludes the variables that are insignificant (Nieuwenhuis, 2009). All variables that may significantly influence SRC were included to explore which variables would be retained in the equation. The results of the regression analysis are summarized in table 7. Table 7 reveals that age, religiosity and gender influenced SRC, in that specific hierarchical order of significance and substantiality. Hence, according to the analysis, growing older makes one more likely to exhibit more SRC, as well as being a woman and being increasingly religious. As such, the analysis reveals that age and gender, in fact, do influence SRC, albeit not as a function of the degree of religiosity. Age appeared to be the best determinant in predicting SRC with a rounded R squared of 12%.

Table 7

Summary of multiple linear regression analysis predicting SRC (N=240)

Independent variables	Model 8		Model 9		Model 10	
	B	SE B	B	SE B	B	SE B
Age	0.257***	0.046	0.244***	0.045	0.253***	0.045
Religiosity			0.208***	0.063	0.208***	0.062
Gender					2.255*	0.980
R ²	0.117***		0.156***		0.175***	
R ² change (after adding additional variable in eq.)			0.039***		0.019*	

Note: * significant at $p < 0.05$, ** significant at $p < 0.01$, *** significant at $p < 0.001$

V. Discussion and conclusion

This chapter starts with a discussion in which the significance of the findings will be described and interpreted in light of what was already known about the research problem. Then, the chapter will highlight the theoretical and empirical contribution of this study, after which some important limitations will be discussed. Additionally, recommendations will be provided on how to advance this study. The thesis will end with a brief conclusion in which the key points of this study will be synthesized.

I. Discussion

Religion or more generally the belief in God has been a prevalent phenomenon in the social reality of humans since time immemorial. Studies not only show that the prevalence and influence of religion on a macro level is expanding rather than diminishing, it also appears to be a powerful force in both cognition and (consumer) behavior (e.g. Wiebe & Fleck, 1980; Mokhlis, 2006). Similarly captivating is the fact that religiosity or the belief in God is a fairly robust individual characteristic, immune against various life events the passage of time brings forth (Good, T, & Busseri, 2011). After reading these findings, the average marketing director could imaginably regard religiosity as a holy-grail characteristic its organization should attempt to commercialize on. However, this decision would sound risky to the ear of an academic specialized in this field as he would argue that there are still many areas of consumer behavior in the light of religion insufficiently explored. Among these rather unexplored areas is socially responsible consumption. Prior studies that have attempted to define the role of religiosity within this niche have produced equivocal results. As such, the purpose of this study was to explore to what extent, if at all, religiosity is a determinant for the propensity to consume in a socially responsible fashion and whether age and gender moderate this relationship.

Relationship between religiosity and SRC

The conclusive answer to the main question of this study is that religious individuals, relative to non-religious individuals, significantly exhibit more SRC. This result is in line with studies of Lau (2012) and Akremi & Smaoui (2015) who also found the degree of religiosity to be significantly positively related to socially responsible consumption. However, there are also some differences between this study and particularly Lau's study that are worthy of devoting more investigative attention to, to resolve the question of why both studies did not yield identical results.

First off, although the second and third dimension of SRC both aim to capture one's environmental orientation, a post-hoc analysis surprisingly indicate that religiosity does not significantly influence recycling behavior, whereas it does significantly predict avoidance and use reduction of products based on their environmental impact. This might sound contradictory to the rational mind as it would assume that the degree of environmentally oriented product purchasing and usage behavior would be similarly implicative of other modes of environmentally friendly conduct such as recycling. This contradictory finding might be attributed to the way in which recycling behavior is facilitated and stimulated by institutions in the Netherlands. The Netherlands possesses one of the most advanced recycling systems in the world, in which it is relatively easy and sometimes even financially favorable to recycle waste (Goorhuis, et al., 2012). There are also numerous recycling programs each year managed by local authorities that stimulate citizens to recycle their waste (Ferrara & Missios, 2012). The increased accessibility of recycling and waste separation to all citizens, which evidently includes both religious and irreligious individuals, might explain why religiosity is a statistically insignificant determinant of recycling behavior. However, certain environmental behavior embodied by the third dimension such as avoiding environmental harmful products and services are less facilitated by societal actors such as the government. Displaying this kind of behavior would more likely be associated with the loss of valuable resources such as time, money and cognitive resources. In this instance, religiosity does seem to be a significant determinant with respect to the intensity of such behavior exhibited by individuals, with those being increasingly religious significantly displaying more environmentally friendly product purchasing and usage behavior. This finding is in line with the study results of Chai & Chen (2009), who found that more religiously convinced individuals preserve more positive attitudes towards green products.

Second, religiosity in the regression models of Lau explain substantially more of the variance in the first and third dimension of SRC compared to this study. For example, only 5 percent of the variation in the CSR dimension was explained by the variation in religiosity compared to 11% in Lau's research. Again, there may be several reasons for this deviation. First, this study controlled for the effects of confounding variables associated with SRC, whereas Lau's study did not control for any variable. By implication, Lau's regression analyses may have erroneously yielded inflated coefficients of determination. Another reason may reside in the socio-cultural differences between the countries in which the studies are conducted. Lau's study was conducted in Malaysia, a country that fundamentally differs from the Netherlands with regard to the importance individuals attribute to religion. 96% of Malaysians consider religion as important in their daily life compared to 33% among Dutch individuals (Crabtree, 2015). Moreover, since most religious participants in this study have been living in the Netherlands as of their births, they are evidently exposed and confronted with secular norms, values and life events that may not always be scripturally identified and sanctioned by religious values and principles. This possible secularization influence may make Dutch believers less consciously committed to their religious persona (Sasaki & Suzuki, 1987). Hence, the comparatively stronger religious convictions among Malaysians may have resulted in a stronger religiously oriented motive to endorse SRC. As such, it might explain why the regression models predicting the three dimensions of SRC from religiosity in Lau's study have a better model fit.

Moderating effects of age and gender

This study was the first of its kind to define and specify how age and gender may moderate the religiosity-SRC relationship. Contrary to what various theories and prior empirical insights predict, both age and gender do not significantly moderate the relationship in this study. By devoting more technical attention to the results of the statistical analyses, we can infer that the absence of significant moderating effects may be caused by the insignificant effects of age and gender on the religiosity variable, since both demographic variables by contrast are significantly correlated with SRC. The age distribution in the sample might divulge why age does not significantly moderate the religiosity-SRC relationship. The average age of the sample is 24 years and approximately 80% of the sample total is 25 years or younger.

According to McCue (1995), as individuals grow older and become increasingly haunted with thoughts of mortality, religion can be endorsed as a remedial treatment for the uncomfortable cognitive and emotional state that follow from these unpleasant thoughts, as it converts the negative notion of death into a spiritually sacred event. Inversely, those that are younger are generally less plagued with death anxieties and therefore may be less inclined to commit to a religion. Another reason might be more speculative in nature yet intuitively sensible. Background characteristics such as age determine the life circumstances to which individuals are exposed, which then affect value priorities (Schwartz, 2012). More specifically, people tend to adapt their values to their life circumstances by elevating the importance to values they can readily attain and by downgrading the importance of values whose pursuit is blocked. Younger individuals typically find themselves in the exploratory phases of their lives in which their youthful curiosity induces them to seek unexperienced adventures and excitement and hence, encourage the pursuit of stimulation values (Schwartz, 2012). Divine revelations include principles and rules that restrict and limit the cognitive, behavioral and sometimes even emotional freedom such as not being allowed to drink alcohol or to restrain oneself from sexual intercourse before marriage, which directly collides with the youthful desire to seek hedonic pleasure. As such, younger individuals might be less apt to commit to a religion or belief in God, of which the consequences of a religious allegiance would possibly limit their ability to seek new experiences and adventures to the fullest possible extent without experiencing well known negative psychological effects such as cognitive and emotional dissonance.

The insignificant effect of gender on religiosity in this study might have a similar cause. It was hypothesized that women are more religiously committed compared to their male counterparts due to their relatively stronger risk-averse behavioral orientation (Miller & Hoffman, 1995). This risk-averse behavior is stimulated most significantly when woman start an own family. This specific life circumstance triggers the motherly instinct to bear responsibility to (dually) manage the household and bring up children while possibly also being inclined to manage a professional life. This life event stimulates the pursuit of decisions with the lowest degree of perceived risk to secure and facilitate the flourishing of the family (Miller & Hoffman, 1995).

Woman in the sample of this study are still at an age in which having children would be an exception to the norm and as such, this mechanism underlying the comparatively stronger religious commitment among woman is not sufficiently activated to the extent to which it would produce significant differences between both genders regarding their extent of religiosity.

Lastly but equally important for both academia and practice, this study reveals that age and gender significantly predict SRC. More specifically, as one grows older, he or she is more likely to purchase products that serve a social or environmental purpose. Also, woman appear to be slightly more inclined to exhibit SRC, although age proves to be a significantly stronger predictor. As such, this result suggest that age may be a fruitful rudimental segmentation base to utilize if organizations seek to attract consumers that are particularly sensitive to socially and environmentally responsible products and campaigns. These findings are consistent with many other studies that have found similar relationships between these demographic characteristics and socially responsible consumption (e.g. Samdahl & Robertson, 1989; Ross et al., 1992).

II. Contribution

This study has a unique caliber in that it explores the religiosity-SRC relationship in a secular society which is unexplored to date, includes subjects from multiple religious traditions and employs control variables in estimating the effect of religiosity on SRC. Earlier attempts to define the role of religiosity on SRC have presented new puzzle pieces, which by the efforts of this study are put together. Most importantly, the insights of this study resolve the former enigma of whether religiosity enhances one's level of ethical or moral consumer behavior by statistically evidencing that religion does induce individuals to significantly consume and behave more in a benevolent and self-transcendent fashion, even after controlling for confounding variables associated with the criterion variable. Hence, this study adds to the current state of knowledge in the literature of religion and social consumption that religion does enhance the consumption of products that affect societal and environmental conditions. Equally enlightening, the study reveals that believers not only exhibit more social consumption compared to irreligious individuals, they also significantly engage more in environmental consumption. This is an interesting observation particularly from a scriptural stance.

Preserving a caring attitude towards the natural environment is generally more implicitly emphasized by biblical and qur'anic verses (Brammer et al., 2007), which could reduce the importance believers attribute to such principles compared to guiding rulings that are rather explicitly communicated. Hence, this empirical finding suggests that a growing religious commitment enhances the cognitive ability to grasp even implicit messages found in scriptures and to value these teachings to an extent to which these are translated into real behavior.

Additionally, this research tells us that religiosity may be an even more robust and persistent individual characteristic that guides human behavior than presumed before (Good, T, & Busseri, 2011). This assertion is supported by the distinct contextual character of this study, where: (1) participants of various religious traditions are exposed to secular influences which may have reduced their conscious commitment to their religious self (Sasaki & Suzuki, 1987); (2) the participants were mainly young adults who tend to be less committed to religious doctrines compared to elderly (Levin, Taylor & Chatters, 1994; and (3) the focus was on explaining consumer behavior, in which other product characteristics such as the price, aesthetic qualities and perceived utility of non-sustainable alternatives could have reduced the importance participants attribute to ethicality to the extent to which they would prefer the non-sustainable option. Yet, the regression analyses yielded significant relationships between religiosity and SRC. As such, this study shows that within a secular society and a seductive consumption context in which younger consumers can be tempted by other factors such as lucrative product alternatives to jeopardize their spiritually derived devotion to SRC, religion remains a prevalent force that guides consumers' behavior.

III. Limitations

While this study provides detailed insights into the position of religion as a predictor of social and environmental consumerism, there are a number of caveats that should be taken into careful consideration when interpreting the results. The first limitation is related to the extent of generalizability of the findings. The participants in the study were mainly higher educated students. Also, this study employed a non-random sampling procedure and has a cross-sectional character in that the measurement was conducted at a single point in time.

Hence, these features reinforce the necessity to preserve due cautiousness in extending these findings to other populations or groups of individuals (Sekaran & Bougie, 2013). Future research should aim to improve the variance in demographic characteristics among respondents to enhance the degree of external validity, which also brings about an additional methodological advantage in that it allows for a more sound statistical examination of a possible moderating effect of age and gender on the religiosity-SRC relationship.

Secondly, the extent to which the SRPD scale infallibly measured individuals' environmental orientation remains somewhat questionable. The recycling dimension may not have been the most suitable dimension to capture one's environmental orientation in the Netherlands due to the excellence with which the Dutch recycling system is structured and organized. As a result, nearly all Dutch citizens are involved in some kind of recycling behavior. Hence, it is particularly difficult to unearth to what extent recycling behavior is performed as a reflection of one's environmental outlook. Therefore, this study has experienced the inconvenient consequences of neglecting an emic approach towards measuring constructs whose interpretative loading and consequent measurement has proven to be largely dependent on a countries' socio-cultural context. Future studies should develop measurement scales that are specifically adapted to the socio-cultural context of the country in which the study takes place, to warrant the construct validity in capturing variables.

A last cautionary note is related to the possible existence of social desirability bias, as the variable measurements were based on self-reports. Although anonymity was emphasized, the absence of this kind of bias can never be completely guaranteed. Especially with the inclusion of religiosity in the study, which is often perceived as a sensitive topic by many, researchers should be aware of the possible inclusion of this bias in the self-reported scores (Chung & Monroe, 2003). Future researchers advancing this study could more robustly control for social desirability bias by including a social desirability scale in the questionnaire, which statistically adjust the reported scores on key constructs in accordance with measured socially desirable response tendencies (Crowne & Marlowe, 1960).

IV. Recommendations

The findings of this study open new doors for fruitful future research. First, statistical examinations and consequent implications drawn from studies hitherto lack a critical degree of practical depth to be of true informative value for organizations. Typically, these studies statistically examine how religiosity is related to various dimensions of SRC while statistically neglecting the specific components that constitutes the specific dimension as a whole (Lau, 2012; Akreimi & Smaoui, 2015). Then, these studies conclude that religiosity is related to a specific dimension and make recommendations about the underlying components without providing statistical evidence for their assertions. This is problematic since these components or items often vary greatly. For example, the first dimension of SRC in this study includes various modes of ethical consumer behavior such as boycotting behavior, brand switching behavior and purchasing behavior. Not statistically differentiating between these components in the analyses reduces the utility of the practical implications for companies that follow from the analyses as to which type of consumer behavior is most substantially stimulated as a function of the increase in religiosity. Future research should explore which type of ethically grounded consumer behavior is mostly induced as the degree of religiosity increases, as it will provide more practical implications for companies.

Moreover, to further increase the practical utility of such studies, future research could examine which variables moderate the relationship between religiosity and SRC beyond demographic traits, such as type of products, industries or prices. A study by Fam, Waller & Erdogan (2004) for example shows that certain type of product categories such as health and care products as well as addictive products encourage a negative attitude among religionists due to their perceived controversial character. It therefore may suggest that not all companies will be able to reap the fruits of developing more sustainable products or campaigns as an attempt to be more appealing to religious consumers.

Additionally, it may also be worthwhile to examine how various world religions including Islam, Christianity, Judaism, Hinduism and Buddhism relate to different aspects of SRC. There is evidence in literature to suggest that Muslims and Christians may be particularly sensitive to products that support a social cause whereas Buddhists may be more attracted to products that possess environmentally friendly features (Brammers, Williams & Zinkin, 2007).

Lastly, this study did not investigate believers' ethical purchasing behavior when other lower-priced unsustainable alternatives are simultaneously presented as options. Such a study would be particularly interesting for companies as it examines to what extent believers would firmly hold on to their benevolent determination to purchase socially and environmentally responsible as the monetary loss of exhibiting this behavior increases. This new study could include different type of products, which would provide significant practical direction for many companies in their attempt to optimize their pricing strategies in largely religious societies.

V. Conclusion

This study primarily sought to explain how religiosity was related to SRC. For academia, this study contributed to contemporary literature surrounding religion and social consumption by providing a clarified understanding of the nature of the relationship by confirming that religiosity indeed positively affected SRC, even in a secular country in which religious individuals are continuously subjected to an environment that may eradicate one's degree of conscious commitment to his or her religion.

For practice, the main results might be somewhat less straightforward. The regression analyses implied that the effect size between religiosity and SRC may be inconsiderable at first glance. However, effect sizes are always relative and such evaluations should most certainly take into account the specific context within which studied relationships between phenomena manifest themselves. Indeed, Glass, McGaw, & Smith (1981) are particularly critical of using such deterministic terminology arguing that, "*the effectiveness of a particular intervention can only be interpreted in relation to other interventions that seek to produce the same effect*" (p. 104). Thus, in projecting the commercial opportunities based on the results of this study, companies should at least take into account the nature of the industry in which they operate. For example, the magnitude of the effect in this study may be very substantial in ultra-competitive industries such as the grocery retailing market, given the large number of religious consumers being active in these markets and due to the increased availability of CSR product alternatives which facilitate a convenient and accessible way of exhibiting SRC (Bonini & Görner, 2011). Therefore, this study could be regarded as a point of departure for future studies exploring the effect of religiosity on SRC from different industries, which is necessary to make more sound evaluations of effect sizes.

Moreover, this study failed to identify a moderating effect of age and gender on the religiosity-SRC relationship, possibly due to the young average age of the sample. More gratifyingly, this study did find that age, in fact, was a relatively strong predictor of SRC. Inferencing with due cautiousness, older individuals may be more likely to buy from companies that support charities, behaviorally oppose companies that discriminate against minorities or women and to commercially support companies that try to reduce their negative impact on the environmental climate. However, industry or product specific examinations are fundamental to make more sound practical recommendations to (sustainability-oriented) companies. This study may serve as a starting point for future studies that seek to provide more practical implications to companies based on the relationship between age and SRC.

VI. References

- Akreml, A., & Smaoui, F. (2015). Socially responsible consumption in emerging markets: Do cultural values and religiosity matter? *EuroMed Journal of Business*, 43-57.
- Ainlay, S., Singleton, R., & Swigert, V. (1992). Aging and religious participation: Reconsidering the effects of health. *Journal for the Scientific Study of Religion*, 175-188.
- Allport, G. (1950). *The individual and Religion*. New York: MacMillan.
- Angelidis, J., & Ibrahim, N. (2004). An Exploratory Study of the Impact of Degree of Religiousness Upon an Individual's Corporate Social Responsiveness Orientation. *Journal of Business Ethics*, 119-128.
- Argyle, M., & Beit-Hallahmi, B. (1975). *The social psychology of religion*. London: Routledge & Kegan Paul.
- Armstrong, J., & Overton, T. (1977). Estimating Nonresponse Bias in Mail Surveys. *Journal of Marketing Research*, 396-402.
- Brammer, S., Williams, G., & Zinkin, J. (2007). Religion and Attitudes to Corporate Social Responsibility in a Large Cross-Country Sample. *Journal of Business Ethics*, 229-243.
- Beltramini, R., Peterson, R., & Kozmetsky, G. (1984). Concerns of College Students Regarding Business Ethics. *Journal of Business Ethics*, 195-200.
- Bonini, S., & Görner, S. (2011). *The business of sustainability: McKinsey Global Survey results*. New York: McKinsey.
- Carroll, A. (1979). A three-dimensional conceptual model of corporate performance. *Academy of Management Review*, 497-505.
- Chai, L., & Chen, T. (2009). Religiosity As An Antecedent Of Attitude Towards Green Products: An Exploratory Research On Young Malaysian Consumers. *Asean Marketing Journal*, 29-36.
- Chung, J., & Monroe, G. (2003). Exploring Social Desirability Bias. *Journal of Business Ethics*, 291-302.
- Clark, J., & Dawson, L. (1996). Personal Religiousness and Ethical Judgements: An Empirical Analysis. *Journal of Business Ethics*, 359-372.
- Cousineau, D., & Chartier, S. (2010). Outliers detection and treatment: a review. *International Journal of Psychological Research*, 58-67.
- Crabtree, S., & Brett, P. (2008). *Worldwide, Highly Religious More Likely To Help Others*. Washington, D.C.: Gallup.
- Crabtree, S. (2015). *Religiosity Highest in World's Poorest Nations*. Washington D.C.: Gallup, inc.
- Crowne, D., & Marlowe, D. (1960). A new scale of social desirability independent of psychopathology. *Journal of Consulting Psychology*, 349-354.
- Delener, N. (1990). The effects of religious factors on perceived risk in durable good purchase decisions. *Journal of Consumer Marketing*, 27-38.
- Delener, N. (1994). Religious Contrasts in Consumer Decision Behaviour Patterns: Their Dimensions and Marketing Implications. *European Journal of Marketing*, 36-53.

- Devinney, T., & Eckhardt, G. (2006). Consumer Ethics Across Cultures. *Consumption Markets & Culture*, 275-289.
- Eisenberg, N., & Miller, P. (1987). The Relation of Empathy to Prosocial and Related Behaviors. *Psychological Bulletin*, 91-119.
- Eister, A. (1974). *Changing Perspectives in the Scientific Study of Religion*. New York: Wiley.
- Erffmeyer, R., Keillor, B., & LeClair, D. (1999). An Empirical Investigation of Japanese Consume Ethics. *Journal of Business Ethics*, 35-50.
- Fam, K., Waller, D., & Erdogan, B. (2004). The influence of religion on attitudes towards the advertising of controversial products. *European Journal of Marketing*, 537-555.
- Ferrara, I., & Missios, P. (2012). A Cross-Country Study of Household Waste Prevention and Recycling: Assessing the Effectiveness of Policy Instruments. *Land Economics*, 710-744.
- Francois-Lecompte, A., & Roberts, J. (2006). Developing a measure of socially responsible consumption in France. *Marketing Management Journal*, 50-66.
- Freestone, O., & McGoldrick, P. (2008). Motivations of the Ethical Consumer. *Journal of Business Ethics*, 445-467.
- Gilbert, N. (2001). *Researching Social Life*. Thousand Oaks: SAGE Publications.
- Gino, F., & Mogilner, C. (2014). Time, Money, and Morality. *Psychological Science*, 414-412.
- Gilligan, C. (1982). *In a different voice: Psychological theory and women's development*. Cambridge: Harvard University Press.
- Glass, G., McGaw, B., & Smith, M. (1981). *Meta-Analysis in Social Research*. London: Sage publications.
- Glejser, H. (1969). A New Test for Heteroskedasticity. *Journal of the American Statistical Association*, 315-323.
- Global Agenda Council on the Role of Faith . (2015). *Changing religion, changing economies*. Annapolis: Religious freedom & Business foundation.
- Good, M., T, W., & Busseri, M. (2011). Stability and Change in Adolescent Spirituality/Religiosity: A Person-Centered Approach. *Developmental Psychology*, 538-550.
- Goorhuis, M., Reus, P., Nieuwenhuis, E., Spanbroek, N., Sol, M., & van Rijn, J. (2012). New developments in waste management in the Netherlands. *Waste Management & Research*, 67-77.
- Gove, W., & Geerken, M. (1977). Response Bias in Surveys of Mental Health: An Empirical Investigation. *American Journal of Sociology*, 1289-1317.
- Hagan, J., Gillis, A., & Simpson, J. (1985). The class structure of gender and delinquency: Toward a power- control theory of common delinquent behavior. *American Journal of Sociology*, 1151-1178.
- Hamby, J. (1973). Some Personality Correlates of Religious Orientation. *Humanities and Social Sciences*, 1127-1128.
- Hegarty, W., & Sims, H. J. (1978). Some determinants of unethical decision behavior: An experiment. *Journal of Applied Psychology*, 451-457.
- Hirschman, E. (1983). Religious affiliation and consumption processes. *Research in Marketing*, 131-170.
- Hunt, S., & Vitell, S. (1986). A General Theory of Marketing Ethics. *Journal of Macromarketing*, 5-16.

- Ibrahim, N., Howard, D., & Angelidis, J. (2008). The Relationship between Religiousness and Corporate Social Responsibility Orientation: Are there Differences Between Business Managers and Students? *Journal of Business Ethics*, 165-174.
- Johnstone, R. (1975). *Religious and society in interaction: the sociology of religion*. Englewood Cliffs, NJ.: Prentice Hall.
- Kelley, S., Ferrell, O., & Skinner, S. (1990). Ethical Behavior Among Marketing Researchers: An Assessment of Selected Demographic Characteristics. *Journal of Business Ethics*, 681-688.
- Kennedy, E., & Lawton, L. (1996). The Effects of Social and Moral Integration on Ethical Standards: A Comparison of American and Ukrainian Business Students. *Journal of Business Ethics*, 901-911.
- Kennedy, E., & Lawton, L. (1998). Religiousness and Business Ethics. *Journal of Business Ethics*, 163-175.
- Kidwell, J., Stevens, R., & Bethke, A. (1987). Differences in the ethical perspectives between male and female managers: Myth or reality? *Journal of Business Ethics*, 489-493.
- Kohlberg, L. (1984). *Essays on moral development: Vol. 2. The psychology of moral development*. San Francisco: Harper & Row.
- Lam, P. (2002). As the flocks gather: how religion affects voluntary association participation. *Journal for the Scientific Study of Religion*, 405-422.
- Lau, T., & Tan, B. (2009). Religiosity as antecedent of attitude towards green products: An exploratory research on young Malaysian consumers. *Asean Marketing Journal*, 33-41.
- Lau, T. (2010). Towards Socially Responsible Consumption: An Evaluation of Religiosity and Money Ethics. *International Journal of Trade, Economics and Finance*, 32-35.
- Levin, J., Taylor, R., & Chatters, L. (1994). Race and Gender Differences in Religiosity Among Older Adults: Findings From Four National Surveys. *Journal of Gerontology*, 137-145.
- Lewis, C., & Day, L. (2008). Prayer and subjective well-being: The application of a cognitive-behavioural framework. *Mental Health, Religion & Culture*, 119-129.
- Malinowski, B. (1948). *Magic, Science, and Religion and Other Essays*. Boston: Beacon.
- Mathras, D., Cohen, A., Mandel, N., & Mick, D. (2016). The effects of religion on consumer behavior: A conceptual framework and research agenda. *Journal of Consumer Psychology*, 298-311.
- McCabe, D., & Trevino, L. (1993). Academic Dishonesty: Honor Codes and Other Contextual Influences. *Journal of Higher Education*, 523-538.
- McCue, J. (1995). The Naturalness of Dying - Reply. *The Journal of the American Medical Association*, 1039-1043.
- McDaniel, S., & Burnett, J. (1990). Consumer Religiosity and Retail Store Evaluative Criteria. *Journal of the Academy of Marketing Science*, 101-112.
- McFadden, S. (1995). Religion and Well-Being in Aging Persons in an Aging Society. *Journal of Social Issues*, 161-175.
- McNichols, C., & Zimmerer, T. (1985). Situational Ethics: An Empirical Study of Differentiators of Student Attitudes. *Journal of Business Ethics*, 175-180.

- Michell, P., & Al-Mossawi, M. (1995). The mediating effect of religiosity on advertising effectiveness. *Journal of Marketing Communications*, 151-162.
- Miller, A., & Hoffmann, J. (1995). Risk and Religion: An Explanation of Gender Differences in Religiosity. *Journal for the Scientific Study of Religion*, 63-75.
- Mohr, L., Webb, D., & Harris, K. (2001). Do Consumers Expect Companies to be Socially Responsible? The impact of Corporate Social Responsibility on Buying Behavior. *The Journal of Consumer Affairs*, 45-72.
- Mokhlis, S. (2006). The Effect of Religiosity on Shopping Orientation: An Exploratory Study in Malaysia. *Journal of American Academy of Business*, 64-74.
- Morris, M., Leung, K., Ames, D., & Lickel, B. (1999). Views from inside and outside: Integrating Emic and Etic Insights about Culture and Justice Judgment. *The Academy of Management Review*, 781-796.
- Murphy, P., & Lacznik, G. (1981). Marketing Ethics: A Review with Implications for Managers, Educators and Researchers. *Review of Marketing*, 251-266.
- Nieuwenhuis, G. (2009). *Statistical Methods for Business and Economics*. New York: McGraw-Hill Education.
- Norbeck, E. (1961). *Religion in Primitive Society*. New York: Harper & Bros .
- Nottingham, E. (1954). *Religion and Society, short studies in sociology*. New York: Random House.
- Nunnally, J., & Bernstein, I. (1994). *Psychometric Theory* (3rd ed.). New York: McGraw-Hill.
- O'Brien, R. (2007). A Caution Regarding Rules of Thumb for Variance Inflation Factors. *Quality & Quantity*, 673-690.
- Park, J., & Smith, C. (2000). To whom much has been given...: religious capital and community voluntarism among churchgoing protestants. *Journal for the Scientific Study of Religion*, 272-286.
- Pew Forum . (2008). *U.S. religious landscape survey*. Washington, DC: The Pew Forum on Religion & Public Life.
- Ramasamy, B., Yeung, M., & Au, A. (2010). Consumer Support for Corporate Social Responsibility (CSR): The Role of Religion and Values. *Journal of Business Ethics*, 61-72.
- Rawwas, M., & Singhapakdi, A. (1998). Do Consumers' Ethical Beliefs Vary with Age? A Substantiation of Kohlberg's Typology in Marketing. *Journal of Marketing Theory and Practice*, 26-38.
- Reisenwitz, T., Iyer, R., Kuhlmeier, D., & Eastman, J. (2007). The elderly's internet usage: an updated look. *Journal of Consumer Marketing*, 406-418.
- Roberts, J. (1995). Profiling levels of socially responsible consumer behaviour: A cluster analytic approach and its implications for marketing. *Journal of Marketing Theory and Practice*, 97-114.
- Roberts, J. (1993). Sex Differences in Socially Responsible Consumers' Behavior. *Psychological Reports* , 139-148.
- Roggeband, C., & Verloo, M. (2007). Dutch Women are Liberated, Migrant Women are a Problem: The Evolution of Policy Frames on Gender and Migration in the Netherlands, 1995–2005. *Social Policy Administration*, 271-288
- Ross, J., Patterson, L., & Stutts, M. (1992). Consumers' Perceptions of Organizations That Use Cause-Related Marketing. *Journal of the Academy of Marketing Science*, 93-97.

- Ruegger, D., & King, E. (1992). A study of the effect of age and gender upon student business ethics. *Journal of Business Ethics*, 179-186.
- Samdahl, D., & Robertson, R. (1989). Social Determinants of Environmental Concern: Specification and Test of the Model. *Environment and Behavior*, 57-81.
- Saroglou, V., Pichon, I., Trompette, L., Verschueren, M., & Dernelle, R. (2005). Prosocial Behavior and Religion: New Evidence Based on Projective Measures and Peer Ratings. *Journal for the Scientific Study of Religion*, 323-348.
- Schwartz, S. (2012). *Basic Human Values: Theory, Methods, and Applications*. Jerusalem: The Hebrew University of Jerusalem.
- Sekaran, U., & Bougie, R. (2013). *Research Methods for Business*. Chichester: John Wiley & Sons Ltd.
- Song, S., & Kim, Y. (2016). Theory of Virtue Ethics: Do Consumers' Good Traits Predict Their Socially Responsible Consumption? *Journal of Business Ethics*, 1-17.
- Sosis, R., & Alcorta, C. (2003). Signaling, Solidarity, and the Sacred: The Evolution of Religious Behavior. *Evolutionary Anthropology*, 264-274.
- Stevens, J. (1992). *Applied multivariate statistics for the social sciences*. New Jersey: Erlbaum.
- Taylor, R., Mattis, J., & Chatters, L. (1999). Subjective Religiosity among African Americans: A synthesis of findings from five national samples. *Journal of Black Psychology*, 524-543.
- Vitell, S., Lumpkin, J., & Rawwas, M. (1991). Consumer ethics: An investigation of the ethical beliefs of elderly consumers. *Journal of Business Ethics*, 365-375.
- Vitell, S., & Paolillo, J. (2003). Consumer Ethics: The Role of Religiosity. *Journal of Business Ethics*, 151-162.
- Walker, L. (1989). A Longitudinal Study of Moral Reasoning. *Child Development*, 157-166.
- Wartick, S., & Cochran, P. (1985). The Evolution of the Corporate Social Performance Model. *The Academy of Management Review*, 758-769.
- Weaver, G., & Agle, B. (2002). 'Religiosity and Ethical Behavior in Organizations: A Symbolic Interactionist Perspective. *Academy of Management Review*, 77-97.
- Webb, D., Mohr, L., & Harris, K. (2008). A re-examination of socially responsible consumption and its measurement. *Journal of Business Research*, 91-98.
- Webster, F. (1975). Determining the characteristics of the socially conscious consumer. *Journal of consumer research*, 188-196.
- Wiebe, K., & Fleck, J. (1980). Personality correlates of intrinsic and extrinsic and non-religious orientations. *Journal of Psychology*, 181-187.
- Wilkes, R., Burnett, J., & Howell, R. (1986). On the meaning and measurement of religiosity in consumer research. *Journal of the Academy of Marketing Science*, 47-56.
- Yinger, J. (1970). *The scientific study of religion*. London: Macmillan.

VII. Appendices

Appendix 1: Evidence for absence of non-response bias and monetary incentive bias

Independent samples t-test for equality of means of SRC variable

Test variable: SRC	Grouping variable		<i>t</i>	Sig. (2 tailed)
	Early respondents	Late respondents		
N	120	44.5917	0.768	0.443
Mean	120	43.775		

Independent samples t-test for equality of Means of SRC variable

Test variable: SRC	Grouping variable		<i>t</i>	Sig. (2 tailed)
	E-mail indicated	E-mail not indicated		
N	147	93	0.788	0.432
Mean	43.8503	44.7097		

Independent samples t-test for equality of means of religiosity variable

Test variable: Religiosity	Grouping variable		<i>t</i>	Sig. (2 tailed)
	Early respondents	Late respondents		
N	120	120	1.085	0.279
Mean	15.0000	13.9000		

Independent samples t-test for equality of means of religiosity variable

Test variable: Religiosity	Grouping variable		<i>t</i>	Sig. (2 tailed)
	E-mail indicated	E-mail not indicated		
N	147	93	0.048	0.962
Mean	14.4694	14.4194		

Appendix 2: The Questionnaire

	Zeer mee oneens (1)	Mee oneens (2)	Niet eens, Niet oneens (3)	Mee eens (4)	Zeer mee eens (5)
Ik probeer producten te kopen van bedrijven die arme mensen helpen (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik probeer geen producten te kopen of diensten af te nemen van bedrijven die minderheden discrimineren (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik probeer producten te kopen van bedrijven die geld doneren aan medisch onderzoek (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Als ik de kans krijg, stap ik over naar een merk die iets probeert te betekenen voor de samenleving (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik koop geen producten die door kinderarbeid zijn gemaakt (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Als ik de kans krijg, stap ik over naar een merk waarvan een deel van de prijs word gedoneerd aan goede doelen (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik koop geen producten van bedrijven die vrouwen discrimineren (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q2 Ik ben ook geïnteresseerd in uw recycling gedrag. U mag onder recyclen ook verstaan: "het bewust scheiden van materialen bij het weggooien van producten". Lees elke stelling aandachtig door en geef aan in welke mate u eens of oneens bent met elke stelling.

	Zeer mee oneens (1)	Mee oneens (2)	Niet eens, Niet oneens (3)	Mee eens (4)	Zeer mee eens (5)
Ik recycle papier (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik recycle stalen / tinnen / aluminium blikjes (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik recycle plastic (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q3 De volgende stellingen richten zich op milieuvriendelijke consumptie. Lees elke stelling aandachtig door en geef aan in welke mate u eens of oneens bent met de stelling.

	Zeer mee oneens (1)	Mee oneens (2)	Niet eens, Niet oneens (3)	Mee eens (4)	Zeer mee eens (5)
Ik probeer producten of diensten te vermijden die schadelijk zijn voor het milieu (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik probeer bedrijven te vermijden die schade toebrengen aan bedreigde dier- of plantensoorten (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik vermijd het gebruik van producten / diensten die de lucht / het water vervuilen (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik beperk mijn gebruik van energie, zoals elektriciteit of aardgas om mijn impact op het milieu te verminderen (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

U bent er bijna! Tot slot ben ik erg benieuwd naar uw religieuze oriëntatie. Beantwoord alstublieft de volgende vragen over uw religieusiteit, ook als u niet gelovig bent of niet gelooft in God.

Q5 Wat is uw huidige geloofsovertuiging? (als u gedoopt bent maar u gelooft niet in God, kies dan "ik heb geen huidige geloofsovertuiging")

- Islam
- Christendom
- Jodendom
- Boeddhisme
- Hindoeïsme
- Ik heb geen huidige geloofsovertuiging
- Anders (gelieve te specificeren) _____

Q6 Hoe religieus beschouwt u zichzelf?

- Zeer religieus
- Gematigd religieus
- Lichtelijk religieus
- Niet religieus
- Anti-religieus

Q7 In hoeverre bent u het eens met de volgende stellingen?

	Zeer mee oneens (1)	Mee oneens (2)	Niet eens, Niet oneens (3)	Mee eens (4)	Zeer mee eens (5)
Ik geloof in God (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn religie is heel belangrijk voor mij (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q8 Hoe vaak bezoekt u een religieuze bijeenkomst? (bijvoorbeeld een kerkbezoek op zondag)

- Minder dan één keer per jaar of nooit
- Eenmaal per jaar tot drie keer per maand
- Vier of meer keer per maand

Q9 Hoe vaak bidt u?

- Meerdere keren per dag
- Een keer per dag
- Meerdere keren per week
- Alleen tijdens het bijwonen van religieuze diensten
- Alleen op speciale feestdagen
- Eens per jaar
- Minder dan eens per jaar
- Nooit, vrijwel nooit

Q10 Hoeveel geld per maand doneert u ongeveer aan een religieuze organisatie?

- Ik doneer geen geld aan religieuze organisaties
- < 10 euro
- 10-30 euro
- 30-50 euro
- > 50 euro

Q11 Wat is uw geslacht?

- Man
- Vrouw

Q12 Wat is uw leeftijd?

Q13 Wat is uw hoogst genoten opleiding?

- Master (Universiteit)
- Bachelor (Universiteit / HBO)
- VWO / HAVO
- MBO
- VMBO
- Geen onderwijs gevolgd

Q14 Wat is uw nationaliteit? Als u beschikt over meerdere nationaliteiten, kies er dan één.

- Nederlands
- Duits
- Turks
- Marokkaans
- Afghaans
- Indonesisch
- Chinees
- Anders (gelieve te specificeren) _____

Q15 Hoe lang woont u in Nederland?

- Heel mijn leven/bijna heel mijn leven
- Met ingang van mijn kindertijd (ong. 5 jaar oud)
- Vanaf mijn puberteit (c.a. 12 jaar oud)
- Met ingang van mijn volwassenheid (c.a. 21 jaar)

Q16 Geef hieronder uw e-mail adres op om kans te maken op een van de vijf VVV cadeaubonnen t.w.v. 20,- euro.

Appendix 3: Factor analysis SRPD Scale

	Component		
	1 $\alpha = ,856$	2 $\alpha = ,793$	3 $\alpha = ,844$
Ik probeer producten te kopen van bedrijven die arme mensen helpen	<u>.748</u>	,017	-,063
Ik probeer geen producten te kopen of diensten af te nemen van bedrijven die minderheden discrimineren	<u>.741</u>	-,106	,134
Ik probeer producten te kopen van bedrijven die geld doneren aan medisch onderzoek	<u>.766</u>	,154	,087
Als ik de kans krijg, stap ik over naar een merk die iets probeert te betekenen voor de samenleving	<u>.773</u>	,100	,053
Als ik de kans krijg, stap ik over naar een merk waarvan een deel van de prijs word gedoneerd aan goede doelen	<u>.769</u>	-,059	-,021
Ik koop geen producten van bedrijven die vrouwen discrimineren	<u>.585</u>	-,175	,318
Ik recycle papier	,086	<u>.792</u>	,011
Ik recycle stalen / tinnen / aluminium blikjes	-,012	<u>.813</u>	,076
Ik recycle plastic	-,002	<u>.864</u>	,041
Ik probeer producten of diensten te vermijden die schadelijk zijn voor het milieu	,051	,025	<u>.832</u>
Ik probeer bedrijven te vermijden die schade toebrengen aan bedreigde dier- of plantensoorten	,035	-,031	<u>.830</u>
Ik vermijd het gebruik van producten / diensten die de lucht / het water vervuilen	,044	-,068	<u>.879</u>

Ik beperk mijn gebruik van energie, zoals elektriciteit of aardgas om mijn impact op het milieu te verminderen	-,046	,250	<u>.660</u>
--	-------	------	--------------------

Extraction Method: Principal Component Analysis.

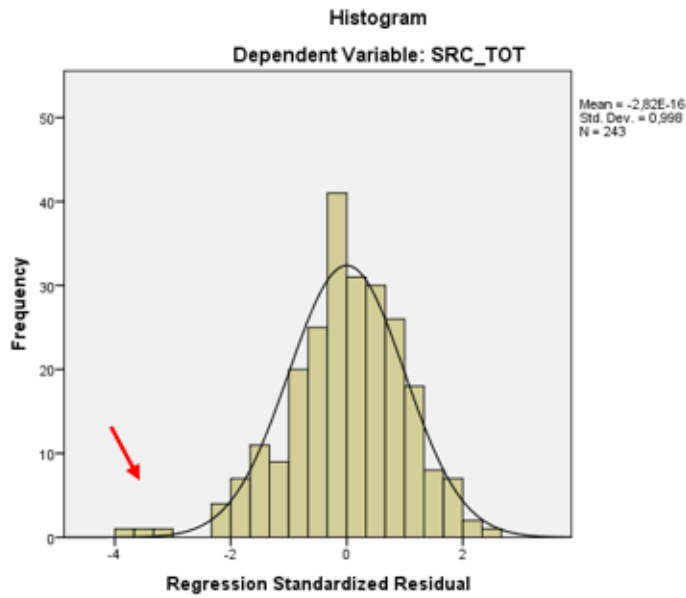
Appendix 4: Factor analysis religiosity measurement scale

	Component
	1 $\alpha = ,900$
Hoe religieus beschouwt u zichzelf?	<u>.916</u>
Ik geloof in God	<u>.873</u>
Mijn religie is heel belangrijk voor mij	<u>.913</u>
Hoe vaak bezoekt u een religieuze bijeenkomst?	<u>.868</u>
Hoe vaak bidt u?	<u>.918</u>
Hoeveel geld per maand doneert u ongeveer aan een religieuze organisatie?	<u>.771</u>

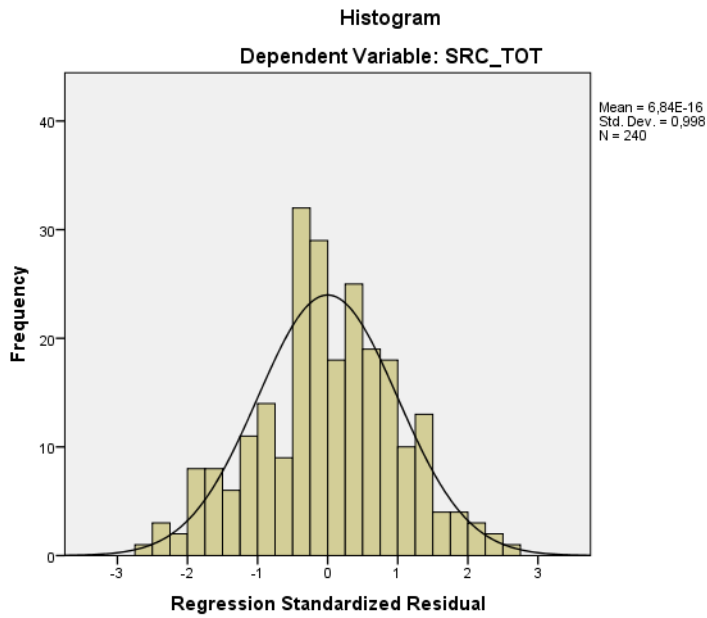
Extraction Method: Principal Component Analysis.

Appendix 5: Histograms for normality assumption.

Before outlier treatment:



After outlier treatment:



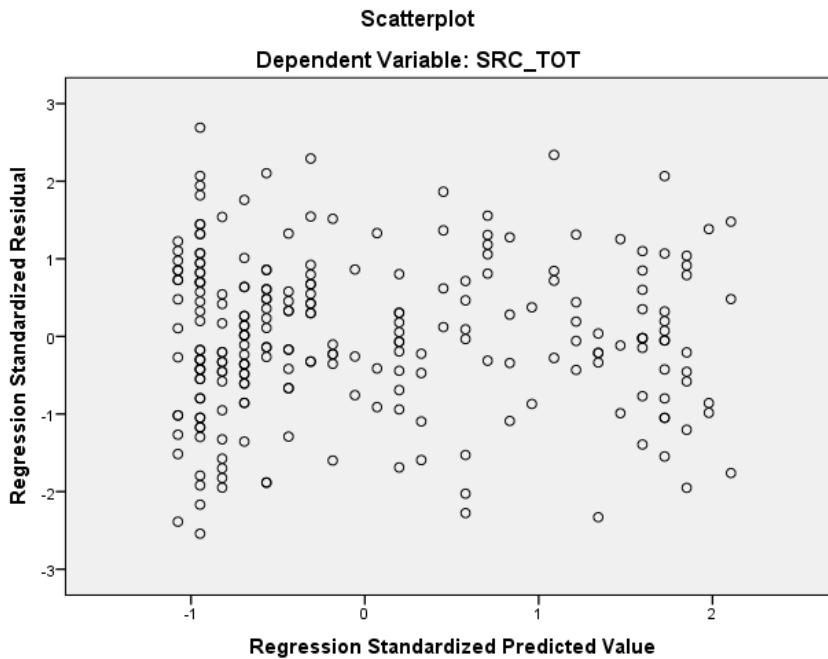
Appendix 6: Glejser test for homoscedasticity assumption

Glejser test for Heteroscedasticity

Independent variables	B	p	B	p	B	p
Gender	-0.978	0.094	-0.989	0.105	-1.081	0.398
Age	-0.028	0.475	0.066	0.313	-0.020	0.475
Education	0.396	0.216	0.469	0.150	0.399	0.217
Residence	-0.341	0.613	-0.332	0.622	-0.342	0.613
Nationality	0.535	0.587	0.323	0.745	0.526	0.600
Religiosity	0.063	0.158	0.078	0.460	0.064	0.219
Religiosity x Age			0.005	0.144		
Religiosity x Gender					0.004	0.959

Note: DV = Absolute value of the residuals. Significant p-values indicate heteroscedasticity in model.

Appendix 7: Scatterplot for the assumption of independence of errors



Appendix 8: Collinearity statistics for multicollinearity assumption

Collinearity statistics

Independent variables	VIF value	VIF values	VIF values
Gender	1.047	1.049	4.585
Age	1.094	5.844	1.094
Education	1.068	1.092	1.068
Residence	1.034	1.034	1.036
Nationality	1.473	1.505	1.523
Religiosity	1.375	7.905	1.892
Religiosity x Age		12.871	
Religiosity x Gender			5.350

Note: Dependent variable = SRC.