

**THE EFFECT OF ISLAMIC RELIGIOSITY ON ETHICAL JUDGMENT OF  
MANAGEMENT AND MARKETING PROFESSIONALS IN SAUDI ARABIA:  
A BEHAVIORAL BUSINESS ETHICS APPROACH**

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## **ABBREVIATIONS**

AGFI	Adjusted Goodness-of-Fit Index
BV	Balanced View
CFA	Confirmatory Factor Analysis
DAUB	Degree of Accepting Unethical Behavior
EFA	Exploratory Factor Analysis
FV	Fear View
GC	God Concept
GDP	Gross Domestic Products
GFI	Goodness-of-Fit Index
GI	God Image
HV	Hope View
IFBM	Integrative Faith-Based Model
KF	Knowledge of Forbidden
KO	Knowledge of Obligation
ML	Maximum Likelihood
MNE	Multinational enterprise
NFI	Normed-fit index
PCLOSE	P-value of close fit
PF	Practice of Forbidden
PO	Practice of Obligation
RK	Religious Knowledge
RMR	Root mean square residual
RMSEA	Root Mean Square Error of Approximation
RO	Religious Obligations
RP	Religious Practice
SEM	Structural equation modelling
SMC	Squared Multiple Correlation
SMVAW	Scale of Muslim's view of Allah at work
SRMR	Standardised Root Mean Square Residual
VOG	View of God

## ABSTRACT

### **The Effect of Islamic Religiosity on Ethical Judgments of Management and Marketing Professionals in Saudi Arabia: A Behavioral Business Ethics Approach**

**Faisal Ali Alshehri. Doctor of Philosophy, The University of Manchester, 2016**

Researchers have consistently failed to capture how exactly religiosity affects ethical judgment and behaviors in organizations. The absence of clear links between religiosity and ethics might be due to methodological and conceptual limitations. Moreover, existing literature on religiosity focuses overwhelmingly on Western Christianity, and such studies on Islam are scarce, despite it being one of the world's fastest growing religions. The present thesis therefore addresses these gaps. Specifically, it examines how different Muslims' views of Allah might interact with other religious dimensions (practice, knowledge, affective dimensions) influencing Muslims' ethical judgments in various business situations. The aim was to build a theory and conduct an empirical investigation to test it.

Accordingly, the first step was to build theory to understand the influence of religiosity in general and Islamic religiosity in particular, on ethical judgment behavior in organizations to guide the thesis's empirical examinations. Specifically, it developed an integrative faith-based model (IFBM) to capture the interaction and mechanism role of beliefs, experience, cognitive, biases and emotions incorporating the notion of the God Concept and God Image along with System 1 and System 2 of moral decision processes to develop categories guiding future business ethics research on religiosity.

Second, in order to test IFBM, it was essential to develop the Scale of Muslim's view of Allah at work (SMVAW). In doing so, it conducted three preliminary focus groups and had the SMVAW's initial items reviewed by experts. It then pre-tested the SMVAW with a small convenience sample, applying a cognitive interviewing technique to refine it. The SMVAW was then administered online via a multi-stage Cluster Sampling ( $n = 472$ ) of marketing and management professionals to verify its reliability and validity. The results showed that the newly-constructed scale had adequate psychometric properties.

Third step, it empirically tested the proposed integrative faith-based model (IFBM) and examined how different Muslims' views of Allah, mediated by their religious practice and knowledge, influence their ethical judgments in organizations. The study comprising focus groups and vignette designs was carried out with a random sample of 427 marketing and management professionals from Saudi Arabia. Structural equation modelling (SEM) was utilized to test all of the study's hypotheses simultaneously. The main findings confirmed that Hope View might be more closely associated with unethical judgment in organizations, while the Fear View and more Balanced View were positively associated with the ethical judgment. Further, religious practice and knowledge mediate the relationship between Muslim marketing and management professionals' different views of Allah and ethical judgment. These results provide unique theoretical insight on religiosity's impact on ethical judgment and have important implications for management.

## **DECLARATION**

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**DEDICATED TO MY BELOVED FATHER WHO HAD PASSED  
AWAY (ON THURSDAY 24<sup>TH</sup> OF MARCH 2016), JUST A FEW  
MONTHS BEFORE I FINALIZED THIS THESIS  
MAY ALLAH FORGIVE YOU AND GRANT YOU THE  
HIGHEST OF PARADISE, MY BELOVED FATHER**

## **PREFACE**

This thesis was selected as a one of the top three winners for the 2014 *MSR Most Promising Dissertation Awards*, in the 74<sup>th</sup> Annual Meeting of the Academy of Management held in USA, Philadelphia, PA August 1st 2014. Moreover, paper 2 of this thesis was selected for the best paper presentation in the 8<sup>th</sup> Saudi Students Conference- Imperial College, London, January 31, 2015 – February 1, 2015. Paper 3 of this thesis was also selected for the best paper presentation in the 9<sup>th</sup> Saudi Students' Conference hosted by the University of Birmingham, on the 13th-14th February, 2016. In addition, parts of the work presented in this thesis have been published in conference proceedings or are under review for journal publication.

### ***Published Conference proceedings***

#### **Paper One:**

Alshehri, F., Fotaki, M., & Kauser, S. (2013). A Bird Flying in Spiritual Sky between Love, Fear and Hope. In *Academy of Management Proceedings* (Vol. 2013, No. 1, p. 15126). Academy of Management.

#### **Method (Chapter 2):**

Alshehri, F., Fotaki, M., & Kauser, S. (2014). The first symposium proposal-AOM #11031- Research on workplace spirituality, religion and ethics: diverse perspectives. In *Academy of Management conference, 2014*

#### **Paper Two:**

Alshehri, F., Fotaki, M., & Kauser, S. (2016). Islamic View of God: Scale Development and Model Testing. In *Proceedings of the Eighth Saudi Students Conference in the UK* (pp. 165-171).

#### **Paper Three:**

Alshehri, F., Fotaki, M., & Kauser, S. (2016). The Effects of Islamic Religiosity on the Ethical Judgment in organizations. In *Academy of Management Proceedings* (Vol. 2016, No. 1, p. 17996). Academy of Management.

### ***Journal Articles (under review)***

**Paper One** submitted to Academy of Management Review.

**Paper Two** submitted to Business Ethics Quarterly.

**Paper Three** submitted to Business Ethics Quarterly.

## Chapter One

### General Introduction

*I have only been sent to perfect good moral character*

– Prophet Muhammad (PBUH)<sup>1</sup> –

#### Chapter Objectives:

- A. To describe the broad research question being investigated and the specific research objectives underpinning it.
- B. To review previous research and outline the conceptual foundations in the field of behavioral business ethics.
- C. To provide an argument justifying the choice of the thesis topic and include a literature review demonstrating the research gap.
- D. To set the individual papers in the context of the wider philosophical and empirical debates in the literature.
- E. To improve the continuity between chapters and the coherence of the thesis as a whole.

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<sup>1</sup> Abū Hurayrah relates that Prophet Muhammad (peace be upon him) said: “I have only been sent to perfect good moral character.” [Musnad Ahmad (8595)]



## 1. INTRODUCTION

In the past decade, business has increasingly faced important ethical challenges (Bazerman & Gino, 2012; De Cremer, van Dick, Tenbrunsel, Pillutla, & Murnighan, 2011; Malloch, 2011). Against the backdrop of multiple ethical scandals, researchers have attempted to understand unethical behavior within organizations (Craft, 2013; Moore & Gino, 2015; Praveen Parboteeah, Hoegl, & Cullen, 2009; Tenbrunsel & Smith-Crowe, 2008; Weaver, Reynolds, & Brown, 2014). The emerging field of behavioral business ethics has provided many insights into significant individual and situational factors influencing moral<sup>2</sup> judgment and behavior in organizations. However, in this past research an inadequate attention is given to the influences of religion on ethical or unethical behavior within organizations, despite the fact that eighty-four percent of the world's population belong to a religion (Pew Research Center, 2012) and there is a general consensus that religion and ethics are closely linked (Fisher, 2001; Tittle & Wlech, 1983; Turner, 1997; Tracey, 2012; Weaver & Agle, 2002). This lack of attention may result from the taboo nature of the topic i.e. of subjecting religious beliefs to scientifically rigorous investigation, or from the thought that religion is too far removed from the commercial organizations that motivate the empirical research in business studies (King, 2008; Tracey, 2012).

In contrast, research on personal ethics in organizations with regard to religion has become a field of growing interest in recent years (Gundolf & Filser, 2013). Religion provides a system of norms and values (often codified as religious beliefs in religious texts such as the Bible or the Quran) guiding adherents in determining the right and wrong ways to behave (Ali & Al-Aali, 2014; Calkins, 2000; Du, 2013; Du,

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<sup>2</sup> Throughout this thesis, the terms ethical and moral are used interchangeably (Hannah, Avolio & May, 2011).

Jian, Lai, Du, & Pei, 2014; Giacalone & Jurkiewicz, 2003; Kennedy & Lawton, 1996; King, 2008; Longenecker et al., 2004; Parboteeah et al., 2008; Rice, 1999). Yet, though interest has grown, existing studies exploring the complex relationship between religiosity and ethical decision-making and behavior have consistently failed to capture the exact role of religion and its impact on ethical behavior within organizations (Craft, 2013; Lehnert, Park, & Singh, 2014; Longenecker et al., 2004; Parboteeah et al., 2008; Rashid & Ibrahim, 2008; Tracey, 2012; Weaver & Agle, 2002). The absence of clear links between religiosity and ethical judgment and behavior might be due to methodological and conceptual limitations, including the absence of theoretical frameworks capturing the interaction and mechanism role of beliefs, experience, cognitive, biases and emotions that we are all prone to.

Moreover, the overwhelming majority of existing studies focuses on Western Christianity (Tracey, 2012), while studies that examine other faiths, or parts of the world are scarce. In particular, there is a striking lack of studies regarding religion's influence on ethical judgment and behavior from an Islamic perspective (Essers & Benschop, 2009; Beekun & Badawi, 2005; Smith, 2008; Tracey, 2012), despite it being one of the world's fastest growing religions and has become a key public and political concern in recent years (Pew Research Center, 2013; Ramadan, 2009).

There are around 1.6 billion Muslims living in some 57 countries; the youngest world populations are also Muslims (Pew Research Center, 2012). Though the majority of Muslims live in Asia and Africa, Islam is a major and fast-growing religion in America and Europe (Esposito, 2015). Furthermore, Muslim populations are the only ones that are projected to increase by 73%, faster than the world's population as a whole, to reach 2.8 billion by 2050 (Pew Research Center, 2015). Islam today is becoming an increasingly global religion, encompassing many

nationalities, ethnicities and cultures. Lastly, there has been a noticeable trend of greater Islamization (sticking to the rules and teachings of Islam) in numerous Muslims countries such as Egypt, Tunisian, Malaysia, Libya, Indonesia, Pakistan and Turkey (Beekun & Badawi, 2005; Kwan & Yu, 2014; Saeed, Ahmed, & Mukhtar, 2001). This “Islamicity” movement, to returning to the Islamic legal system (or Quaranic or Sharia) law, increases even more in the Post-Arab Spring Middle East (Pew Research Center, 2013). This rapid growth of the Muslim population calls for a better understanding of Islam’s influence on ethical behavior in organizations for several.

First, the tide of globalization and increasing religious diversities within the workplace highlights the need for managing diversity, including its religious aspects (King, 2008; Parboteeah et al., 2009; Shen, Chanda, D’Netto, & Monga, 2009; Syed & Ozbilgin, 2015; Uddin, 2003).

Second, several countries with a majority Muslim population represent some of the most wealthy businessmen and customers reasons (Beekun & Badawi, 2005). For instance, Qatar comes first in the list of the richest countries in the world (Global Finance, 2015), while United Arab Emirates comes 4th in the list of world's largest sovereign wealth funds, holding \$773 billion assets; Saudi Arabia is the 6<sup>th</sup>, holding \$671.8 billion assets, and Kuwait is the 7<sup>th</sup>, holding \$592 billion assets (Sovereign Wealth Fund Institute, 2015). Muslim countries also have a large portion of the planet’s known crude oil resources. For instance, the Arab world alone holds around half of the world’s overall oil reserves and a quarter of its natural-gas reserves (The Economist, 2013).

Third, in the globalized world, the growing Muslim population means an increase in the purchasing power of Muslim consumers which is likely to have an important bearing on future firms' decision-making.

Fourth, it is particularly important to understand why there is a substantive normative gap between Islam's ethical teaching and business practices in many Muslim countries, where corruption is high see. (Corruption Perceptions Index, 2014).

Fifth, and relatedly, given the widespread ethical failure in private, public or not-for-profit sectors, it is important to understand whether or not religion can be used as a resource in the fight against corruption and unethical conduct in organizations.

Finally, and most importantly, opening the black box concerning religious beliefs that have emanated from cultural traditions and practices other than Christianity by drawing on the history of Islam is essential to examine business ethics from a global perspective (Fotaki, Kenny, & Reinecke, forthcoming). In other words, studying the influence of religion on ethics in non-Western contexts and from a variety of religious viewpoints that have been unexplored in organization studies and/or business ethics literature is important and long overdue.

This thesis aims to make a contribution to better our understanding of the connections between religiosity and ethical judgment and behavior within organizations. In order to achieve this, in the thesis, I present a collection of chapters illustrating religiosity's influence by focusing on the overarching question – **How does Islamic religiosity influence ethical judgment of management and marketing professionals in Saudi Arabia?**

This thesis focuses on marketing and management professionals since both are have been often charged with unethical practices and have received plenty of social

criticism (Cacioppe, Forster, & Fox, 2008; Clegg & Rhodes, 2006; Evans, 2013; Jackson, 2001; Lund, 2000; Melé, 2011; Nill, 2015; Singhapakdi, Karande, Rao, & Vitell, 2001; Vitell, Paolillo, & Thomas, 2003). Moreover, examining both of these two professionals may provide us with a more holistic view of ethical judgment and behavior in organizations. Specifically, this thesis examines how beliefs might interact with other religious dimensions (practice, knowledge, affective attachments dimensions) influencing Muslims management and marketing professionals' ethical judgments in various business situations. In so doing, this thesis addresses a three main key aims.

First, this thesis aims to build theory to understand the influence of religiosity, in general and Islamic religiosity in particular, on ethical judgment behavior in organizations and to guide the thesis's empirical examinations– this is presented in Chapter three (Paper one) of this thesis.

Second, this thesis aims develops a valid and reliable psychometric scale to measure a Muslims' conception of Allah –this is presented in Chapter four (Paper two).

Third, it aims to conduct an empirical investigation to test its proposed theoretical model to better understanding of the connections between Islamic religiosity and ethical judgment– this is presented in Chapter five (Paper three).

In order to achieve these aims, the following research objectives have been:

- 1) Reviewing Islamic theology and behavioral ethics literature alongside the empirical discoveries in moral psychology and neurocognitive research to develop a theoretical framework to guide my enquiry examining the interrelationships and interactions between different dimensions of Islamic religiosity and their influence on ethical behaviors in the workplace.

- 2) To propose a new scale that is grounded in the Islamic world view and tested in Islamic context.
- 3) To test the interaction and mediation effects between beliefs and other religious dimensions (knowledge, practices) in producing un/ethical behavior within organizations.
- 4) To utilize multiple designs and different types of analysis including focus groups, questionnaire surveys, and vignettes.
- 5) To utilize the vignettes technique to gather respondents' evaluations and judgments describing ethically suspect behavior in the workplace to reduce the social desirability bias.
- 6) To use a sample of marketing and management professionals, instead of relying on students, to represent real populations of professionals in terms of age and culture.

This thesis mainly contributes to literature on ethical decision making and behavior in organizations (Craft, 2013; Gundolf & Filser, 2013; Weaver & Agle, 2002) by providing an insight into the influence of individuals' religiosity on moral judgment and behavior in organizations.

The reminder of this introductory chapter is structured as follows. I will first briefly introduce the key concepts and definitions related to Islamic religiosity, normative Islamic business ethics, and Islamic world view that I discuss throughout this thesis. After that, I will review literature related to the study background to show the broad area, intellectual roots, and focus of this work concerned with the study of religion in management and organizations. I will then evaluate works by other researchers that are directly related to my specific investigation of Islamic religiosity of management and marketing professionals' ethical behavior in the workplace. The brief outline of

historical and conceptual foundations of behavioral ethics that follows will justify the approach adopted, namely combining the study of religiosity through the lens of behavioral ethics taken in this thesis. Finally, I will provide an overview of the different chapters (papers) of this thesis.

## **2. DEFINING AND CONCEPTUALIZING RELIGION AND RELIGIOSITY**

In general, religion and religiosity can be seen as two different concepts that have often been used differently by various scholars. While religion is most often concerned with a belief system, formalization, institutional organization and affiliation, religiosity refers to the level or intensity of belief or the degree to which an adherent “practices” a religion (Giacalone & Jurkiewicz, 2010). However, since an outcome of any research relies heavily on how a concept is defined (Weaver & Agle, 2002), the precise definitions of religion and religiosity are crucial for researching the Islamic religiosity that is the subject of this study. At first glance the task seems easy, until one tries to reach this precise definition. So, in order to do so, the following section will start out with a broad review of different definitions about both concepts of religion and religiosity, and then narrow its focus by providing an operational definition of Islamic religiosity.

### **2.1 Religion**

What is religion? Religion is not a unified concept. According to Wulff (1991), the term “religion” came from the Latin *religio* which was originally used to indicate to supernatural power that requires a person to respond. Smith (1964, p.20 ) suggests

that the term *religio* means “something that one does, or that one feels deeply about, or that impinges one’s will, exacting obedience or threatening disaster or offering reward or binding one into one’s community”. McDaniel and Burnett (1990, p. 102), for instance, defined religion as: “a belief in God accompanied by a commitment to follow principles believed to be set forth by God”; while Johnson (2000, p. 259) defined it as “a social arrangement designed to provide a shared, collective way of dealing with the unknown and un-knowable aspects of human life, with the mysteries of life, death and the different dilemmas that arise in the process of making moral decisions”. Hill et al. (2000, p. 66) described religion as: “A. The feelings, thoughts, experiences, and behaviors that arise from a search for the sacred. The term ‘search’ refers to attempts to identify, articulate, maintain, or transform. The term ‘sacred’ refers to a divine being, divine object, Ultimate Reality, or Ultimate Truth as perceived by the individual;

AND/OR: B. A search for non-sacred goals (such as identity, belongingness, meaning, health, or wellness) in a context that has as its primary goal the facilitation of (A);

AND: C. The means and methods (e.g. rituals or prescribed behaviors) of the search that receive validation and support from within an identifiable group of people.”

## 2.2 Religiosity

On other hand, religiosity can be seen as a multidimensional concept that includes five unique dimensions including intellectual, belief, ritual, devotional and experiential dimensions to fulfil the different needs of its adherents (Davie, 2007; Glock & Stark, 1965; Stark & Glock, 1968). More recent conceptualizations have



assessed religiosity according to belief, behavior and belonging (Woodberry & Smith, 1998). Hill et al. (2000, p. 61) defined religiosity or religiousness as including “both personal beliefs, such as a belief in God or a higher power, and institutional beliefs and practices such as church membership, church attendance, and commitment to the belief system of a church or organized religion”.

A pioneering work in the field of psychology by Allport and Ross (1967) conceptualized religiosity as either intrinsic or extrinsic. Extrinsic is a religious motivational orientation that is not an end in itself i.e. it is motivated by receiving a benefit from religion or some outside gains that expression may provide for adherents. Intrinsic motivational orientations on the other hand, are motivated by the believer’s natural inclinations and by an authentic or an inside belief which is an end in itself. As Allport and Ross (1967, p. 434) put it: “[an] extrinsically motivated person uses his religion, while [an] intrinsically motivated person lives his religion”. However, the intrinsic-extrinsic motivational orientations model is broad and lacks clear transference to other religions (Kirkpatrick & Hood, 1990; Neyrinck, Lens, Vansteenkiste, & Soenens, 2010).

In short, there is no consensus on a general definition of religion and religiosity among social scholars and theologians which led sociologist Milton Yinger to conclude, “any definition of religion is likely to be satisfactory only to its author” (Yinger, 1967, p. 108). Moreover, due to the multidimensionality of religion, a broad conceptualization and definition of religion may well not be useful except if it is operationally defined (Al-Issa, 2000) and “it must be defined for each research setting” (Wilkes, Burnett, & Howell, 1986, p.48).

### **2.3 Islamic Religion and Religiosity**

So, since the focus here is on the Islamic religion, an operational definition of Islam is required for the research purpose. Badawi (2001) provides such a definition. According to Badawi (2001) Islam means peace and acceptance acquired by submitting a Muslim's will to the Almighty Allah<sup>3</sup>. Islam as a word originated from the Arabic word [SLM], which means "peace". According to Badawi the term Islam means "to achieve peace; with Allah; with oneself [inner peace] and with the creation of Allah through submission to Allah; putting one's trust in Him and acceptance of His guidance and injunctions" (Badawi, 2001, p.295). This broad definition covers all dimensions including intellectual, belief, ritual, devotional and experiential. It also reflects the multidimensionality of Islamic religiosity and clarifies why Islam is more than a "religion" in the generally limited meaning, which concerns itself mainly with the ritual and spiritual aspects of life.

According to Beekun and Badawi (2005, p. 143) "Islam is a way of life, not just a religion. As a result, business ethics cannot be separated from ethics in the other aspects of a Muslim's daily life." In fact, the term "religion" is not the perfect translation of the Arabic word "deen" which means literally a way of living as emphasized by (Badawi, 2001).

To sum up, Islam is a way of life which guides Muslims in all aspects of life from political and economic to social and individual behavior (Kalantari, 1998). Allah says in the Quran: "Say (O Muhammed): Verily, my Salat (prayer), my sacrifice, my living, and my dying are for Allah, Lord of 'Alamin (mankind, jinn and all that

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<sup>3</sup> According to Badawi (2001, p.295) "The Arabic term Allah is more correctly a proper name of God. In any case, it refers to the One and Only Creator, Sustainer and Cherisher of the Universe. It is the same term used by Christian Arabs and in Arabic Bibles. The term is strikingly similar to the Aramaic "Alaha", which also refers to God. From Muslim perspective, the Term Allah is preferable than God, not only because it is the proper name of God, but also because the term Allah is not subject to gender or plurality [linguistically]". Throughout this thesis, I consider the terms "Allah" and "God" to be synonymous and use them interchangeably. However, both terms (Allah or God) describe the one God of all time and all humankind that has no partners whenever referred to Muslims.

exists). He has no partner. And of this I have been commended, and I am the first of the Muslims.” Quran (6:162 to 163)<sup>4</sup>. Therefore, before knowing what believers should do and what they should not do, they should know what is right and what is wrong. Accordingly, the adopted definition of Islamic religiosity indicates that business ethics can be seen as an integral part of Islam and be based on its comprehensive world view (Badawi, 2001). Having established the definitions used in this thesis, the next section provides an overview on this normative relationship between the Islamic world view and business ethics.

#### **2.4 Islamic Religiosity and Business Ethics**

Islamic business ethics are based on an Islamic world view. So, to define what is ethical and what is not according to Islamic normative ethics, I must first discuss the issues of Islamic ontological faith or Islamic world view. Islamic business ethics do not exist in a vacuum, but are rather grounded in the Islamic comprehensive world view and are inextricably linked with it. To demonstrate that world view, this thesis relies on original Islamic sources, the Quran, and the Sunnah<sup>5</sup>. At the center of this world view is the belief in and devotion to Allah, who alone has the ultimate authority in defining what is ethical and what is not. Both belief and devotion are examined sequentially in the next sections.

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<sup>4</sup> When this study refers to chapters and verses in the Quran, it will use the convention ‘xx:yy’, where xx refers to the Quranic chapter and yy refers to the Quranic verse within that chapter. The translations of Quran were drawn on: “The Holy Qur’an, translated by Al Hilali Muhammed Taqi-ud-Din and Khan Muhammed Mushin, King Fahd complex for the printing of the holy Qur’an Madinah, K.S.A 1983”.

<sup>5</sup> This thesis relies mainly on the holy Quran and Sunnah as the main sources of Islamic normative texts that are widely accepted by Muslims. Quran is the holy book revealed by Allah to the Prophet Muhammad. Sunnah is the sayings, actions, and approvals of the Prophet Muhammad (Peace and Blessings be Upon Him).

### 2.4.1 Islamic Belief

"O Musa (Moses)! Verily! I am Allah, the Lord of the 'Alamin (mankind, jinn and all that exists)! (Quran 28:30)

Muslims basically believe in the following: (1) belief in Allah, (2) in His angels, (3) in His Books, (4) in His messengers and prophets, (5) in the predestination by Allah and (6) in resurrection of the body and return of the soul to it and so people will come forth out of their graves. Muslims believe that Islam is God's final message to humanity revealed through the prophet Muhammad (PBUH)<sup>6</sup> and therefore is not bound by place or time. In other words, Muslims believe that Islam is a faith that has always be existent and that it was revealed to humankind by a number of prophets (peace be upon them) throughout history – but the final and complete revelation of the Islam was made through the Prophet Muhammad (PBUH).

Belief is the core dimension of individual religiosity (Faulkner & De Jong, 1966). The central part of the belief dimension is belief in Allah (Greeley, 1997) which is considered to be the most central religious belief that one can hold because it is the foundation that other religious beliefs are built upon. Allah is the only Creator, Sustainer and Cherisher of the Universe and, as such, it might be valuable to begin with an explanation of Islam's conception of Allah. This conception might be better summed up in the key term *Tawheed*.

### 2.4.2 Tawheed

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<sup>6</sup> PBUH is an abbreviation for "Peace Be Upon Him" which is a statement mentioned by Muslims whenever the Prophet Muhammad (or any other prophets) is mentioned.

The monotheism or Tawheed, as it is called in Arabic means there is nothing worthy of being worshipped except for Almighty Allah. Tawheed is the cornerstone of Islam and the source of all Islamic ethical notions and principles (Naqvi, 1981). The theological meaning of Tawheed is the Oneness, Uniqueness and incomparability of Allah to any of His creatures (Badawi, 2001). This definition refers to the three kinds of Tawheed. Firstly, Oneness of the divine lordship, attributing Oneness to Allah, the One and Only true God, the sole Creator, Sustainer and Cherisher of the universe, the Lord and Sovereign of all things. Secondly, only Allah alone is worthy of worship with no partner or peer (unity of worship). Thirdly, Oneness of the Divine Names and Attributes. Unity of the Essence and Attributes to Allah which are ascribed all the attributes of absolute perfection (Abdul-Wahhab, 1998).

So, “belief in Allah includes belief in His Oneness, His Divine nature and His names and attributes. This means affirming the three kinds of Tawheed, believing in them and acting upon them” (Ibn Taymīyah, 1999). Tawheed is the basic principle of the Islamic world view that serves as “the cornerstone of Islam, the foundation of its ethics and approach to life, the basis of its systems and institutions, and the primary determinant of one’s relationship to the natural and social order” (Badawi, 2001, p. 297). So, this unity of Allah or Tawheed implies unity of the basic divine message to all humans, unity of the mankind race, unity of human right and unity of the two lives: the present life and the life believed to begin after death (Badawi, 2002). Accordingly, Allah alone, as the Creator and the source of all bounties, has the authority to define what is ethical (halal) and what not (haram).

#### **2.4.2.1 Purpose of Creation**

I (Allah) created not the jinn and mankind except they should worship Me (Alone).  
(Quran 51:56)

Worship (ibadah) is a practical manifestation of Tawheed and requires adherents to completely submit to Allah. In this sense, worship is a matter of obedience to Allah in all aspects of life that please Him. In other words, the notion of worship in Islam not only means the performance of certain rituals of good deeds such as praying or giving charity, but also “an all-inclusive term for those internal and external sayings and actions of a person that are pleasing to Allah” as many Islamic religion scholars have emphasized (Ibn Taymīyah, 1999). Consequently, the whole life of a human being can be an act of worship, as long as the intention of it is to perform for the pleasure of Allah and according to His divine guidance of what is ethical and what is not. Undoubtedly, this is applied to one’s private life as well as work life.

Among the implications of the concept of Tawheed is the unity between the present life and the hereafter. This unity infuses a sense of ultimate purpose of achieving self-interest over the long-term which may motivate people to behave ethically (Ali et al., 2013). Thus, all moral actions are guided by a time scale, which is not limited to one’s lifespan but a life believed to follow death (Badawi, 2001). To fulfil the role of trusteeship and warrant a reward in the Hereafter, one should behave in a socially accountable manner and participate to the benefits of humanity (Wilson, 1997).

#### **2.4.2.2 Trusteeship**

“And (remember) when your Lord said to the angels: "Verily, I am going to place (mankind) generations after generations on earth." They said: "Will You place therein those who will make mischief therein and shed blood, - while we glorify You

with praises and thanks and sanctify You." He (Allah) said: "I know that which you do not know" (Quran 1:30)

Besides the main function of worship of Allah, human beings bear the responsibility for the trusteeship of Allah on earth (Badawi, 2002; Beekun & Badawi, 2005). This responsibility is centered on the obedience to His laws, and the self-control with regard to what has been prohibited by Him. According to Tawheed, Allah is the Lord and Sovereign of the universe and He alone, as "the real Owner" of the universe, has the right to determine how His given resources should be used (Badawi, 2002). The conditions laid down by Him state what a trustee is allowed and not allowed to do, i.e. what is ethical (*halal*) and what is unethical (*haram*). These general rules are based on the principles of Islamic justice that "seeks to respect the rights of both primary and derivative stakeholders without allowing for exploitation, nepotism and other human ills" (Beekun & Badawi, 2005, p.143).

According to the trusteeship concept, the role of humankind is to navigate through this life according to Allah's divine guidance as they are given the role of trusteeship over the earth by Him (Beekun & Badawi, 2005). Therefore, "His trustees are responsible for maintaining the unity of His creation, the integrity of the earth, its flora and fauna, its wildlife and natural environment. Unity cannot be had by discord, by setting one need against another; it is maintained by balance and harmony"(Omar Naseef, 1998, p.13). Accordingly, a trustee is tested in this earthly life (Beekun, 2011). The Creator Almighty says: "Who has created death and life that He may test you which of you is best in deed" (Quran 67:2).

The justice of Allah necessitates that when people do good deeds they will certainly be rewarded, and when they do bad deeds that harm others in society, they will certainly be punished. Allah says: "That Day mankind will proceed in scattered

groups that they may be shown their deeds. So whosoever does good equal to the weight of an atom (or small ant) shall see it. And whosoever does evil equal to the weight of an atom (or small ant) shall see it.” (Quran100:6 to 8).

Thus, as indicated earlier, in order for people to be guided by their religious beliefs in their daily conduct and behavior within the workplace, and since ethical behavior is not a goal in its own right but a means to live his relation with Allah and his neighbor, a Muslim must believe in the three kinds of Tawheed. First, the belief in Tawheed requires a Muslim to be acutely conscious of Allah's absolute ability to know the manifest and the hidden and hold all accountable for individual decisions and behavior. Consequently, a Muslim's fear of Allah to punish him for unethical behavior, and the desire for His forgiveness and blessings when they behave according to religious expectations is the most powerful enforcement mechanism for behaving ethically in all aspects of one's life, including business (Badawi, 2001). However, if this mechanism is broken down, ethical behavior by Muslims might be negatively affected. In other words, when Muslim's consciousness or belief in Allah's accountability is distorted, the ethical outcome most probably will be affected accordingly. That is to say, Islamic business ethics do not exist in a vacuum, but rather are grounded in the Islamic comprehensive world view and are inextricably linked with it (Badawi, 2001).

So, understanding the concepts of the Islamic world view (Tawheed, the Purpose of Creation and Trusteeship) discussed above and their link to Muslim's belief and how Islamic schools of thought have interpreted this link differently (resulting in disparate types of creeds) is important; this will help us understand how these different beliefs influence ethical behavior differently within organizations. Such an approach aims to understand how ethical norms are interpreted and how they



influence individuals' decision-making and behavior, and is therefore essential to researching the influence of religiosity on ethical behaviors within organizations. Of essence here is the focus on actual or observed behaviors, rather than norms of how an individual should behave. Put differently, there is too little research into descriptive behaviors as opposed to prescriptive ethics. A potential reason of this might be the problematic to understand Islam due to the cultural diversity of nearly 1.6 billion Muslims globally.

Many people might speak of "Islam and Muslims" in monolithic terms. However, these terms encompass multiple realities (Esposito, 2015). Early in the history of Islam, after several generations of Prophet Muhammed's death (PBUH) in 632, various warring parties emerged such as Sunnism, Khawarijism and Shi'ism. The division between these parties dates back to purely political struggles (Izutsu, 2002). However, these political struggles eventually resulted in theological disputes and different schools of thought which have divided the Muslim community into other sects and factions (Ibn Taymīyah, 1999; Izutsu, 2006). Moreover, an expansion of Islam through Asia, Africa and Europe and the interaction with other cultures, religion and philosophies, have contributed to these theological divisions within Islam today (Clarke, Clarke, Hardy, Houlden, & Sutherland, 2004; Ibn Taymīyah, 1999). So in short, the great diversity and a lack of clarity surrounding different dogmas, creeds interpretations and practice of Islam in different Muslim societies makes it difficult to understand Islam and its influence on business.

In the next section, I review the broad issue of how religion might affect individual behavior in the context of work. The discussion provides a general background to demonstrate the intellectual roots of religion and individual workplace behavior,

before narrowing the focus to the management literature on religion and finishing with a review of the studies that link Islamic religiosity to ethical behavior.

### **3. BACKGROUND**

#### **3.1 Religion and General Individual Behavior**

Religion permeates every aspect of people's lives. From the mid-1970s onwards, cultural and socioeconomic factors, and other socio-political events “forced religion back onto the scholarly table for social scientists to consider” (Smith, 2008, p. 1561). Moreover, research on the relationship between religion and management became a growing field of interest in the last few years (Gundolf & Filser, 2013). Nevertheless, bringing religion and work together is also an old research topic and was suggested as early as 1905 by Weber.

The Weberian perspective of the Protestant ethic and the spirit of capitalism can be regarded as the intellectual roots of studies examining the relationship between religion and individual behavior in work, which in turn, has a significant influence on aggregated economic performance. Max Weber's theory postulated that every religion has its unique belief system that can be linked to some particular forms of behavior. Weber attempted to understand the economic success in Northern Europe in comparison to the rest of the world. He suggested that Protestantism, in particular Calvinism, has certain aspects of theology which devoted an adherent's ideology to the developed values of the pro-capitalist economic system (Weber, 1930).

“Protestant ethic” emphasized affluence and success in earthly endeavors as an indication of divine grace. At the same time, it emphasized individualist values and hard work as the best way to serve God. In addition, it discouraged hedonistic philosophy. This was motivated by the Protestant Reformation that shifted the emphasis from a community-based relationship with God to a direct relationship

between the individual and God. Consequently, the Protestant world view of the individual as an independent spiritual unit was the main motivation of Protestants to take advantage of industrial economy opportunities.

Weber (1930) argued that most successful capitalists were not necessarily pious Protestants, but rather businessmen who had internalized the unique culture and values that were associated with the Protestant world view, even where he or she was only marginally religious. Consequently, he argued that Protestant nations continued to be wealthy nations everywhere, even outside Northern Europe, because of the culture of “Protestant ethic” which transmitted an affinity of their people for the proto-capitalist economic system. However, the assumption made by Weber nearly 100 years ago was controversial then and it remains controversial even today (Cavalcanti, Parente, & Zhao, 2007).

Some recent studies argue that “Protestant work ethic” is not only relevant to Protestant countries and that there is no noticeable differences between religions and work attitudes (Cherrington, 1980; Chusmir & Koberg, 1988; Furnham, 1990; Furnham, 1991; Niles, 1999). Work values can be seen as broad standards for all humankind (Pryor, 1981) and it depends upon the groups’ or individuals’ preferences and interpretations of work whether these are seen to have intrinsic or extrinsic value (Warr, 2008). In their critical paper about Weber’s assumptions of Protestant work ethic (PWE), V. O. Smith and Smith (2011) conclude that the PWE was not Protestant and they indicate the bias in the management literature concerning the PWE.

Even though the previous questions remain unresolved, this debate about norms and values influencing ethical conduct in business drives a renewal of interest in the relationship between economics, management, and religion. While macro-economic

researchers may perhaps be concerned with the impacts of religion on aggregated economic performance, business and management studies would pay attention to individual and group performance linking different religious faiths to different aspects of business, organizational behavior and ethics (Giacalone & Jurkiewicz, 2003; Vitell, 2009; Walker, Smither, & DeBode, 2012). Nevertheless, the study of religion's impact on business is still in its infancy (Parboteeah et al., 2009; Tracey, 2012).

### **3.2 Religion and Ethical Behavior in Organizations**

There is general agreement that religion and ethics are closely linked (Gundolf & Filser, 2013). Religions around the world often have much to say about ethical behavior. This is not only framed explicitly (e.g. through direct instruction) but also by implicitly (e.g. Good Samaritan story. See Weaver & Agle, 2002). Today, seventy-two percent of the world's population belong to four major religions: Islam, Christianity, Buddhism and Hinduism (Barrett, 2001; Pew Research Center, 2012). These religions, and many others, have promoted particular faiths, principles and values that have a degree of influence upon believers' behaviors in the workplace (Bettignies, Bai, Habisch, & Lenssen, 2011; Calkins, 2000; Lee, McCann, & Ching, 2003; Lee & Ruhe, 1999; Longenecker, McKinney, & Moore, 2004; Pava, 1998; Parboteeah et al., 2009; Rice, 2006).

In general, studies that examine the relationship between ethical intention or ethical attitude and religiosity find a positive correlation (Angelidis & Ibrahim, 2004; Barnett, Bass, & Brown, 1996; Conroy & Emerson, 2004). However, many of these studies are based on reactions to a normative approach applying religious values to hypothetical ethical situations in business. On the other hand, the findings of

empirical studies that attempted to understand how religiosity actually influences ethical behavior are mixed (Craft, 2013). According to Parboteeah et al. (2008, p. 388), the mixed results mainly relate to five conceptual and methodological issues.

Firstly, most of these studies do not consider multidimensional conceptualizations of religion. This has arguably led to a poor understanding of the relationship between ethics and religiosity. Secondly, when multidimensional conceptualizations of religion are considered, the theoretical models that determine which dimensions should be chosen are absent. Thirdly, some studies consider only one specific religious denomination as a “predictor of ethics”, and do so based on resemblances or aspirations of what can be considered ethical or unethical behavior by the main religions in the world. As a result, cognitive, emotional, attitudinal, and behavioral components are missing from this research. Fourthly, as was also raised by Weaver and Agle (2002, p.79), many studies “may suffer from social desirability biases”. Finally, many studies have used university students as a sample, and consequently, real populations of employees in terms of age and culture are unrepresented.

Moreover, I argue that the current theoretical and empirical works in business ethics literature rely extensively on the notion of religious intrinsic and extrinsic motivational orientations by Allport and Ross (1967). The influence of this religiosity theory may reflect a Protestant bias in the literature, given that the strict division between extrinsic–intrinsic religiosity may not apply to other religions – or even other denominations within Christianity (Cohen, Hall, Koenig, & Meador, 2005; Graham & Haidt, 2010; Hill, 2005).

The main conclusion to be drawn from this section is that while there is a general consensus among scholars that religiosity exerts some influence on individual ethical

behavior in the workplace (Ali & Al-Aali, 2014; Beekun & Badawi, 2005; King, 2008; Longenecker et al., 2004; Malloch, 2008; Schwartz, 2006; Tracey, 2012) defining the nature of the relationship between religiosity and individual ethical judgment and behavior in the workplace is still elusive. This is mostly due to the inconsistent findings of studies that have linked religiosity to ethical behavior in the workplace (Lehnert, Park, & Singh, 2014; Parboteeah, M. Hoegl, & J. Cullen, 2008). There has, however, been some recent progress in empirical studies that provide a better explanation of that relationship by showing how intrinsic religious attitude is expected to motivate ethical outcomes (Vitell, 2009; Walker et al., 2012). Nevertheless, the overwhelming majority of these empirical studies are concerned with religious norms derived from Western Christianity and linking these to individual ethical behavior. Empirical enquiries concerned with describing and predicting how religious attitudes from an Islamic perspective may influence individuals' ethical behavior in the workplace are non-existent (Beekun & Badawi, 2005, Craft, 2013, King, 2008, Tracey, 2012).

Those studies that do exist have studied Islamic business ethics from a normative perspective demonstrating how moral and ethical Muslims should behave (for example see e.g. (Ali, Al-Aali, & Al-Owaihian, 2013; Ali & Al-Aali, 2014; Beekun & Badawi, 2005; Crane & Matten, 2010; Rice, 1999, 2006; Williams & Zinkin, 2010). And while there are a few empirical studies that examined the influence of Islamic religiosity on Muslims' ethical behavior in the workplace e.g. (Adnan & Sulaiman, 2006; Muhamad, 2009; Rashid & Ibrahim, 2008; Schneider, Krieger, & Bayraktar, 2011), these few attempts suffer from both conceptual and methodological limitations. These limitations are discussed in the next section.

#### **4. WEAKNESSES IN THE EXTANT EMPIRICAL STUDIES LINKING ISLAMIC RELIGIOSITY TO MUSLIM ETHICAL BEHAVIOR**

The few empirical studies that link Islamic religiosity to Muslim ethical judgment and behavior in organizations lack a sound theoretical base. This is not distinctive to the studies that examine Islamic religiosity, rather, it is common in many empirical studies linking religiosity to business ethics (Giacalone & Jurkiewicz, 2003; Parboteeah et al., 2008; Weaver & Agle, 2002).

Additionally, some of the empirical studies that have linked Islamic religiosity to Muslim ethical behavior in the workplace did so by borrowing traditional religiosity measures and attempting to translate or adapt them in order to measure Muslims' levels of religiosity. Those religiosity scales were originally developed from a Christianity perspective and are applicable in Western Christianity contexts and therefore, they might not be valid to measure Muslims' degree of religiosity.

Many comparative sociology studies have acknowledged the need for better measures of religiosity with a non-Christian culture (González, 2011). According to (King & Martha, 2004, p .98) "should there be a specific set of items or measures only for those who self-identify as Muslim". The study of Schneider et al. (2011) is an example which measured the religiosity of Muslims and Christians in Germany and Turkey to compare their consumer ethical behavior using the Religious Orientation Scale (ROS) provided by Allport and Ross (1967). This scale was specifically designed to be used in Western Christianity contexts. As a result, the adaptation of this scale to measure the level of Muslims' religiosity would be not valid.

There were also concerns about the construct validity of this scale. In his psychometric evaluation study for ROS, Genia (1993, p. 287) argues that measuring

“frequency of worship attendance presents theoretical as well as methodological problems”. So, while other studies have shown that church attendance can be a good indicator for Christian religiosity (Pollack & Pickel, 2007), mosque attendance has a genuinely different role for Muslims.

If the frequency of worship attendance is applied to measure Muslims’ religiosity, it will be appropriate for adult males only as it is mostly men who go to a mosque, meaning it remains highly linked to gender. Moreover, mosque attendance is not always an inherent part of piety in Islam. In other words, a pious Muslim is connected with Allah directly without the need for mosque attendance or even contacting Imam as an agent intermediary. Furthermore, there is no requirement of membership of a mosque as it is in the case of some churches. Muslims, including pious Muslims, are not formal members of a mosque.

In addition to mosque attendance, many other religious commitments or obligations in Islam vary according to gender. Wearing natural silk and gold, as another example, is permitted for the Muslim females but prohibited for the males. The Prophet Muhammad (PBUH) said: “Wearing silk and gold is permitted for the women of my ummah and prohibited for the males” (reported by Imaam Ahmad No: 19013)<sup>7</sup>.

Accordingly, a specific comprehensive measure of religiosity in Muslim contexts is required. Islamic religiosity is unique due to a degree of the complexity of the Islamic belief and ethical system that differs from other religions. Undoubtedly, any study that is based on non-Islamic measures of Muslim religiosity is bound to result in misleading findings.

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<sup>7</sup> When this study refers Hadith (the deeds and sayings of the Prophet Muhammad (PBUH)), the study will use the convention ‘-----, xx: yy:zz’, where ----- refer to the book name and xx refers to the Hadith number and yy is the book number and zz is the page number. For example: (Sahih Muslim, 76:1:422). The translations of Hadith were drawn on the translation of IslamQA © 1997-2013: 451.97.



Further, some empirical studies have an excessively simplistic way of conceptualizing religiosity, such as asking direct questions like: “Have you engaged in unethical business behaviors or is your ethical behavior guided by Islam?” As Parboteeah et al. (2008) warn, such questions may perhaps have elicited socially desirable answers. In addition, as is common in most similar studies in this research area, samples often rely on university students. Consequently, real populations of employees in terms of age and culture are unrepresented (Vitell, 2009).

Also, the literature on Islamic business ethics does not show holistically the effect of religiosity on an individual’s ethical decision making and behavior in the workplace, incorporating the different dimensions of religiosity as identified by Stark and Glock (1968) i.e. intellectual, belief, ritual, devotional and experiential dimensions of religion. Understanding religiosity dimensions and their various influences on managers and employees in organizations is a great opportunity that can enrich the literature from a wider perspective (Tracey, 2012).

Finally, one of the major deficiencies of the survey method is that it is difficult to test causal relationship by using basic or conventional statistical techniques which do not allow for the analysis of latent variables and their relationships, taking in account measurement errors. Most, if not all, previous studies use simple correlation or multiple regressions techniques and do not utilize advanced analysis statistics techniques such as structural equation modelling which evaluate model construct relationships simultaneously. Structural Equation Modeling (SEM) is a powerful data-analytic technique that allows researchers to measure direct and indirect effects and thus provides many advantages that could improve the credibility of research findings.

## 4.1 Summary

Viewed from a normative perspective, the Islamic ethical system is fair, balanced, just, and benevolent (Beekun & Badawi, 2005). It can be seen clearly in Islamic teachings aiming to infuse a faith as a top priority for ethical conduct (Ali et al., 2012, Ali & Al-Aali 2014). This has been emphasized repeatedly in numerous Islamic teachings. Such a sense of ultimate concern for ethical conduct prescribed by Islam requires Muslim business leaders and employees to behave virtuously or to be guided by moral considerations in their everyday business practices (Badawi, 2001). Islam provides a cognitive framework that incorporates a strong teaching aiming to induce the morals and to control the behavior of both individuals and the wider society (Abeng, 1997; Ali et al., 2013; Ali & Al-Aali, 2014; Tittle & Welch, 1983; Wilson, 1997). This cognitive framework is manifested through personal religious beliefs, such as belief in Allah's divine nature and lordship, or belief in life after death and the Day of Judgment (accountability, Paradise and Hellfire).

However, the current reality in many countries with Muslim majority populations reflects widespread corruption, misconduct and irresponsible behavior in business situations and at the workplace more generally. According to Transparency International (2015), many countries with Muslim majority populations are among the most corrupt countries in the world. While there are other Muslim countries that are comparatively more ethical (e.g. Qatar), it is evident that there is a wide gap between normative Islam and the practices of Islamic teachings in many countries where Muslims constitute a majority of the population.

Empirical enquiries concerned with describing and predicting Muslims' moral awareness, judgment, and behavior in organizations are needed for a better

understanding of the causes of this ethical failure. However, such a descriptive enquiry will require a profound and deeper understanding of the Islamic religiosity and beliefs underlying a Muslims' ethical decision making and behavior. It is also important to develop an appropriate theoretical framework to guide such an enquiry and for a valid measurement tool to be developed from an Islamic perspective.

To sum up, the previous review shows that empirical studies adequately examining the influence of Islamic religiosity on ethical judgment and behavior of marketing and management professionals holistically are completely missing. To my knowledge, no single study incorporates the Islamic perspective of religiosity to understand Muslim business ethical judgment and behavior. The sensitivity surrounding the issue of investigating levels of religious commitment and practice might be a reason behind that gap in the literature (King, 2008; Tracey, 2012; Vitell, 2009). However, such understanding is critically important for comprehensive theorizing of the role of Islam in ethical behavior at work, and in order to identify and incorporate the religious role expectations that constitute Muslim self-identity. Such a task is associated with significant difficulties as it engages the business researcher in the unfamiliar territory of Islamic theological and cultural literature in addition to the business ethics literature (Beekun & Badawi, 2005; Weaver & Agle, 2002). This thesis facilitates this task by engaging these two bodies of literature with business ethics in order to achieve the following objectives.

The objective of this thesis is to contribute to filling the aforementioned gaps in the literature that examine religiosity's influence by examining the relationship between different dimensions of religiosity and ethical behavior in the workplace from an Islamic perspective. The study attempts to take into account all the concerns that

have been raised above in order to overcome both conceptual and methodological limitations (see below).

First of all, as stated above, most of the empirical studies that link religiosity to ethical judgment and behavior in organizations lack a sound theoretical base (Giacalone & Jurkiewicz, 2003; Parboteeah et al., 2008; Steffy, 2013; Weaver & Agle, 2002). Thus, in this thesis, I develop a theoretical framework to guide my enquiry examining the interrelationships and interactions between different dimensions of Islamic religiosity and their influence on ethical behaviors in the workplace.

Second, while there is a non-excited scale that measures Muslim's view of Allah at work, and studies which rely on religiosity scales that were originally developed from a Christianity perspective, in the thesis, I propose a new scale that is grounded in the Islamic world view.

Third, to my knowledge, there is no study that attempts to capture the interaction and mechanism between different religious dimensions and ethical behavior. Accordingly, this thesis tests the interaction and mediation effects between beliefs and other religious dimensions (knowledge, practices) in producing un/ethical behavior within organizations.

Fourth, in order to link religiosity to ethical business behavior, in this thesis, I avoid asking direct questions such as, "According to Islamic guidance, have you engaged in unethical business behaviors?". Such questions may perhaps have elicited socially desirable answers (Parboteeah et al., 2008). The study uses the vignettes technique to gather respondents' evaluations and judgments describing ethically suspect behavior in the workplace. Specifically, it elicits their views using 24 vignettes.

Fifth, I use a sample of marketing and management professionals, instead of relying on students, to represent real populations of professionals in terms of age and culture. I randomly selected a sample of 600 marketing and management professionals who were recruited from the email list of Saudi Management Association.

Sixth, to have more valid and reliable findings, the study utilizes multiple designs and different types of analysis including focus groups, questionnaire surveys, and vignettes. Moreover, structural equation modelling (SEM) is used to test all the study's hypotheses simultaneously.

The empirical part of the study was conducted in Saudi Arabia, the historical Heartland of Islamic religion that continues to have a significant impact on Islam and Muslims all around the world. I believe that, in many ways, Saudi Arabia provides a unique setting for such an examination and could provide a meaningful snapshot of the Islamic religion's impact on business ethics. It might be interesting to conduct a large-scale comparative study that covers as many Muslim countries as possible to see the extent to which Islamic religiosity exerts an influence on business ethics in various parts of the Muslim world today. However, this thesis covered only one country due to constraints imposed by time, cost and access to data collection. Although the logic of focusing on only one country was applied, I also argue that Saudi Arabia might be seen as a mirror that reflects different religious debates, divisions and sects in various parts of the Muslim world; this is particularly pertinent as, many schools of thought that exist in different parts of the Muslim world have originated from, and are rooted in, Saudi Arabia and the Arabic world more generally. More details on Islam and Saudi Arabia are provided in the next section.

## 4.2 The Context: Saudi Arabia and Islam

The Kingdom of Saudi Arabia (KSA) is the largest country in the Arabian Peninsula with a land area of approximately 2,149,690 km<sup>2</sup> (830,000 sq mi). Saudi Arabia has an estimated population of twenty-seven million, including around eight and half million expatriates and of which about two million are illegal immigrants (2010 census). Saudi Arabia was founded by King Abdul-Aziz bin Saud in 1902 and since its inception, the government has been an absolute monarchy. Saudi Arabia has the world's second largest oil reserves: 268 billion barrels, compared with Venezuela's 297 billion barrels, and constituting a quarter of the world's proven oil reserves. It is also the world's largest producer and exporter of oil (International energy data and analysis, 2014). Saudi Arabia's GDP is US\$745 billion, according to International Monetary Fund figures for 2013. Saudi Arabia is a key member of the 12-member the Organization of the Petroleum Exporting Countries (OPEC) and a member of the World Trade Organization (WTO), as well as the G20 - the group of the world's 20 most influential industrialized countries and emerging economies.

The connection between Saudi Arabia and Islam is uniquely strong. Saudi Arabia is sometimes called the "home of Islam" (Bradley, 2015) and "The Land of the Two Holy Mosques" – the two being Al-Masjid al-Haram in Mecca and Al-Masjid al-Nabawi in Medina. The two are the holiest places in Islam. Further, the official title of the Saudi King is "Custodian of the Two Holy Mosques". Moreover, Saudi Arabia is the location where Prophet Muhammad (PBUH) lived and died, and is the birthplace of the Arabic language, the language of the Quran – the central holy scripture of Islam. What is more, Islam has not only been profoundly affected by the history of Saudi Arabia but also by its development. Saudi attracts millions of Muslims to perform Hajj pilgrimages annually, and attracts thousands of students

and clerics who come from all around the Muslim world to study Islamic religion. Therefore, Saudi plays a key role in how Islam is understood and interpreted among Muslims across the world.

In addition, it has been claimed that Saudi Arabia is the only one among Muslim countries to claim the Quran as its constitution, and Islam as the basis of its legal system. Saudi Arabia is the only modern Islamic state that implements justice and upholds morality while preventing oppression according to Islamic law. Saudi Arabia has spent billions of dollars to modernize the two holiest cities of Mecca and Medina and hosts millions of Muslims attending the Hajj pilgrimage annually. Moreover, it has spent billions throughout the Muslim world and elsewhere on building schools, mosques, publishing books, giving scholarships and fellowships, relief and helping poor people (Muslim and non-Muslim), and hosting international Islamic organizations such as Muslim World League, International Islamic Fiqh Academy, and the Islamic Development Bank.

On the other hand, the claim that Islam is the basis of the legal system in Saudi and other Islamic countries is contested by others. In other words, other extremist views may see them as Islamic countries in name only. They see this as an alleged hypocrisy due to the lack of applying the essence of Islamic law. For instance, it is generally accepted as a central tenet for Islamic economies to seek a prosperous economic and free market, as well as an egalitarian social structure where individuals have equal opportunities to maximize their intellectual capacity to actively contribute to the economic and social development of community.

However, such Islamic values do not appear in many Muslim countries; instead there is exists a high level of corruption, oppression, inequality and poverty, and so there is no “true” Islamic state according to (Rehman & Askari, 2010b). For

instance, a study conducted by George Washington University, measuring 208 countries adherence to the Islamic Economic principles<sup>8</sup> using as proxies 113 measurable variables<sup>9</sup>, shows that the top countries are Ireland, Denmark, Luxembourg and New Zealand. The top ranking country with a Muslim-majority is Malaysia ranking in 33<sup>rd</sup> place, and the only other country in the top 50 is Kuwait in 48<sup>th</sup> place; Saudi Arabia ranks 91<sup>st</sup>, Qatar 112<sup>nd</sup> and Iran 139<sup>th</sup> (Rehman & Askari, 2010a).

Many criticize the Saudi government for its conservative official interpretation of Islam based on jurisprudence of Wahhabism (Lacey, 2011; Rodenbeck, 2005). Wahhabism is a religious movement that began 200 years ago and gets its name from the eighteenth-century scholar, Muhammad ibn Abd al-Wahhab (1703–1792). However, some consider the name “Wahhabism” to be derogatory and a new term that was recently created by media propaganda. Members of this form of Islam do not use this term “Wahhabism” and sometimes preferring the term Salafiyya or Salafism, after the early Muslims known as the Salaf "following the forefathers of Islam". Moreover, most Saudi citizens identify themselves as a Muslim Sunni, and some have no idea what Wahhabism or Salafiyya are. Though the majority of Saudi people are Sunni, there are also Sufi and Shia (Esposito, 2003). Moreover, there are different schools of jurisprudence (fiqh) in Saudi, as in other Muslim countries, such as Hanafi, Maliki, Shafi'I, Ja'fari and Zaydi. The official Saudi legal system draws heavily on the Hanbali school, one of the four orthodox Sunni Islamic schools of jurisprudence (Ramadan, 2006).

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<sup>8</sup> Such as Economic Opportunity and Economic Freedom, Justice in all aspects of economic management, Better treatment of workers including job creation and equal access to employment see(Rehman & Askari, 2010a)

<sup>9</sup> Such as Gender Equality Indicators, Ease of Doing Business Indicators, Equal employment and Job Creation, Freedom from Corruption Indicator (ibid, 2010a)



At the end of this brief overview on Islam in Saudi Arabia it is useful to emphasize the following. While there are different schools of jurisprudence (fiqh) and theology in Saudi, I should emphasize, the main focus of this thesis is on Islamic belief and its interpretations by different Islamic schools of theology and therefore it will not examine issues of jurisprudence. It is common for many to confuse Islamic schools of theology and schools of jurisprudence. In simple terms, theology is the study of faith. In Islam theology is called (‘Aqīdah), which deals with the creed and Islamic belief system, while jurisprudence (fiqh) is concerned with the observance of rituals, law, and social legislation (Vogel, 2000). So in short, all these schools of jurisprudence (fiqh) and their impact on business ethics are out of the scope of this study and the main focus will be on theology<sup>10</sup>.

Having now reviewed the previous studies on religiosity and ethical behavior, in the next section, I outline the conceptual foundations leading to the shift from the business ethics to the emerging approach in business ethics, namely behavioral ethics behavioral ethics, to justify the approach adopted in this thesis.

## **5. ETHICAL FAILURES AND BEHAVIORAL BUSINESS ETHICS APPROACH: A HISTORICAL AND CONCEPTUAL FOUNDATIONS**

The concept of business ethics might mean different things to different people, but in general it is concerned with moral issues of what is right or wrong in the workplace (Chryssides & Kaler, 1993). Historically, business ethics were mainly a theological and religious concern (George, 1987). The business ethics movement, particularly in the United States, can be traced back to the 1960s as a reaction against corporations’ flagrant violation of social responsibility (George, 2009). In the 1970s, modern

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<sup>10</sup> Accordingly whenever the term “Islamic schools of thought” is mentioned in this thesis, it referred to Islamic schools of theology.

business ethics emerged as an academic field after it had been developed by theologians and religious thinkers (Boling, 1978; George, 1987). By the 1980s, the field saw significant growth and a growing number of publishing and specialized university courses emerged (George, 2009; Jones, Parker, & Bos, 2005). Recently, business ethics have been fundamentally recontextualized by the forces of globalization, necessitating a distinctive and cooperative global view to deal with ethical business problems (Crane & Matten, 2010). In spite of the broad spread of economic globalization, many multinational enterprises face different ethical business practices when operating overseas which can lead to cross-cultural ethical conflicts (Hamilton, Knouse, & Hill, 2009). Repeated ethical failures and the evidence of wrongdoing in business has necessitated an explicit and clear approach to guide ethical behavior and decision making in the workplace.

The relentless pursuit for aggressive profit maximizing performance has resulted in an array of questionable practices, scams and scandals that have contributed to widespread business failures and financial crises such as the recent worldwide financial crisis of 2008 (Bazerman & Gino, 2012) . This erosion of ethics promotes the need for not only evaluating (Hoffman & McNulty, 2012; Malloch, 2011) but also understanding how and why unethical decision-making and behavior can emerge in order to manage it effectively (Bazerman & Gino, 2012; De Cremer, Tenbrunsel, & van Dijke, 2010). Taken together, the ethical challenges facing contemporary organizations in the recent years have served as a critical trigger for research in the area of business ethics. They have also provided the impetus by stressing the necessity for more descriptive or behavioral business ethics rather than a normative approach to the study of business ethics (Tenbrunsel & Smith-Crowe, 2008; Linda Klebe Treviño, Nieuwenboer, & Kish-Gephart, 2014).

The shift towards behavioral ethics can be partly explained by a relative failure of normative ethics to contain or prevent unethical behavior in organizations. Unethical behavior is not uncommon in religious institutions and self-proclaimed religious individuals have frequently been found to commit a variety of unethical acts, as well as being implicated in egregious wrongdoings (Beal et al., 2005; Carpenter & Marshall, 2009; Smith & Emerson, 1998). Behavioral ethics can prove helpful in explaining this discrepancy between the ideal and the lived lives of religious people at work.

According to Treviño, Weaver and Reynolds (2006, p. 952): “behavioral ethics refers to individual behavior that is subject to or judged according to generally accepted moral norms of behavior”. While the normative prescriptive approach is concerned with how people should behave, behavioral ethics focuses on how such ethical norms are interpreted in practice and describes how they influence individuals’ decision-making and behavior (De Cremer et al., 2011). Thus, research on behavioral ethics is mainly concerned with explaining personal behavior that takes place in the context of larger social prescriptions (Treviño, Weaver, & Reynolds, 2006). In this way we can investigate what actually happens in organizations and what factors impact individuals’ ethical decision making at work. This approach, derived from behavioral business ethics, has emerged as a counterpoint to the traditional normative approach to study business ethics (Bazerman & Banaji, 2004).

### **5.1 A Normative and Behavioral Business Ethics Approach**

The standard normative approach to the study of ethics in business is concerned with formulating basic moral norms and standards in an attempt to determine what ought

to be done and with providing prescriptive tools to deal with ethical failures (De Cremer et al., 2011; Jones, 1991; Weaver & Trevino, 1994). These basic moral norms and standards are reflected in organizational codes of conduct and moral guidelines (Adams, Tashchian, & Shore, 2001). The underlying assumption of the normative approach to study ethics in business is that individuals behave responsibly and make rational and purposeful decisions. It suggests that guidelines can help organizations to avoid unethical behaviors (De Cremer, Mayer, & Schminke, 2009). Thus, this approach leads to a simple conclusion that implies that most scandals and questionable behaviors in business must be the responsibility of “a few bad apples” (Bazerman & Banaji, 2004).

Behavioral business ethics, on the other hand, adopts a descriptive approach to examine the psychological processes behind individuals’ actual decisions and actions when they are faced with ethical dilemmas (Tenbrunsel & Smith-Crowe, 2008). According to Bazerman and Gino (2012, p. 90) behavioral ethics is “the study of systematic and predictable ways in which individuals make ethical decisions and judge the ethical decisions of others, ways that are at odds with intuition and the benefits of the broader society”. From a behavioral ethics perspective, most people are involved in questionable behaviors in organizations not because they do not know such behaviors are morally unacceptable, but rather because they are affected by the psychological processes when engaging in their ethical decision making and this may mean that the “ethics” fade away from an ethical dilemma (Tenbrunsel & Messick, 2004). In addition, human ethical decisions are not only colored by rational and conscious reasoning but also intuitive and impulsive responses to ethical dilemmas (Haidt, 2001).

So, unlike the normative approach, the main assumption behind the approach of behavioral business ethics is that all of us may commit unethical behaviors – whether intentionally or unintentionally (Bazerman & Gino, 2012; De Cremer & Tenbrunsel, 2012; De Cremer et al., 2011; Tenbrunsel & Smith-Crowe, 2008). For instance, research demonstrates that even good people occasionally behave unethically (Bersoff, 1999), and might not even realize that they are doing so (Bazerman & Tenbrunsel, 2011; Chugh, Bazerman, & Banaji, 2004; Gino, Moore, & Bazerman, 2008). Thus, moral judgments are often automatic, intuitive affective reactions, viscerally compelling, and unconscious (Gino, Schweitzer, Mead, & Ariely, 2011; Haidt, 2001; Moore & Loewenstein, 2004; Moore, Tanlu, & Bazerman, 2010). The underlying assumption in behavioral research on ethics is that the understanding of human psychological tendencies and decisions processes would help to improve peoples' ethical decision making and behavior (Bazerman & Banaji, 2004).

This thesis adopts the behavioral approach to the study of business ethics and argues that, in spite of their full awareness of the immorality of such behaviors, most people might be involved in a range of morally unacceptable behaviors at work at some point. It also believes that such a descriptive approach allows for the uncovering of what influences ethical actions and is capable of providing an insightful analysis on how Islamic religiosity might influence the process of Muslims' ethical decision making. To be more specific, the thesis contributes to the literature on behavioral ethics by elucidating how people who espouse ethics could engage in unethical behavior. This enhanced understanding, I believe, is necessary in order to better manage the prevention of unethical behavior and the promotion of ethics in organizations.

Accordingly, it is important here to point out that this work does not claim to propose an illustration of how moral and ethical Muslims should behave (as the prescriptive approach of normative business ethics advocates) (Ali & Al-Aali, 2014; Beekun & Badawi, 2005; Messick & Tenbrunsel, 1996; Weaver & Trevino, 1994), but rather it seeks to explain how variations in religious beliefs among Muslims might influence ethical decisions within organizations (which is the domain of descriptive ethics).

## **6. SYNOPSIS OF THE THESIS**

In addition to this introductory chapter (Chapter One), this thesis consists of five additional chapters: a separate methodology chapter (Chapter Two), a conceptual chapter on religiosity and behavioral ethics in organizations (Chapter Three/Paper 1), and two empirical chapters, namely Chapter Four developing a new psychometric scale to measure Muslim view of Allah at work (Paper 2), and Chapter Five linking Islamic religiosity to the ethical judgment of marketing and management professionals in Saudi Arabia (Paper 3). The final chapter, Chapter Six, provides a summary of the most significant findings in each of the chapters and provides a general conclusion of the contributions to the literatures on religiosity and behavioral ethics in management and organizations, together with an outline of the limitations and implications for practice. With the exception of the methodology chapter (Chapter Two) and the concluding chapter (Chapter Six), the remaining chapters (Three, Four and Five) are developed as standalone publication-style chapters and can be read independently of each other. Thus, there is a degree of overlap in the development of the theoretical ideas in each paper/chapter.

**In Chapter 2 (Methodology)**, I elaborate on methodology. Normally, the alternative format thesis may follow specific journals' formatting and word/page limitations and thus the thesis so may not provide as much detail on the methods used as a traditional format thesis would. Therefore, this thesis incorporates a separate chapter on methodology, as required by the University of Manchester's presentation of theses policy, detailing the epistemological foundations, the range of potential methodologies to answer the research questions, the actual methods used throughout the research, and a thorough critical analysis of those methods and the information they brought.

**In Chapter Three (or Theoretical Paper 1)** I build theory to understand the influence of religiosity, in general and Islamic religiosity in particular, on ethical judgment behavior in organizations to guide the thesis's empirical examinations. Given the lack of sufficient specificity in theorizing present in the majority of studies on examining religion in organizations (Parboteeah et al., 2008; Steffy, 2013; Tracey, 2012), the thesis's first aim is to frame the deeply held religious beliefs emanating from main Islamic schools of thought into the form of a conceptual schema. The proposed framework helps explain how Muslim management and marketing professionals might prioritize different religious values when dealing with ethical dilemmas. Specifically, I develop an integrative faith-based model (IFBM) to capture the interaction and mechanism role of beliefs, experience, cognitive, biases and emotions incorporating the notion of the God Concept and God Image along with System 1 and System 2 of moral decision processes to develop categories guiding future business ethics research on religiosity. The proposed framework helps me to explain how Muslim management and marketing professionals might prioritize different religious values when dealing with ethical dilemmas. This schema

is based on values that believers internalize through affective and cognitive processes as image (view) and concept (idea) of Allah. I argue that deeply held religious beliefs help shape Muslims' individual perception of Allah in three fundamental ways: (i) as punishing, (ii) as benevolent and forgiving, or (iii) as a combined view balancing both aspects. I then hypothesize that in the first case, believers will be less likely to engage in unacceptable ethical judgment and behavior because of the fear of being caught by an omniscient God and being punished (Conroy & Emerson, 2004); that in the second case, they might be paradoxically more likely to commit unethical acts as such acts would be eventually forgiven (Shariff & Norenzayan, 2011); while in the third case, believers would balance aspects of forgiveness and punishment and are expected to behave more ethically. The proposed theoretical schema is used to guide the thesis's empirical examinations in the next two chapters.

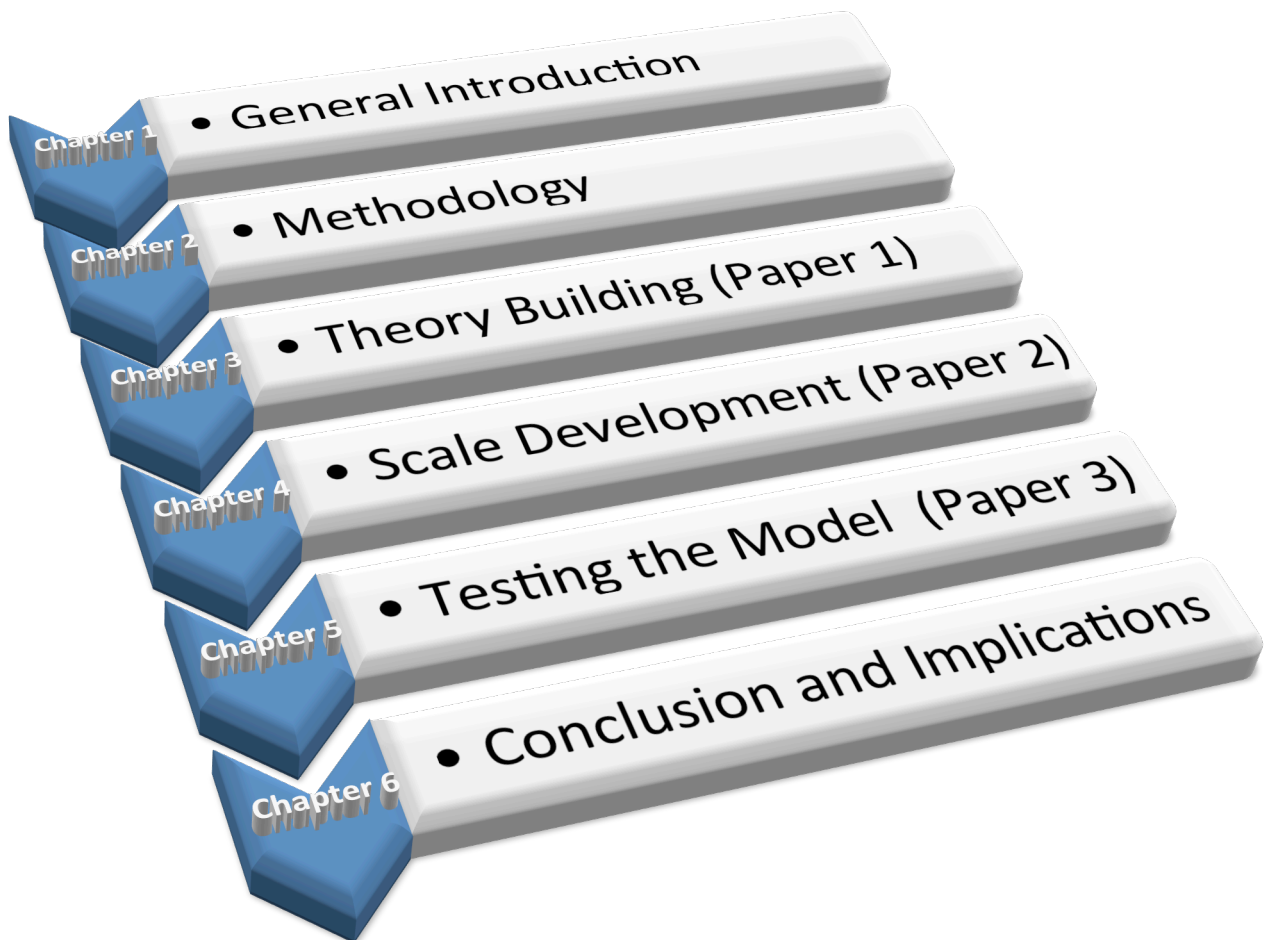
**In Chapter Four (or Paper 2: scale development and validation),** a new scale development and validation is reported. In order to test IFBM, it was essential to develop the Scale of Muslim's view of Allah at work (SMVAW). So, I develop a new psychometric scale for this purpose.

**In Chapter Five (or Paper 3: the main empirical study),** I examine the impact of Islamic religiosity on ethical judgment of management and marketing professionals in Saudi Arabia. The study's constructs are grounded in IFBM developed in Chapter Three (Paper 1). Also, the SMVAW developed in Chapter Four (Paper 2) is used to measure different Muslims' view of Allah and to link these views to others' religiosity dimensions and ethical judgment in organizations reported in Chapter Five (Paper 3).



**Chapter Six Conclusion and Implications**, offers a summary of the significant findings in each of the chapters and ties everything together (theory, methodology and findings) to help the reader to see how the various papers in the thesis, taken together, make a contribution to the field of behavioral business ethics. In addition, in this Chapter I discuss strengths and limitations of this thesis and highlight the managerial relevance and provide a general conclusion focusing on implications of the thesis's findings while identifying areas for further research. The following chart flow represents the structure of the thesis.

Chart Flow 1: The structure of the thesis



## **Chapter Two (Methodology)**

### **Chapter Objectives:**

This thesis is laid out according to the guidelines on alternative format theses in the University of Manchester's presentation of theses policy. Since chapters formatted for publication may lack a sufficient level of detail, this policy requires an alternative format thesis to have a separate methodology chapter that includes detailed and critical analysis of the methods used. Therefore, the main objective of this chapter is to detail the methods employed during the research and provide a critical analysis of those methods and the information they provided. Each separate publication-style chapter (Chapters Four and Five) will also have its own methods section, although this will inevitably lead to some duplication and overlap between the individual papers and parts of this detailed methodology chapter.

## 2.1. INTRODUCTION: RESEARCH QUESTION, AIMS AND DESIGN

The underlying problem in this research study focuses upon the effect of religiosity on ethical judgment within organizations. Some authors claim that there is a positive relationship between religiosity and ethical judgment (Tenbrunsel & Smith-Crowe, 2008). However, the findings of these studies have been inconsistent, with some research showing negative relationships and some showing positive relationships between religiosity and ethical judgment (Craft, 2013; Lehnert et al., 2014). The literature review in the previous chapter of this thesis has demonstrated that the absence of clear links between religiosity and ethical judgment and behavior might be due to methodological and conceptual limitations. Moreover, I have argued that there is a dearth of such studies from an Islamic perspective. This is in spite of the fact that Islam is the world's fastest growing religion globally (Pew Research Center, 2012); is a major and fast-growing religion in America and Europe (Esposito, 2015); and has become a key public and political concern in recent years (Ramadan, 2009; Pew Research Centre, 2013). The purpose of this thesis was to address these gaps by researching *how does Islamic religiosity influence ethical judgment of management and marketing professionals in Saudi Arabia?*

In order to address the aforementioned methodological and conceptual gaps and to answer this overarching research question, three specific aims underpin this thesis.

1. To build theory to understand the influence of religiosity, in general and Islamic religiosity in particular, on ethical judgment behavior in organizations to guide the thesis's empirical examinations. Specifically, I developed an integrative faith-based model (IFBM) to capture the interaction and

mechanism role of beliefs, experience, cognitive, biases and emotions incorporating the notion of the God Concept and God Image along with System 1 and System 2 of moral decision processes to develop categories guiding future business ethics research on religiosity. This is reported in Chapter 3 (Paper one) of this thesis.

2. To develop a valid and reliable instrument tool to measure Muslims' Views of Allah. Development and evidence for reliability and validity of the Scale of Muslim's view of Allah at work (SMVAW) are reported in Chapter 4 (Paper two) of this thesis.
  
3. To empirically test the proposed integrative faith-based model (IFBM) and examine how different Muslims' views of The God, mediated by their religious practice and knowledge, influence their ethical judgments in organizations. This is reported in Chapter 5 (Paper Three) of this thesis.

Although these aims are related, each stands alone and has its own research report (chapter). This is illustrated in figure 1 below. The aims of the study informed its method and design (Tashakkori & Creswell, 2007). As this thesis had more than one focal/substantial aim, it involved multiple designs, various data sets and different types of analyses; it involved focus groups, cognitive interviewing techniques, questionnaire surveys, and vignettes.

These multiple designs (mixed method) were used in a sequential manner where the qualitative strategy was used to facilitate the quantitative. In order to gain more insight into Islamic religiosity and ethical judgment the study adopted a qualitative design to explore a complex situation at the initial stage of the study. It then used the findings as the groundwork for the survey (quantitative approach) to strengthen its results. Therefore, the rationale for using this sequential mixed method strategy was that focus groups and cognitive interviewing techniques were utilized to develop and refine the study's measurement instruments and vignettes, and a survey was then conducted to establish the reliability and validity of the developed scale, and to link Islamic religiosity to ethical judgment within organizations. These empirical examinations were guided by the proposed theoretical model discussed in Chapter Three (Paper 1).

Accordingly, this thesis conducted two sequential phases of methods (a qualitative phase with two stages and a quantitative phase) to develop a psychometric scale, which is presented in Chapter Four (Paper 2). In addition to this, it also followed two sequential phases of methods (a qualitative phase and a quantitative phase with two waves of survey) to link Islamic religiosity to ethical judgment, which is considered in Chapter Five (Paper 3). These phases are illustrated in figure 1 below.

At the end of this overview, it is of importance to mention that this chapter does not aggregate the adopted mixed methods into two different parts i.e. qualitative and quantitative. Instead, following a time sequence, it separately reports each of the research phases (whether qualitative and quantitative) of relevance to Chapter Four and to Chapter Five (Papers 2 and 3). In other words, as demonstrated in figure 1

below, the chapter reports what was done first and why, and then moves to the next data collection phase. Accordingly, the remainder of this chapter is structured as follows. The next section discusses the research methodology and research paradigm, before providing a justification for the use of mixed methods. It then details each of the research method phases used in scale development in Chapter Four (Paper 2). This is followed by a description of each of the phases of the methods employed in the main empirical studies in Chapter Five (Paper 3). Finally, it discusses the ethical considerations of the research.

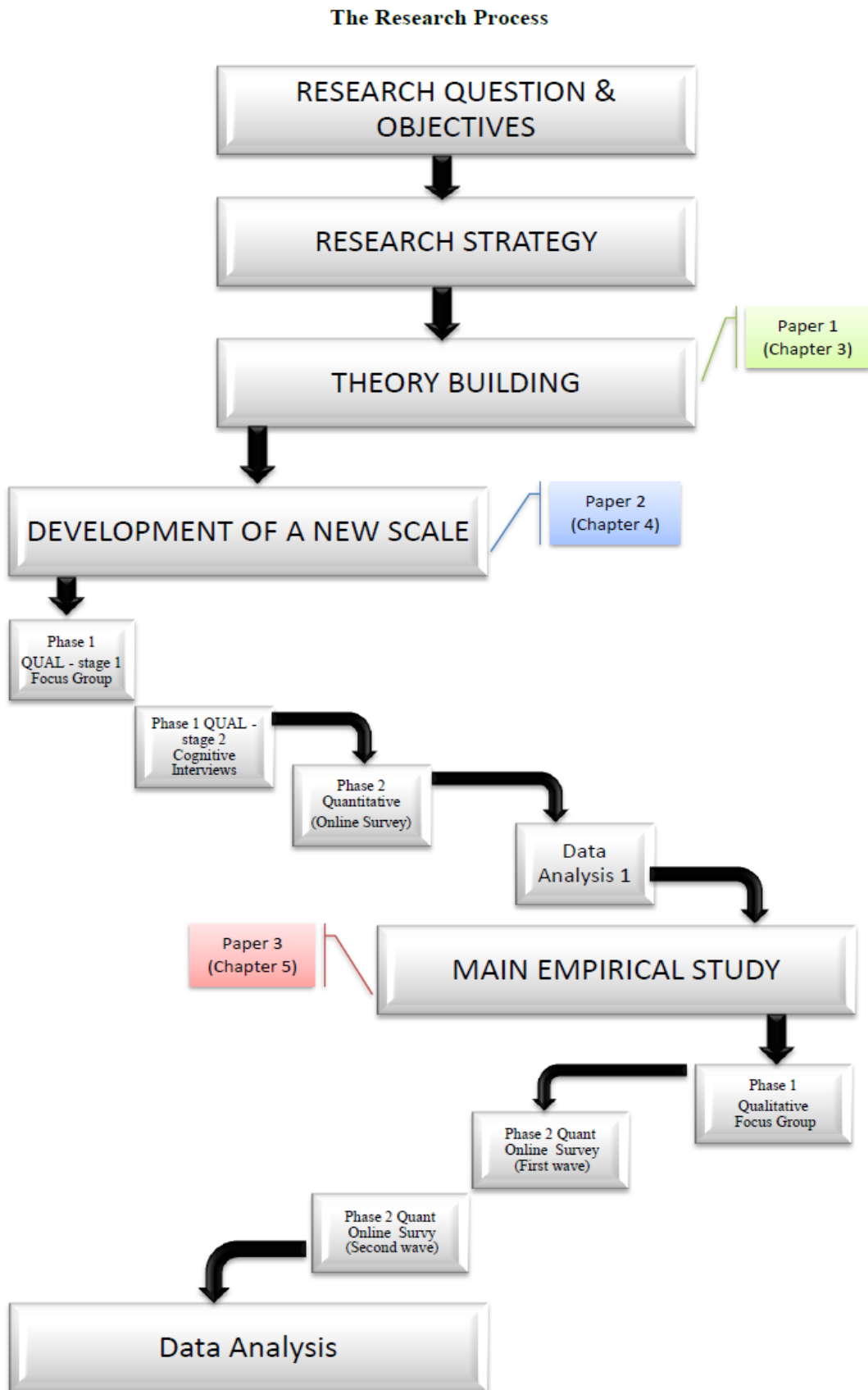


Figure: 2.1 Thesis Research Process.

## **2.2 RESEARCH METHODOLOGY**

### **2.2.1 Introduction:**

A research methodology that guides each research step is essential. Methodology plays a key role in demonstrating the relationship between how to collect data and how to analyze that data within a particular paradigm and in this respect there is a large volume of literature. In the area of business ethics, vignette and scenarios research is clearly the most common research design used; while other designs, such as lab experiments, interviews, and a combination of interviews and surveys, are used less often (Randall & Gibson, 1990). Whichever design and method is selected, there should be a fit between them and the aims of the study. In order to establish whether a fit exists, the benefits and drawbacks of the underlying approaches and techniques have to be considered and, in this respect, the two fundamental approaches are the quantitative and qualitative paradigms.

The goal of the quantitative approach is to identify the causation among variables by testing theory and hypotheses (Easterby-Smith, Thorpe, & Lowe, 2002). The hypothesis comes from initial theory and is formulated before empirical evidence is collected. The benefits of quantitative methods are that statistical data that might represent the study's population are obtained, variables can be measured, and the survey may be replicated in other places, thus helping to improve representativeness and the overall ability to generalize.

The main disadvantage of the quantitative approach is that the emphasis on falsification in quantitative study usually leads researchers to concentrate more on statistics and sample size to show generalizability of the case investigated.



Consequently, such focus cannot fully address the role of a phenomena's setting and context, or may lead researchers to consider them as either irrelevant or unmanageable (Creswell & Clark, 2007; Gephart, 2004; Goertzel & Fashing, 1981; Reichardt & Rallis, 1994; Schutz, 1972).

On the other hand, the qualitative approach is often utilized for exploratory studies of phenomena as it can provide rich detail (Miller & Salkind, 2002). It views social reality as subjective and variable, and as proceeding from the internal realities of participants (Denzin & Lincoln, 2005; Strauss & Corbin, 1990). However, while qualitative research seeks to make sense of the world and provide deep understanding of the research problem, its findings are hard or impossible to generalize and replicate as it is not objective i.e. it is solely based on researcher interpretations of complex ideas and concepts (Bryman, 2008; Guba & Lincoln, 1989).

Accordingly, relying on one methodological approach may perhaps reveal only a small slice of reality. Thus, a combination of rigor and open-mindedness – through the use of both qualitative and quantitative strategies – is ultimately the best approach to help answer complex research questions (Creswell, Clark, Gutmann, & Hanson, 2003; Edmondson & Mcmanus, 2007; Eisenhardt & Graebner, 2007; Jehn & Jonsen, 2010). For this reason, mixed methods research has emerged as the “third methodological movement” (Creswell & Clark, 2007, p. 13) over the past twenty years.

This mixed methods movement seeks to maximize the advantages and minimize the limitations of both quantitative and qualitative research strategies (Johnson & Onwuegbuzie, 2004). This movement has successfully promoted the idea of meaningfully integrating both quantitative and qualitative approaches in the same study (Bryman, 2006; Teddlie & Tashakkori, 2009).

Having now outlined quantitative and qualitative approaches and introducing mixed methods, the next section briefly discusses the paradigm adopted for this mixed method research.

### **2.2.2 Research Paradigm: A Critical Realism**

The underpinning philosophies are essential to research design and quality (Crotty, 1998; Easterby-Smith, Thorpe, & Jackson, 2012). When researchers conduct their studies they hold explicit or implicit assumptions about the nature of the surrounding world and how it can be studied (Burrell & Morgan, 1979; Slife & Williams, 1995). Scientific research is guided by principles concerning the nature of reality (ontology), the relation between the questioner and the known (epistemology) and how knowledge is gained (methodology) (Gergen, 1999; Lincoln & Denzin, 2000).

According to Guba and Lincoln (1944) “both qualitative and quantitative methods may be used appropriately with any research paradigm. Questions of method are secondary to questions of paradigm, which we define as the basic belief system or world view that guides the investigation, not only in choices of method but in

ontologically and epistemologically fundamental ways”. Thus, the real issue is not the methods utilized, but rather the conflict of various paradigmatic standpoints.

The growth of mixed methods research has been accompanied by a debate over which paradigms could provide an adequate rationale for such research. This debate can be mainly classified in three positions: (1) the disregard of paradigmatic issues; (2) the use of multiple paradigms; and (3) the use of a single paradigm (Creswell & Creswell, 2005).

From the first point of view, scholars simply ignore paradigmatic issues and argue that the mixed methods approach might be viewed strictly as a “method” (Bryman, 2006, 2007). Accordingly, paradigms and research methods are independent from each other (Bryman & Bell, 2007; Cook & Reichardt, 1979; Patton, 1990) and so constructivist methodology might employ statistical analysis, just as a study grounded in a realist approach might use interviews (Mir & Watson, 2000).

The second position argues that the mixed methods approach allows researchers to employ multiple philosophical foundations to justify its use (Greene & Caracelli, 1997). In other words, the use of multiple paradigms in mixed methods studies is related to different phases of a research design (Creswell & Clark, 2007, 2011). For instance, a mixed methods study begins with an initial qualitative phase of interviews reflecting a constructivist leaning, but, in the next a quantitative survey phase, the researcher shifts to a post-positivist paradigm.

Regarding the third position, scholars make an effort to accommodate the combination of both qualitative and quantitative research under a single paradigm. In this regard, the pragmatist approach has gained considerable support from many of the mixed methods researchers as a paradigm that can provide an adequate justification of the combination of qualitative and quantitative research in one study (Feilzer, 2010; Johnson & Onwuegbuzie, 2004; Maxcy, Tashakkori, & Teddlie, 2003; Morgan, 2007).

Pragmatism adopts “what works” in solving practical problems in the “real world” (Feilzer, 2010, p. 8) rather than focusing on assumptions about ontology and epistemology. However, determining “what works” could be difficult (Jones & Fogelin, 1975) and the question of whether a mixed methods strategy “works” or not in a particular study can only be known after that study is completed (Bergman, 2011).

Alternatively, critical realism, as a relatively new philosophical approach, has been advocated by many researchers to offer “a potential contribution to mixed methods research” (Creswell & Clark, 2011, p. 44).

#### **2.2.2.1 Critical realism: an overview**

Sayer (2000) relies on Bhaskar’s (1975) approach of ‘critical realism’ to develop a research paradigm for social science. This approach, according to Sayer (2000), is compatible with a wide range of methods using the combination of both quantitative and qualitative research.

This mixed method thesis adopted critical realism as it offers a “point of entry into epistemology and metaphysics for practicing social scientists” (Groff, 2004, p. 23). According to Carter (2000) critical realism is eligible to reconcile the threatened “divorce between social theory and empirical research” (p. 1). In other words, critical realism is a philosophy of reality and human knowledge. It can be seen as a philosophy positioned between positivism and constructivism. Initially, the critical realism movement emerged from a two-fold critique against established pre-existing positions of constructivism and positivism (Sayer, 2010).

Critical realism maintains the necessity of ontology. It argues that human beings are capable of learning objectively about the real world without interference from their lived experiences and understanding of the reality. However, critical realists believe this objectivity cannot be simply captured as is implied by empirical realism (positivism). Critical realists argue that to see the world as it really is, what is needed is a structured and differentiated account which is open and critical and provides scope to reflect on what is learned and on how it is colored by the limitations of our perception. From a critical realism perspective, as human behavior is affected by both agency and structural factors, reality is objective and also complex. Moreover, researchers’ perceptions are influenced by their investigation and theoretical resources. Therefore, as knowledge is mediated by the available discourses, it is impossible to fully capture reality; however, it is possible to obtain empirical feedback from those aspects that are accessible (Sayer, 2004; Thompson, 2004).

In short, therefore, critical realism argues for a new ontology which simultaneously recognizes the existence of reality independent of individuals whilst acknowledging

the socially embedded and fallible nature of scientific investigation (Bhaskar, 2013; Collier, 1994). Thus, critical realism suggests an objective ontology but a subjective epistemology (Danermark, Ekström, Jakobsen, & Karlsson, 2002).

#### **2.2.2.2 Applying critical realism to this thesis**

In the mixed methods research presented in this thesis, critical realism was adopted to guide the integration of quantitative and qualitative data collection, analysis and interpretation, and to provide guidance for the abductive inference employed (Danermark, Ekström, Jakobsen, & Karlsson, 1997). Accordingly, from a critical realist perspective, the ultimate goal of this study was not to seek generalizability through value-free processes and to test theories through falsification (as in positivism), or to try to make sense of the world through beliefs of social actors or lived experience (as in interpretivism), rather the study aimed to develop deep understanding and explanation of religiosity and ethical behavior within organizations (Archer, Bhaskar, Collier, Lawson, & Norrie, 2013). For example, I tried to make a logical link between data and the theoretical framework I developed (Teddlie & Tashakkori, 2009, p. 89) by referring to "the best explanation" (Walton, 2014).

This paradigmatic approach of critical realism has provided me with an opportunity to “work back and forth between the kinds of knowledge... produced under the separate banners of Qualitative and Quantitative Research” (Morgan, 2007, p. 71) to distinguish between an event or an experience of ethical failure within organizations and what caused this failure (focusing on religiosity) (Danermark et al., 2002). In making such distinctions and considering causation, the focus was on why people

behave in ways that may be inconsistent with their own religious values, rather than on how people should behave according to ideal religious norms.

In critical realism, what causes an event is found in generative processes and mechanisms that “combine to generate the flux of the phenomena that constitute the actual states and happenings of the world” (Li, 2008, p. 34). Therefore, it is impossible to presuppose a definitive explanation or a single mechanism that would be responsible for a particular social phenomenon (Bhaskar & Lawson, 1998, p. 15). For example, different Muslim individuals may internalize different Islamic beliefs/views which may lead to a different way of responding to ethical dilemmas within organizations. In such a case, the interactive mechanisms of different religious dimensions of belief, practice, knowledge and affective are interacting in different ways to produce differing ethical outcomes in the workplace. The research therefore, sought to uncover what mechanisms might be existent, and to understand the ways these might interact, and in which circumstances (Sayer, 2010).

For these reasons, the critical realist approach had an important consequence which reflects the assumptions underpinning this research in relation to the why and how of ethical behavior. Critical realism guided the study’s aim, which was to seek to provide the best explanation of the influence of religiosity on ethical behavior within organizations, rather than to provide a single prescriptive framework. In other words, the study potentially provides a way of explaining why, how and when religiosity is expected to lead to ethical outcomes, and why, how and when it is expected to lead to unethical ones.

Adopting an approach grounded in critical realism does not automatically necessitate the use of a mixed method research design (Singhapakdi, Vitell, Lee, Nisius, & Yu, 2013, p. 63). Nevertheless, critical realism is adopted since it acknowledges the value that can be obtained by a mixed method design (Vitell, Paolillo, & Singh, 2005; Vitell, Singh, & Paolillo, 2007). Having established the value and relevance of critical realism for this research, the discussion in the next section further justifies the adoption of the mixed methods research design.

### **2.2.3 Mixed Methods: Overview and Justification**

The central premise of mixed methods research is that combining quantitative and qualitative research approaches may perhaps offer a better understanding of research problems and provide a more reliable findings than either research approach alone (Johnson & Onwuegbuzie, 2004). Mixed methods research is gradually becoming an increasingly popular method in various fields such as sociology, education, psychology and health sciences (Creswell, 2013; Greene, Caracelli, & Graham, 1989; O'Cathain, 2009; Teddlie & Tashakkori, 2003). Moreover, calls for the integration of both qualitative and quantitative methods are evident in business and organizational studies (Boyd, Gove, & Hitt, 2005; Dehler & Welsh, 2003; Gundolf & Filser, 2013; Steffy, 2013).

In this thesis the sequential mixed method procedure is employed where qualitative findings (from focus groups and interviews) are used as groundwork for the quantitative procedures. While a mixed method approach provides many advantages, the reasons behind using mixed methods instead of a single method alone are not always “explicitly delineated and/or recognized” by researchers who have applied



mixed methods (Tashakkori & Teddlie, 2009, p. 286). From prior research, Venkatesh, Brown, and Bala (2013) summarize seven purposes for using mixed methods (Creswell, Clark, Gutmann, & Hanson, 2003; Greene et al 1989; Teddlie & Tashakkori, 2009). These reasons include completeness, complementarity, expansion, developmental, conformation, compensation and diversity (see table 2.1 below). Likewise, Bryman (2006) analyzed 232 social science articles to identify rationales for using mixed methods. According to Bryman (2006), there are several reasons behind the use of mixed methods such as triangulation, illustration, instrument developments, complementarity/offset, and expansion.

However, mixed methods research is not always the best option for the researcher to address the research problem; in some circumstances a single method of qualitative or quantitative may be more appropriate. This is due to several barriers and difficulties. Creswell and Clark (2007) point out that conducting mixed methods research is not always straightforward and cannot be achieved without a lot of effort. Mixed methods research requires to a researcher to develop a wider set of research skills –including both qualitative and quantitative skills. Mixed methods research also requires more work, and as result, more time and financial resources. Moreover, mixed methods studies are difficult to get published due to journal constraints on word and page limits (Bryman, 2007). Nevertheless, mixed methods studies are increasingly being conducted and published as they provide a better understanding of today's complex research problems (Creswell & Clark, 2007; Tashakkori & Teddlie, 1998).

Table 2.1 Summary of the Purposes of Mixed Methods Research by Venkatesh et al., (2013, p. 26)

Purposes	Description
Complementarity	“Mixed methods are used in order to gain complementary views about the same phenomena or relationships”.
Completeness	“Mixed methods designs are used to make sure a complete picture of a phenomenon is obtained”.
Developmental	“Questions for one strand emerge from the inferences of a previous one (sequential mixed methods), or one strand provides hypotheses to be tested in the next one”.
Expansion	“Mixed methods are used in order to explain or expand upon the understanding obtained in a previous strand of a study”.
Corroboration/ Confirmation	“Mixed methods are used in order to assess the credibility of inferences obtained from one approach (strand)”.
Compensation	“Mixed methods enable compensating for the weakness of one approach by using the other”
Diversity	“Mixed methods are used with the hope of obtaining divergent views of the same phenomenon”.

Source: Venkatesh et al., (2013, p. 26)

In the present thesis, before the decision was made to employ a mixed method design I had carefully considered the following criteria and constraints to justify my choice: (1) the nature of my inquiry and research question, and (2) the practical applicability in terms of research skills, time and money. Based on these criteria, and in spite of the difficulties that can be brought by employing mixed methods, I chose mixed methods as the best option with the overall advantages by far outweighing its disadvantages. The reasons for this decision were as follows.

First, and most importantly, investigating sensitive organizational issues, such the one that is the subject of this study (linking religiosity to unethical behaviors), is problematic because participants are usually reluctant to reveal information that they perceived as private, threatening, and incriminating (Sieber & Stanley, 1988).

According to Lee and Renzetti (1993, p. 511), threatening issues involve “psychic costs, such as guilt, shame, or embarrassment” . Unethical behavior in the workplace can be seen as shameful and cause guilt. Such a topic is emotionally charged and a “touchy subject” (as has been emphasized by various authors, for example (Lee & Renzetti, 1993; Morris, 1993; Renzetti & Lee, 1993). Individuals usually are not happy revealing intimate information about themselves, as it could have unwelcome consequences for them, and even the promised anonymity of the participants might not always help to mitigate this reluctance. Thus, obtaining such data can be difficult (Gummesson, 2000) and it is very challenging to investigate topics where there are “powerful forces against the conduct of such research” (Sieber, 1988, p. 49).

Consequently, and in the light of the above discussion raised by researchers (Bryman, 2003; Venkatesh et al., 2013), mixed methods can provide a complementary and complete view about the relationships between Islamic religiosity and un/ethical behavior, and the findings from the qualitative methods enhance the use of quantitative ones. Specifically, focus groups and cognitive interviewing techniques were used to develop and refine the study’s measurement instruments and vignettes, and a survey was then conducted to establish the

reliability and validity of the developed scale, and to link Islamic religiosity to ethical judgment within organizations.

Second, investigating religiosity is complex and elusive and it has been described as “something of a roller coaster ride” by religion psychologists (Hood, Spilka, Hunsberger, & Gorsuch, 1996, p. 371). This is because religiosity is a multidimensional concept that includes five unique dimensions, including intellectual, belief, ritual, devotional and experiential dimensions to fulfil the different needs of its adherents (Davie, 2007; Glock & Stark, 1965; Stark & Glock, 1968); this could explain why the previous findings of empirical studies that have attempted to understand how religiosity influences ethical behavior are mixed (Craft, 2013). For example, many of these studies have focused on religious attendance and/or Mosque /Church activity as the main predictor to examine the relationship between religiosity and ethical outcomes in the workplace, meaning such studies have focused on this easier to measure variable and have thus overlooked other important religiosity dimensions. Accordingly, mixed methods were used to allow for the compensation for the weakness of one approach by using the other to obtain a better understanding of Islamic religiosity. In other words, focus groups were used to develop a deep understanding of Islamic religiosity and Muslims’ views of Allah, and these findings were used as the groundwork for the survey (quantitative approach), and thus to strengthen the study’s results.

Third, as was clearly shown in the literature review in Chapter One of this thesis, the influence of Islamic religiosity on un/ethical behavior is an unexplored research area. Accordingly, a sequential mixed method procedure was employed in this thesis as

this is recommended by many scholars when a research problem is one which is relatively unexplored (Creswell et al., 2003; Creswell & Clark, 2007; Greene et al., 1989; Tashakkori & Teddlie, 1998).

Fourth, and relatedly, the literature review in the previous chapter (Chapter 1) of this thesis has demonstrated that there is no excited scale that measures Muslims' views of Allah. Although some studies rely on religiosity scales which were originally developed from a Christianity perspective to measure Muslim religiosity, the validity of these studies is questionable. So, developing a valid and reliable psychometric scale to measure a Muslim's conception of Allah was seen as essential for the purpose of my investigation. According to many (e.g. Bryman (2006) and Venkatesh et al. (2013)), instrument development is a good reason to conduct sequential mixed methods in which qualitative methods can be used to develop measurement for the quantitative method.

To sum up, in light of the above discussion, and after weighing up the pros and cons of using mixed method in this thesis, mixed approaches were selected to address the research aims and objectives. The qualitative design was used to explore a complex situation at the initial stage of the study in order to gain more insight into Islamic religiosity. The findings of this investigation were then used to provide the groundwork for the survey (quantitative approach) to help strengthen its results.

The next sections will detail the methods employed during the research and describe the exact steps undertaken in each paper.

For Chapter Three (Paper 1) titled: *religiosity and behavioral ethics in organizations: An integrative faith-based framework*, a theoretical approach was taken, providing a faith-based framework to guide the study's empirical examinations. To develop this framework, I begin by reviewing extant research that conceptualizes religiosity, explaining why it has failed to demonstrate clear links between religiosity and ethical behavior in organizations. I then clarify comprehension of ideas underlying religiosity, focusing explicitly on how belief influences religiosity and the associated ethical behaviors of individuals in business situations and more generally in the workplace. Afterwards, I integrate the literature describing culture and religious psychology, dealing with both System 1 and 2 ethical decision-making processes in the context of management and organization studies. This leads me to propositions detailing how the view of God (VoG) influences cognitive deliberation and intuitive mechanisms, as mediated by practice, knowledge, and affect, prompting possible different ethical outcomes. More specifically, the framework structures the deeply held religious beliefs emanating from the main Islamic schools of thought in the form of a conceptual schema. The proposed framework helps to explain how Muslims might prioritize different religious values when dealing with ethical dilemmas in business situations. Given the theoretical focus no empirical work was conducted in this paper and, therefore, the following sections of this chapter will only focus on the methods employed in Chapters Four and Five (Paper 2 and Paper 3, respectively), as both were empirical studies.

Accordingly, the next section provides a separate report describing each of the phases of the qualitative and quantitative research conducted in Chapter Four (Paper 2).

## 2.3 METHODS IN PAPER TWO (Titled: *Scale of Muslim's View of Allah at Work (SMVAW): Development and Evidence for Reliability and Validity*)

### 2.3.1 Introduction

To develop and validate the SMVAW, I followed three distinct stages. The first two stages involved qualitative methods (focus groups and cognitive interviews) and the last one involved quantitative (survey). The purpose of the first two of preliminary stages (qualitative phases) was to ensure that the scale sufficiently samples items from the domain of interest i.e. of relevance to the view of God's influence with organizations. The third stage was the focus of this study and involved administering the SMVAW to 472 marketing and management professionals from Saudi to verify its psychometric properties. In constructing the items for The Scale of Muslim's View of Allah (SMVAW), I followed the approach and criteria proposed by Hill (2005) for scale development of psychological religious measures, as well as advice on general measurement issues concerning religion (Moberg, 2002). This process has also been informed by most recent approaches for conducting construct validity assessments (e.g. Arthaud-Day et al. (2005), DeVellis (2012), Ladd and Spilka (2006), Netemeyer et al. (2003), and Seidlitz et al. (2002)).

In the second paper (Chapter Four), I conducted two distinct qualitative stages and then a quantitative one to develop and validate a measure of Muslims' views of Allah<sup>11</sup> in the form of a psychometric scale.

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<sup>11</sup> View of Allah simply refers to one's view of sacred God as merciful/forgiving, or harsh/judgmental/punishing as shown in Paper 1 of this thesis.

The first qualitative phase has two stages (see figure 2.1). For the first stage, I conducted three preliminary focus groups to ensure that the scale items were adequately understood by the participants and reflected the targeted constructs. I then pre-tested the scale with a small convenience sample, applying a cognitive interviewing technique to refine and improve the scale in stage 2. In the second phase, the scale was administered to the target population online: a multi-stage Cluster Sampling (N = 472) of marketing professionals from Saudi Arabia. Then a confirmatory factor analysis was conducted to verify the reliability and validity of the Scale of Muslim's View of Allah at work (SMVAW). I discuss each phase in turn in the next sections.

### 2.3.2 First Phase

In this qualitative phase I followed two distinct stages.

Stage 1: Identifying Domains of Islam Relevant to Muslims' Views of Allah at work  
My first stage in developing Muslim's View of Allah at work (SMVAW) was to conduct three preliminary focus groups with small convenience samples<sup>12</sup> (six participants in each focus group)<sup>13</sup> to ensure that I had a firm grasp of the theologically-based Islamic constructs likely to be relevant to Muslims' views of Allah at work. I used a two-part procedure to achieve this objective.

First, I identified important Islamic beliefs and practices through a review of Islamic theological and ethical literature (as presented in Chapter 1). In this regard, three

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<sup>12</sup> Convenience sample is a non-probability sampling technique where participants are chosen due to their convenient accessibility and proximity to the researcher's aims.

<sup>13</sup> This phase of data (focus groups and cognitive interviews) was conducted in the University of Manchester in November 2014 with a convenience sample of postgrad students from Saudi Arabia.



content areas that made up the general dimension of the construct were identified. These are Hope, Fear, and Moderation dimensions. Accordingly, in the perception of Allah by Muslim individuals, there were three dominant characteristics: (i) Allah as punishing, (ii) Allah as benevolent and forgiving, or (iii) a combined view balancing both aspects. I name these dimensions, Fear View, Hope View and Balanced View. Balanced View is a second order dimension (latent variable) that was measured by Hope and Fear. This information assisted to outline the development of my focus groups protocol (presented in Appendix 1.4).

Second, I reviewed research into the psychology of religion concerning the measurement of spirituality, religion and/or view of God in the workplace to inform my scale development. In these focus groups I asked ten general open-ended questions related to how people evoke the concept and image of Allah in the workplace (e.g. What are the most common Names and Attribute of Allah that you usually recall?, Do you usually evoke (bring to mind) Allah at work and in what way?, or Do you usually call Allah Names at work and if so in what context?). Every open-ended question was followed by particular close-ended questions such as: Would you say that evoking Allah has affected your sense of meaning in the workplace? If so, in what way might evoking Allah as severe in punishment or strict in torment have affected your sense of meaning in the workplace? (For more details see the Appendix 1.4).

## Stage 2: Constructing and Pilot Testing the Initial SMVAW

The second stage in developing the SMVAW was to construct and pilot test the initial items. To achieve this goal I followed the guidelines suggested by (DeVellis, 2012). The development steps are listed below:

1. *Creation of an Initial Item Pool*: This is to help with shaping both the face validity and content validity of the scale<sup>14</sup>. To ensure that each content area is well represented in the initial item pool, 20-items were created for each view (see appendix 1.5). In this initial step, the main aim was to have redundancy i.e. to include more items that measure the same construct than were necessary. These items have the same meaning but they were paraphrased differently and were then progressively eliminated through the scale development process. The elimination of these items was based on a priori criteria. These were: (1) lack of clarity, (2) questionable relevance, (3) undesirable similarity to other items and (4) conciseness. Accordingly, the instrument evolved from a 40-item pool to a 16-item scale at the end of this phase. This process of evolution is shown in the steps which follow.

2. *Writing items*: This was to ensure good items that reflect latent trait variance and that were simple, straightforward, and appropriate. The Arabic language was used for the reading level of the scale's target population in Saudi Arabia. As phrasing of items can exert a deep impact on the construct that is truly measured (Watson, Clark, & Tellegen, 1988), items were worded very carefully and initially tested with a convenience sample of three Saudi university students in Manchester.

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<sup>14</sup> Validity in general is concerned with what the researcher intended to measure (Crocker & Algina, 1986). While face validity examines the extent that the content of items is consistent with the corresponding construct, content validity refers to the extent to which a scale represents different facets of a given construct (Hair, Black, Babin, Anderson, & Tatham, 2006).

3. *Determine the best format for the scale:* I used a 7-point Likert Scale. It is the most appropriate format in that it has been used widely in instruments measuring opinions, beliefs, and attitudes (DeVellis, 2012).

4. *Have initial items pool reviewed by experts:* The main aim of this step was to maximize the content validity. The initial scale item pool had been reviewed by six experts (Islamic Religion scholars and psychology of religion scholars)<sup>15</sup>. The experts were provided with a definition of each view (the scale dimensions). Then, they were asked to decide on the items' clarity, conciseness and relevance to different Muslim's views of Allah. Specifically, I asked them to determine which items correspond to which view (fear, hope or balanced view). They were then asked to rate each item with respect to its clarity and its relevance in relation to the defined view. In the rating 1 represented very low and this gradually increased up to 10 which represented a very high level. Thirteen items were eliminated as they were rated low (below 5 out of 10) by the majority of the experts. In relation to conciseness, the majority of the experts' comments were positive and related to wording and sentence structure. For instance, one professor asked me to shorten the main scale question.

5. *Pre-test the scale with a small convenience sample (N = 16):* The cognitive interviewing technique was used to refine and improve the scale. The cognitive approach has been recommended by many methodological researchers as a means to

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<sup>15</sup> These six experts are :

1. A professor in psychology of religion from Imam Muhammad ibn Saud Islamic University in Riyadh, Saudi Arabia.
2. An assistant professor in psychology of religion from Imam Muhammad ibn Saud Islamic University
3. An assistant professor in psychology from King Abdul-Aziz university in Jeddah, Saudi Arabia.
4. An assistant professor in Islamic studies from Umm al-Qura University in Mecca, Saudi Arabia,
5. An assistant professor in Islamic studies from Imam Muhammad ibn Saud Islamic University.
6. An assistant professor in Islamic Law from King Khalid University in Abha, Saudi Arabia.

improve the quality of questionnaires and instrument design (Campanelli, 1997; P. Campanelli, Martin, & Rothgeb, 1991; Sirken, 1999; Willis, Royston, & Bercini, 1991; Willis & Schechter, 1997). I asked respondents to answer the initial developed scale and to "think aloud" as they answered the survey questions as this allowed for the processes that participants used in arriving at their answer to be noted. Participants were also sometimes asked to tell me what they were thinking if they paused. Moreover, I asked whether they understood the questions, could recall information, and decide upon its relevance to their conception of Allah. I used this information to refine and improve the scale. Two common problems emerged from these interviews.

First, there were eight items that were ambiguous for the majority of them; these items were omitted. Second, and most importantly, when the 16 participants were asked to rate to what degree they believe attributes such as merciful, forgiving, harsh, judgmental or punishing etc. applied to Allah, most of the participants rated all the items as high. Through the cognitive interviews with the 16 participants, I discovered that most of the participants had answered the scale according to what they had been taught to believe. In other words, Muslims should believe that "Allah is severe in punishment" and at the same time that "Allah is Forgiving and Merciful" (Quran 5, p. 98). Thus, I found that there is social desirability bias in which participants tended to answer the scale questions in a manner that will be viewed favorably by others. As a result, the initial developed scale did not reflect their actual perception about Allah, but rather their knowledge about Allah. Therefore, I re-modified the scale to have indirect questions that might capture an individual's actual view of Allah. The revised question became "In whatever you do at work, to

what extent do you evoke (recall) the meanings of the following names and attributes of Allah”, instead of “Please indicate how much you agree or disagree with each statement in relation to your work”. Statements included “Despite my shortcomings, I feel I will be forgiven” and “I am afraid Allah will judge me harshly for what I have done”.

Following these changes, I then re-piloted the scale to another small convenience group (N = 12) and asked the participants to rate the items from one to seven (where 1 is “I never recall the meaning” and 7 is “I always do”). For more details about the scale (see the appendix 1.6). After this, cognitive interviews were also conducted with the same 12 participants to evaluate the new version of the scale. The participants commonly commented on 3 items as they thought these items were very similar to each other and somehow confusing. Following these comments, and in order to enhance the likelihood of participant completion, I decided to exclude these three items and therefore ended up with 16-item scale. No other problem emerged and so I moved to the second phase.

### **2.3.3 Second Phase: Establishing the Factor Structure, Reliability, and Validity of the SMVAW**

#### **2.3.3.1 Design**

In this phase I relied on a correlational design utilizing a cross-sectional survey that included validation items. The purpose of the design was to verify the factor structure, reliability, and validity of the final version of the SMVAW by conducting a confirmatory factor analysis. A sample of marketing professionals from Saudi Arabia was used. Moreover, in order to evaluate the predictive validity of the scale,

items adapted from the religiosity scale of Al-Sanî (1989) were included and administrated in same online questionnaire. The Religiosity Scale of Al-Sanî (1989) was selected to serve as criterion-related validity for this developed scale for several reasons.

First, it was prepared in such a way as to account for the specific nuances of religiosity in Islamic communities. Second, the scale was originally written in the Arabic language and therefore translation was not an issue as the respondents were native speakers of the Arabic language. Third, the scale of Al-Sanî (1989) has gained an adequate validity over the past decades, as it has been used in many studies within Saudi Arabia and in other Arabic countries with positive results. The Religiosity Scale of Al-Sanî (1989) measures personal practice of religious activities and has three level of religiosity practice: Low, Average and High. According to my faith-based model (illustrated in Paper 1 of this thesis), Fear View was expected to positively correlate with a High level of practice, while Hope dimension was expected to have a positive association with a Low level of practice.

#### **2.3.3.2 Procedure**

The online questionnaire (using Qualtrics - Survey Software) was administered to select marketing and management professionals from Saudi Arabia during February 2014. Moreover, the questionnaire was designed to only include professionals who had work experience of at least two years. As recommended by Parboteeah, Hoegl, and Cullen (2008), the aim was to represent real populations of professionals in terms of age and culture. A multistage cluster sampling technique was employed as follows.

With the help of the Chamber of Commerce & Industry (CCI) in Saudi Arabia, I first collected email lists for marketing and management professionals working in Saudi Companies. First-stage sampling included a simple random sample to select ten Saudi companies located across five regions (Riyadh, Abha, Jeddah, Tabuk and Dammam) in Saudi Arabia (2 companies in each region). In the second stage, I randomly selected three email lists (6482 emails) from the ten companies. From this I randomly selected 604 individual emails to which the survey link was then sent.

Participants were contacted via a brief email with a URL link and asked to participate in the online survey containing the SMVAW and the criterion-related validity items. The 16-item SMVAW included measures for the two dimensions, Hope and Fear, as Balanced View is a second order construct measured through the Hope and Fear dimensions. The criterion-related validity items were adopted from Al-Sani's (1989) Islamic religiosity scale that was specifically developed for Arabic speaking individuals to measure the practice of religious activities using a 3 point scale. A power and sample size was calculated using SPSS to approximate the number of participants required. The survey link was then sent to 604 email addresses. A total of 493 individuals completed the online survey, representing a response rate of 81.6%. However, twenty one cases were deleted because they were only partially completed. This resulted in a final sample size of 472.

### **2.3.3.3 Participants**

The participants for this study consisted of 472 Muslim business professionals, 69% of whom were male. Most participants (96%) were between 18 and 45 years of age.

With regard to their marital status, 27% had never been married, 70% were married, and 3% were divorced. The sample participants were fairly highly educated with 51% holding Bachelor's degrees and 24% holding a Masters or a Doctorate degree; 22% of all participants had only a high school education and 2% had an education below high school. With regard to work experience, 378 or 62.60% of the participants had 2 to 5 years of experience, while 33.5% or 202 of the participants had 6 to 10 years of experience; only 3.80% or 24 of the participants had more than 10 years of experience.

#### **2.3.3.4 Data Analysis**

The validity and reliability of the items was examined to verify the ability of the items to measure the underlying constructs. While reliability refers to the consistency of measurement, validity focuses on what the researcher aimed to measure (Crocker & Algina, 1986). Squared Multiple Correlation (SMC) was measured to assess the item reliability; the value of SMC is considered to be acceptable as long as  $SMC > .30$ . Also, to measure reliability for each construct model, Cronbach's alpha test is employed for internal consistency. D. George and Mallery (2012) recommend a rule of thumb for Cronbach's alpha:  $\alpha < 0.5$  – unacceptable  $\alpha > 0.5$  – poor;  $\alpha > 0.6$  – questionable;  $\alpha > 0.7$  – acceptable;  $\alpha > 0.8$  – good; and  $\alpha > 0.9$  – excellent.

To test the validity, using AMOS (Analysis of Moment Structures) software version 20, I ran confirmatory factors analysis (CFA) to confirm the pattern of relationships predicted on the basis of my theoretical framework in Paper 1 (Chapter Three). A confirmatory factor analysis (CFA) is an approach that is mostly used to test relationships between multiple constructs in a structural model. CFA aims to test “a



priori measurement models in which both the number of factors and their correspondence to the indicators are explicitly specified” (Kline, 2005, p. 71). In CFA absolute fit indices are used to determine how well the a priori measurement model fits the data. Absolute fit indices include: Chi-Square/df (CMIN/DF), Goodness-of-Fit Index (GFI), Adjusted Goodness-of-Fit Index (AGFI), Root mean square residual (RMR) and standardized root mean square residual (SRMR), Normed-fit index (NFI), Normed-fit index (NFI), p-value of close fit (PCLOSE), and Root Mean Square Error of Approximation (RMSEA) that are provided by CFA using AMOS software. Moreover, the factor loading of each item should be more than 0.50 (Holmes-Smith, 2011). Table 2 below shows the cut-off of the indices that was followed in my analysis of CFA (Hooper, Coughlan, & Mullen, 2008; Hu & Bentler, 1999; B. Tabachnick & L. Fidell, 2007).

Table 2.2: Fit indices and their acceptable thresholds

Fit Index	Acceptable Threshold Levels
Chi-Square $\chi^2$	Low $\chi^2$ relative to degrees of freedom with an insignificant p value ( $p > 0.05$ )
Relative $\chi^2$ ( $\chi^2/df$ )	2:1 (Tabachnick & Fidell, 2007) 3:1 (Kline, 2005)
Root Mean Square Error of Approximation (RMSEA)	Values less than 0.07 (Steiger, 2007)
GFI	GFI Values greater than 0.95
AGFI	Values greater than 0.95
RMR	Good models have small RMR (Tabachnick & Fidell, 2007)
SRMR S	SRMR less than 0.08 (Hu & Bentler, 1999)
Incremental Fit Indices	Values greater than 0.95 08
NFI	(Hu & Bentler, 1999)
NNFI (TLI)	Values greater than 0.95 08 (Hu & Bentler, 1999)
CFI	Values greater than 0.95 08 (Hu & Bentler, 1999)
P-value of Close Fit	PCLOSE $\geq 0.05$

At this stage, I have described methods and phases employed in Chapter Four in order to develop a measurement scale for Muslims' views of Allah. However, it is essential to emphasize that the methods described here are arranged according to qualitative and quantitative phases. However, in Chapter Four (Paper 2) itself, the methods are reported in a different way. To be concise and comprehensive, the data collection stages are reported as five distinctive studies and are structured according to the purpose of each study and each step (See Chapter Four).

Having outlined the methodological aspects of Papers 1 and 2, the next section will now provide details of the methods used in the remaining paper (Chapter Five /Paper3).

## **2.4 METHODS IN PAPER THREE (Titled: *The Effects of Islamic Religiosity on the Ethical Judgments of Marketing and Management Professionals*)**

### **2.4.1 Introduction**

This paper examines the impact of Islamic religiosity on the ethical judgment of marketing and management professionals in the context of Saudi Arabia. To achieve this goal I also followed two distinct phases (see figure 2.1 above). The first qualitative phase consisted of preliminary efforts to ensure the realism of the study's vignettes. The second quantitative phase was the main focus of the study and involved two waves of administration. These two phases are discussed in the following sections.

### 2.4.2 First Phase

In the first phase the aim was to design vignettes. However, before I explain how I designed the study's vignettes, I should, in the first place, discuss why I chose vignettes rather than a traditional direct-question-based questionnaire. At the beginning, it might be beneficial to differentiate between scenarios and vignettes as they seem to be quite similar. The former have been defined as "stories which present hypothetical situations requiring action or judgment from respondents" (K.D. Wason & Cox, 1996, p. 155), and the latter have been defined as "short descriptions of a person or social situation that contain precise references to what are thought to be the most important factors in the decision-making or judgement-making processes of respondents" (Alexander & Becker, 1978, p. 94). Vignette is the term that will be used throughout this thesis.

The vignette technique was first developed by Rossi and Nock (1982) as a distinct design. Vignette is a conventional method in the field of criminal justice and is used to study the impact of victim and perpetrator characteristics on judicial decisions (Applegate, Turner, Sanborn, Latessa, & Moon, 2000; Carlson, 1999). There have been some vignette-based studies in the field of management and business studies. Vignettes in this research use true-to-life hypothetical ethical dilemmas that are presented to the decision maker who is then asked to make a judgment about the vignette scenario. To identify relevant contextual factors, the vignettes in previous research have generally been constructed from several sources such as previous studies, preliminary qualitative study or previous practice knowledge (B. J. Taylor, 2006).

Vignettes can be presented in many forms, including both written and spoken narratives, audiotape, videotape, visual imagery, and computers (Hughes, 1998). Vignettes “can be particularly illuminating with respect to managerial implications; an appropriately constructed and relevant [vignette] can help management discern where specific action is necessary”(Dubinsky, Jolson, Kotabe, & Lim, 1991, p. 658). In particular, vignettes are suitable to be used in ethical judgments, evaluation and behavioral intentions, as well as in testing theories in business ethics (Dubinsky et al., 1991; Hunt & Vasquez-Parraga, 1993; Mason & Mudrack, 1996). Vignette-based studies have primarily been used in quantitative surveys by American psychologists (Hughes, 1998).

As explained above, because of the sensitive nature, the empirical study of norms, values and beliefs is normally associated with the most difficult methodological questions (Finch, 1987). Due to the sensitive nature of business ethics research, studies asking direct questions may, perhaps, have elicited socially desirable answers (Parboteeah, M. Hoegl, & Cullen, 2008; Robertson, 1993). These biased responses may create a particularly severe threat to the validity of these studies’ findings (Fernandes & Randall, 1992). Accordingly, many scholars maintain that vignette-based studies are superior to direct-question-based studies in connection with the empirical examination of respondents’ normative standards (Alexander & Becker, 1978; Wason & Cox, 1996; Weber, 1992).

Using vignette methods to study sensitive issues such as ethical behavior in the workplace therefore carries several advantages. Vignettes can reduce social desirability bias (Dabholkar & Kellaris, 1992; Kennedy & Lawton, 1996) –

particularly if vignettes are phrased in the third rather than first person. According to Alexander and Becker (1978), utilizing vignettes allows for the addition of more background information into an ethically suspect issue. Moreover, the vignette decreases the option of an unreflective reply and allows for an element of distance between the question and the respondent (Bryman & Bell, 2007). In addition, asking direct questions about unethical behavior in organizations may be seen as threatening by participants because they may feel that they will be judged by their response. Instead vignettes may provide a less threatening context, particularly when the anonymity of the respondents is guaranteed. Furthermore, vignettes could enhance response rate as they tend to dramatize ethical issues which stimulates respondent involvement (Fredrickson, 1986; Kisielius & Sternthal, 1984; Wason, Polonsky, & Hyman, 2002).

Another important advantage of using vignettes is that they provide respondents with specific aspects of a situation. Vignettes allow a wide range of contextual factors to be considered in making judgments about whether specific behavior in business is morally acceptable or not (Haley, 1991; Robertson, 1993). This mocks “approximate real-life decision making situations” (Barnett, Bass, & Brown, 1994, p. 473). Such realism is essential as investigating unethical behavior in organizations tends to be complex and multidimensional. Vignettes, unlike direct questions, take this multidimensionality into account. For this reason, vignette-based studies may perhaps produce more valid and reliable results than studies that rely on direct questions.

Clearly, the vignette technique is a powerful tool and given the ethical complexity, sensitivity and desirability bias that this study investigates, I believe it is the most appropriate method for the study's purpose. However, every method has its limitations and the vignettes technique is no exception. The vignette method suffers from several limitations.

Firstly, participants do not all share the same projections and different individuals may have different ethical thinking processes affecting his or her ethical judgments. Moreover, ethical dilemmas in vignettes are only described briefly so respondents “may differ in their perceptions of the available alternatives, the factual consequences of those alternatives to different groups and the probability that the consequences will occur” (Hunt & Vasquez-Parraga, 1993, p.13). Consequently, evaluating respondents’ ethical judgment can be difficult, but nevertheless, the ability to manipulate variables in the vignette can provide reliable responses and overcome this weakness.

Secondly, vignettes, like any other research tool, cannot fully mirror the reality of a manager’s or an employee’s ethical decisions in an organization (Faia, 1980; Parkinson & Manstead, 1993). This difference between real managers’ and employees’ ethical judgment and vignette questions poses questions as to how generalizable the findings of vignette-based studies are, or the extent to which the results of vignette-based studies can be generalized to other situations outside the vignette scenario. However, generalizability can be improved when sufficient attention is paid to the development of realistic vignettes. This realism should be adequately considered in developing the vignettes’ context, terminology, ethical

dilemma and described actions. According to (Fredrickson, 1986, p. 481) "the scenario generates interest, and therefore 'involvement' by the respondent" . This involvement allows the researcher to more carefully approximate real life situations and elicit more realistic answers. Thus, well-designed vignettes should mirror exactly the ethical dilemma in organizations being studied.

To ensure the realism of this study's vignettes, I used a two-part process to achieve this goal. First, I reviewed research on how to design vignette studies in marketing and management e.g. (Wason et al., 2002; Weber, 1992). These studies recommended asking people like the eventual respondents to describe relevant situations (Levy & Dubinsky, 1983). This was to ensure that the scope and variables fitted the target respondent group (Weber, 1992). Second, I conducted two focus groups with eight participants each. Marketing and management professionals from Saudi Arabia were asked to describe relevant unethical situations in the marketing and management in Saudi's organizations.

These focus groups were conducted with a convenience sample of postgraduate Saudi students at the University of Manchester in April 2014. The students had previously worked in Saudi Arabia as management or marketing professionals for at least two years. As I have also mentioned earlier, participants with at least two years' work experience were included to represent real populations of managers in terms of age and culture.

In these two focus groups, I asked marketing and management professionals from Saudi Arabia to describe relevant unethical situations in the marketing and

management settings in Saudi's organizations. The groups were then asked to discuss these unethical dilemmas in terms of how popular these described unethical issues in the context of Saudi Arabia. I then observed whether the majority of the group agreed on the relevance and realism of the situations to the Saudi contexts. I relied on detailed notes taken in the focus group and, at the end of each focus group, I wrote a summary of the important and relevant unethical situations in the context of the marketing and management in Saudi organizations. In addition, I did not only consider my written summary/transcript in my interpretation but also nonverbal communication, since a transcript does not usually reflect the complete character of the conversation. Non-verbal language such as gestures and behavioral responses, the way participants of the group used phrases and expressions and the tone with which words are used are also consider significant sources of information (Denzin & Lincoln, 2008). After I had developed twenty four vignettes in total, I moved to the next phase.

### **2.4.3 Second Phase**

#### **2.4.3.1 Design**

I utilized an online cross-sectional survey methodology. The purpose of the design was to examine the relationship between independent and dependent variables i.e. religiosity and ethical judgment. More specifically, it examined the interaction between the different dimensions of Islamic religiosity and linked them to the ethical judgment of the selected sample of marketing and management professionals. This main empirical paper was guided by the faith-based theoretical framework presented in Chapter Three (Paper 1). It was used to measure the Islamic participant's view of



Allah using the religiosity scale that was developed psychometrically for this purpose in Chapter Four (Paper 2). In order to draw the association between Islamic religiosity to ethical judgments, participants were presented with the descriptions (online true-to-life vignettes) of a constructed ethical dilemma in Saudi organizations developed in the first phase of this process (also presented in the Chapter Five (Paper 3)).

Moreover, to provide a less threatening context and to reduce social desirability bias, the study's vignettes were framed in the third person and full anonymity was assured for the participants.

Furthermore, to remedy variance that is ascribable to the measurement approach rather than to the concept the measures represent, I created a psychological separation by using a series of expressions about different topics such as the last football world club in 2014 in Brazil and a type of dialectal poetry known in the Arabic gulf region (see appendix 2.8) to give the impression that the measurement of the predictor variable (Islamic religiosity) is not related to the measurement of the criterion variable (ethical judgment). In addition, the study data were collected in two waves separated by 35 days. So, half of the participants completed the religious and demographic scales (Scale of Muslim's View of Allah, religious practice scale, and religious knowledge scale) in wave one and the ethical vignettes in wave two. While the scales measured participants' views of Allah, and the level of their religious knowledge and practices, twenty four vignettes were aimed to measure the degree of the acceptance of ethically questionable vignettes.

#### 2.4.3.2 Procedure

In this phase, the online questionnaire was administrated in two waves. I relied on the online questionnaire (using Qualtrics - Survey Software) rather than traditional methods (face-to-face or paper-and-pencil research methods) for several reasons which are listed below.

First, scarcity of resources (time and money) might be the biggest research limitation for any PhD project. As this study is designed to represent different Islamic views in Saudi organizations, including a demographically diverse sample from all over Saudi Arabia, the internet offers a greater ability to reach geographically dispersed samples, and to do so at greater speed and lower cost compared to traditional methods (Ilieva, Baron, & Healey, 2001).

Second, it might be more efficient to use a survey software tool, such as Qualtrics, SurveyMonkey or Unipark, than to email a questionnaire as an attachment. Such software makes randomization within vignettes, manipulated factors and the allocation of vignettes to respondents a much easier task, and again allows for greater speed and lower cost than paper-and-pencil surveys. Moreover, it is much easier to code the data, store and analyze them directly in online surveys compared to traditional methods.

Third, an online survey is a more flexible, visual, and interactive means than traditional methods (Duffy, Smith, Terhanian, & Bremer, 2005; Taylor, 2000).

Fourth, studies that explore ethical issues, such as those considered in this study, usually suffer from large social desirability effects. Online surveys do not require personal presence and so the interviewer's impacts are avoided. However, this advantage can also be achieved by postal mail. Another advantage suggested is that online surveys can improve response rate. The participants' characteristics play a key role in the selection of data collection methods. According to Ranchhod and Zhou (2001), e-mail surveys yield better outcomes when the target population has technology awareness and are wide e-mail users. An online survey was seen as the most useful tool for this study to help improve response rate. The target population for this study were management and marketing professionals who are extensive e-mail users and who were therefore seen as more likely to respond to an online survey than paper-and-pencil or face-to-face methods. Moreover, online surveys fit around the participants' lives, meaning that participants can fill the survey in at their convenience and return it when they like.

Finally, and most importantly, in sensitive topics such as the one covered in this research, some studies suggest that online participants might be more honest since the web is more anonymous (Levine, Ancill, & Roberts, 1989).

In light of these reasons, it is difficult to imagine how another source could more accurately assess a participant's views of Allah or their ethical judgments. Participants do not usually speak openly about their ethical judgments and religious views, so it was believed that using online survey would maximize the anonymity of respondents since the study did not ask participants to provide names or specific addresses. In addition, the study invited participants to fill in the survey on a public

or shared computer if they like, and it was made clear to them that the study is not interested at all in their identity.

However, the use of online surveys may also have some disadvantages. These disadvantages mainly relate to sampling issues and the “loss of complete randomness”. According to Terhanian (2003) there are three main issues relating to sampling bias. The first disadvantage suggested is that the survey can only reach participants who are online or email users; although to counter this it could be argued that the overwhelming majority of this study’s population (management and marketing professionals) have online access and use email. Secondly, it reaches only those who agree to partake in it. Thirdly, not all invited participants respond. Another disadvantage is that emails can be perceived as junk email (Evans & Mathur, 2005; Hine, 2005). In addition, several ethical issues related to online surveys can be seen as drawbacks. More details on the ethical considerations of an online questionnaire will be provided and discussed later in the ethical considerations section below.

#### **2.4.3.3 Participants**

In this phase, the self-administered online questionnaire was sent to a randomly selected sample of 600 marketing and management professionals recruited from the email list of the Saudi Management Association. This list consists of around 6700 registered marketing and management professionals from all around Saudi Arabia and therefore represented the study population. A power and sample size was calculated using SPSS to approximate the number of participants. After I had

selected 600 emails from the list, I sent invitation emails to participants. I then sent anonymous and confidential recruiting messages to the selected emails. Management and marketing professionals were contacted via a brief email with a URL link and were asked to participate in an online survey; I also sent frequent reminders to these emails.

Of the 600 contacted, 460 responses finished both waves of the data collection, resulting in a response rate of 76.7%. However, I then deleted 33 cases due to excessive missing data. This resulted in a final sample size of 427. I noticed that the majority of these missing responses started at the same point indicating that participants had decided to stop when they were asked to evaluate the vignettes. I tried to contact those who did not complete the questionnaire to ask them why they had stopped at that stage but unfortunately I got only two replies. One asked me not to contact him again and the other said he did not trust my questionnaire.

Of the 427 participants who responded to both waves of data collection, 280 or 65.7% were male and 146 or 34.30% were female. I believe this percentage is very representative to the landscape of Saudi workforce where the majority of marketing and management positions in Saudi's organizations are occupied by men (Flynn, 2011). Most participants (170 or 39.90 %) were between 36-45 years old, while 120 or 28.16% were between 26-35 years old and 111 or 26% were between 46-60 years. Only 22 participants (5%) were between 18-25 years old. With regard to their marital status, 320 or 75% of the participants were married. The sample participants were fairly highly educated with 238 or 55.86% being Bachelor's degree holders and 131 or 30.75% holding a Masters or Doctorate degree. 11% or 51 of the participants have

only a high school education and 1.4% of the participants have an education below high school. With regard to work experience, 138 or 32.39% of the participants have 6 to 10 years of experience, while 28.4% or 121 of the participants have 11 to 20 years of experience; 26.52% of the participants have 2 to 5 years of experience and only 5% or 22 of the participants have more than 20 years of experience.

#### **2.4.3.4 Measures**

The study measured Islamic religiosity (the independent variables) using the Scale of Muslim's View of Allah at work, the religious practice scale, and the religious knowledge scale (see Annex iii). To measure the ethical judgment (the dependent variable) 24 vignettes (developed in phase one) were used. As mentioned earlier, to measure participants' view of Allah, this paper used the Scale of Muslim's View of Allah at work (SMVAW) developed in Chapter Four (Paper 2). Moreover, it used an Islamic scale that was developed by Al-Sanî (1989) to measure Islamic religious practice. This scale has high reliability with an  $\alpha$  of 0.93 (Al-Sanî, 1989). The scale was originally written in the Arabic language and I also administrated it in Arabic. However, I provide a translated English version of the scale in this thesis. Mainly, I used my own translation to translate the scale from its original language 'Arabic' to 'English'. The English version of this scale can be found in appendix 2.7).

In addition, I developed a measurement tool to measure participants' religious knowledge. However, which knowledge really matters for Muslims is not fixed. According to (Glock, 1962) it is anticipated that some knowledge of religious contents will be held by adherents in all religions, and it is extremely challenging to

decide which religious contents matter in every single denomination. I believe this could be even more difficult in the case of Islam. However, for Muslims, basic knowledge of what is *Halal* (lawful or permitted) and what is *Haram* (unlawful or prohibited) could be the knowledge that matters. Therefore, I decided to asked the respondents five questions related the main five Islamic pillars such as praying and paying charity “zakah”, along with another eight questions related to their knowledge of general obligations (what is Halal) and a further eight questions related to their knowledge of general prohibitions (what is Haram).

Finally, to measure the ethical judgment (the dependent variable) the participants were provided with the twenty four vignettes

#### **2.4.3.5 Control variables: gender, age and education**

Previous research has recognized the moderating role of age in ethical outcomes (Peterson, Rhoads, & Vaught, 2001; Serwinek, 1992), of age and religiosity (Chatters & Taylor, 1989; Koenig, 1993), and of gender in ethical outcomes (Cronan, Leonard, & Kreie, 2005); education has also been found to have a positive impact on ethical decision-making (Craft, 2013). Accordingly, I included gender, age and education as control variables in my analyses.

#### **2.4.3.6 Data analysis**

Structural equation modelling (SEM) was used to test all my hypotheses simultaneously. Structural Equation Modeling (SEM) is a collection of statistical

techniques that simultaneously analyses the relationships between several variables though taking a confirmatory approach (Ullman & Bentler, 2003). SEM offers two significant advantages over other statistical techniques: (1) Causal processes can be represented via a series of structural equations, and (2) the study's framework can be distinctly modelled i.e. it has better appearance models for pictorial structures (Byrne, 2001). Once a hypothesized model is developed, it can then be easily "tested statistically in a simultaneous analysis of the entire system of variables to determine the extent to which it is consistent with the data" (Byrne, 2001, p.3). If an acceptable goodness of fit indices is achieved, the plausibility of the hypothesized relationships in the study's model may be confirmed. An acceptable goodness of fit indices in SEM is that which proves the specified model fits the data (McDonald & Ho, 2002).

According to Byrne (2001, p.3) there are some significant advantages of SEM over the older multivariate analysis procedures. First, SEM, unlike other multivariate procedures, takes a confirmatory approach rather than exploratory one. Second and relatedly, "by demanding that the pattern of intervariable relations be specified a priori, SEM lends itself well to the analysis of data for inferential purposes" (Byrne, 2001, p.3). Third, SEM provides estimates for error variance parameters that older multivariate procedures fail to assess and correct which could otherwise cause serious inaccuracies in the analyzed results. Fourth, SEM techniques can integrate both observed and unobserved variables, while other old multivariate procedures deal only with observed variables. Fifth, there are no alternative accepted methods for modelling multivariate relations or estimating point or interval indirect effects (Byrne, 2001).



In Paper 3 (Chapter Five), SEM was applied as it offers the opportunity to test causal relationships between various constructs of the religiosity dimensions with multiple measurement items of views of Allah, religious practice and knowledge, and ethical judgment. AMOS (Analysis of Moment Structures) version 20 was used to analyze my data. SEM models can be analyzed by using AMOS software. AMOS allows the data analyst to draw path diagrams and models. Moreover, AMOS provides a number of fit indices in its outputs, thereby identifying the extent to which a specified SEM model fits with the data (Hooper et al., 2008).

There are two approaches that are widely used in estimating SEM parameters. These are maximum likelihood (ML) and Weighted Least Square (WLS). Among them ML is the most widely used fitting function in SEM (Holmes-Smith, 2011; Schermelleh-Engel, Moosbrugger, & Müller, 2003). ML approach was the main approach for analyzing the data in this thesis. Moreover, there are no well-established and widely accepted guidelines on the goodness-of-fit (GOF). Thus, it could be somewhat confusing for researchers to decide on what amounts to a good fit for the study's model. However, a widely acceptable approach is to ensure that all parameter estimates are within the range of significant values (Schermelleh-Engel et al., 2003, p.24). Table 3 below shows the cut-off points that were used for obtaining good model fit in this paper (Paper 3).

Table 2.3: Model fit Indices

Fit indices	Type of Fit Measure	Significant values for GOF of a Model Rule of Thumb	References
Chi-Square $\chi^2$	Model Fit	$\chi^2$ ; The smaller, the better $p > 0.05$	(Hair, 2010)
Normed Chi-Square CMIN/DF $\chi^2/df$	Absolute Fit	$1.0 < \chi^2/df < 3.0$	(Markus, 2012)
Tucker-Lewis Index TLI (NNFI)	Incremental Fit	$TLI \geq .90$	(Hu & Bentler, 1999)
Comparative Fit Index CFI	Incremental Fit	$CFI \geq 0.90$	(Hu & Bentler, 1999)
The Incremental Index of Fit IFI	Incremental Fit	$IFI \geq 0.90$	(Byrne, 2013)
Root Mean Square Error of Approximation RMSEA	Absolute Fit/ Parsimony-adjusted index	$RMSEA \leq .05$ close fit $0.05 \leq RMSEA \leq .08$ close approximate fit $RMSEA \geq .10$ poor fit	(Browne & Cudeck, 1993; Byrne, 2001; Hu & Bentler, 1999; Kline, 2005)
Root Mean Square Residual RMR	Descriptive Goodness-of-Fit Measure	$< .08$	(Browne & Cudeck, 1993; Hu & Bentler, 1998; Tabachnik & Fidell, 2007)

At this stage, I have described the methods and phases employed in Chapter Five in order to Islamic religiosity to ethical judgment. As the methodological considerations and research designs for all three papers have now been presented, the next section moves on to discuss the ethical considerations of the research in more detail.

## 2.5 ETHICAL CONSIDERATIONS

### 2.5.1 Introduction

In this final section, the main ethical considerations related to the research design are discussed. While using online surveys can be exciting for researchers, it also raises several ethical concerns such as anonymity, confidentiality, privacy, and informed consent. These issues are discussed below.

### 2.5.2 Privacy

Permission and privacy are critical ethical issues in online survey studies. Privacy is defined as “either a presumed or stipulated interest that individuals have with respect to protecting personal information, personal property, or personal space” (Tavani, 2000, p. 65). For instance, when emailing participants for the first time it can be seen as an unsolicited or spam e-mail (Kim, Steinfield, & Lai, 2008; Krishnamurthy, 2002; Sheehan & Hoy, 1999; Weckert, 2000). Spam or unsolicited e-mails can be considered as an unethical communication practice. According to Krishnamurthy (2002), from the participant’s point of view, spam is unethical because it violates their privacy. Therefore, obtaining respondents’ permission prior to contact can be seen as an ethical form of contact (Yun & Trumbo, 2000). However, there is ambiguity on how to obtain permission (Buchanan, 2004).

To overcome this issue in this study I obtained permission from the Scientific and Consultation Committee of the Saudi Management Association to contact its members. Moreover, before each management and marketing professional was given membership to these associations, he or she had already agreed to receive invitation emails for participating in academic research, meaning that the permission to contact

them was previously granted. However, participants were given the option of not receiving further reminders as this statement was included with each message: “If you do not wish to receive these reminder e-mails in the future, please click here”. When participants selected not to receive any further reminders, their email address was dropped automatically from the participants email list.

### 2.5.3 Confidentiality

Confidentiality refers to who should have access to collected data. Confidentiality concerns have been found to lead to low response rates in online survey studies (Kiesler & Sproull, 1986) and more socially desirable responses. However, in sensitive topics such as the one covered in this research, some studies suggest that online participants might be more honest since the web is more anonymous (Levine et al., 1989). However, some people believe that PCs can monitor and identify specific participants’ responses. This is known as Big Brother Syndrome (Beard, 1996). If a participant is convinced that his or her responses will not be confidential then it is really difficult to convince him or her otherwise.

To build up trust and overcome this apprehension, this study did not ask participants to provide names or specific addresses. In addition, it clearly stated: “I assure you that all responses will be held strictly confidential and will be used only for scientific research purposes”. Moreover, my thesis supervisors and I are the only people who have access to the entire data set. Again, no personal identifiers were required within this research study. However, if a participant decided to include any personal information that may link their identity to the research project, this information has

not been included within the final report or it is replaced with a pseudonym. Access to my research data is therefore restricted to me and my supervisors.

#### **2.5.4 Anonymity**

Anonymity is the state of remaining unidentifiable. Obtaining complete anonymity over the internet is impossible due to IP addresses, internet server log files, and cookies (Langford, 2000; Weckert, 2000). However, it could be argued that complete anonymity is problematic through any research method. To maximize the anonymity of respondents, this study did not ask participants to provide names or specific addresses. Since participants were not asked to provide personal identifiers, their data remained anonymous. In addition, the study asked participants to fill in the survey on a public or shared computer if they chose to do so, and it was made clear to them that the study was not interested at all in their identity. Moreover, some software tools, such as Qualtrics and SurveyMonkey, have an option to keep responses anonymous whereby the user selects 'No' to the 'collect computer IP addresses' option. However, as the default is usually for the computer IP addresses to be collected, the researcher should change the setting to 'No' to guarantee respondents' anonymity. Qualtrics was used in this thesis and I changed the setting to 'No' to guarantee respondents' anonymity.

#### **2.5.5 Informed Consent**

Informed consent is a significant part of ethical research and seeks to encompass an explanation of everything about the study, from the purpose of the study to the role of the participant. Informed consent can be a problem in online surveys due to the physical absence of the participant. This physical absence raises several ethical

concerns. In such studies, the researcher cannot gather a physical signature. This can be overcome by providing check boxes that must be marked before the participant can move forward to fill in the survey. In its consent form, the study stated clearly, “I understand why this research is being conducted, and I still want to participate”, followed by a check box. However, this did not guarantee that participants fully understand all the relevant information. For this reason, my email address was provided in the consent form for any users who had any further questions about the study. Participants were also told that they could leave the survey at any point as they had the right to withdraw at any stage, and that they could refuse to answer any question that they did not wish to.

Moreover, publication, along with other forms of dissemination, is a central issue to informed consent in research. The results of this study will hopefully be published in professional journals and presented at conferences. This information was provided clearly in the consent form. The participants were also given the right to obtain a copy of the final report if they wished. Consequently, at the end of the questionnaire there was a space for the participants to provide their email addresses if they wish to obtain a copy. Alternatively, anyone could contact me on with the contact information that was provided if they wish to obtain a copy.

## **Chapter Three (Paper 1)**

### **Chapter Objectives:**

Given that the majority of studies on examining religion in organizations lack sufficient specificity in theorizing (Steffy, 2013, Parboteeah et al., 2008, Tracey, 2012), this Chapter aims to build a theory of Islamic beliefs to guide the thesis's empirical examinations in Chapters Four and Five( paper 2 and 3 respectively).

### **Outcome:**

This Chapter provides a theoretical framing of the deeply held religious beliefs emanating from main Islamic schools of thought in the form of a conceptual schema. The proposed framework helps explain how beliefs interact with other Islamic religious dimensions influencing Muslims' deliberative and intuitive ethical decision making process in business situations and at the workplace more generally. In doing so, this work provides much needed theoretical integration by incorporating knowledge borrowed from theology, psychology and cultural theory with behavioral ethics to develop categories to inform empirical research concerning the links between religion and ethics in variety of cultures and contexts.

## **RELIGIOSITY AND BEHAVIORAL ETHICS IN ORGANIZATIONS:**

### **AN INTEGRATIVE FRAMEWORK**

*“Every single son of Adam continually errs, while the best of those who continually err are those who continually repent”*

*– Prophet Muhammad (PBUH) –*

### **ABSTRACT**

Conceptual limitations, including the absence of theoretical frameworks capturing the role of beliefs, and their interaction with experience, cognitive, biases and emotions can result in the absence of clear links between religiosity and ethical behaviors in organizations. The present study proposes an integrative faith-based model (IFBM), incorporating the notion of a God Concept (GC) and God Image (GI), alongside dual-process theories of System 1 and System 2 thinking (Kahneman & Frederick 2002, Stanovich 1999), to guide future business ethics research on religiosity. The chapter analysis indicates the primary influence on System 1 is God Image, mediated by religious practice and affect, and on System 2 is God Concept, mediated by religious knowledge and practice. While principally drawing on Islamic religiosity to provide a theoretical foundation for the IFBM, I assume its components are universal across religions and cultural contexts. However, I argue that the IFBM’s components might differ in content and emphasis according to context, leading to the emergence of various forms of religiosity with diverse influences on ethical behavior and different outcomes for individuals of the same religion/religious group. In addition, this chapter offers future research proposals linking beliefs with behavioral ethics and discusses practical implications for management.



### 3.1 INTRODUCTION

In the past decade, the widespread occurrence of unethical behavior in both the workplace and the marketplace has created considerable interest in both the emergence and possible management of ethical<sup>16</sup> debacles (Craft, 2013; De Cremer, van Dick, Tenbrunsel, Pillutla, & Murnighan, 2011; Tenbrunsel & Smith-Crowe, 2008; Treviño, Nieuwenboer, & Kish-Gephart, 2014). Thus far, research in this emerging field of behavioral ethics suggests ethical failures witnessed in organizations involve a complex mix of individual and contextual factors (Bazerman & Banaji, 2004; De Cremer, Tenbrunsel, & van Dijke, 2010), indicating that when the circumstances to do so arise, most individuals might engage in unethical behavior (Bazerman & Gino, 2012; De Cremer, Mayer, & Schminke, 2009). A major underlying assumption in the domain of behavioral research on ethics is that human psychological tendencies and decision-making processes could help us understand why people engage in unethical behavior. In this chapter, I adopt such an approach of behavioral ethics to specifically examine how religious people engage in unethical behavior in organizations.

While general consensus acknowledges a close link between religion and ethics (Gibson & Callister, 2010; Kohlberg & Ryncarz, 1990; Marquette, Pavarala, & Malik, 2014), top mainstream management journals include few articles concerning the influences of religion on un/ethical behavior within organizations (Chan-Serafin, Brief, & George, 2013; Parboteeah, Hoegl, & Cullen, 2008, Tracey, 2012), with some notable exceptions (e.g., Weaver and Agle 2002). This omission is significant as eighty-four percent of the world's population belong to a religion (Pew Research Center, 2012), and the globalized nature of business is resulting in an

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<sup>16</sup> Throughout this article, the terms moral and ethical is used interchangeably (Hannah, Avolio & May, 2011).

increasingly religiously diverse workforce (Du, Jian, Zeng, & Du, 2013; King, 2008; Smith, 2008; Clarke, Barnett, Cloke, & Malpass, 2007, Micklethwait & Wooldridge 2009; Treviño, Weaver, & Reynolds, 2006). Furthermore, to date, empirical studies exploring the links between religiosity and ethical decision-making and behavior have consistently failed to capture the exact role of religiosity and its impact on ethical behavior within organizations (Bell, Taylor, & Driscoll, 2011; Craft, 2013; Lehnert, Park, & Singh, 2014; Longenecker et al., 2004; Parboteeah, Hoegl, & Cullen, 2008; Rashid & Ibrahim, 2008). This might result from conceptual limitations, including the absence of a theoretical framework to capture how beliefs interact with experience, cognitive processes, bias and emotions.

When viewing a complex phenomenon such as religiosity, it is often difficult to know where to look first (Graham & Haidt, 2010). Thus far, previous studies have investigated the role of single isolated religious motivations or aspects prompting un/ethical behavior. For example, researchers have often employed simplistic measures of religiosity, such as Mosque/Church attendance or narrowly perceived religious affiliations (Parboteeah, et al, 2008). Moreover, studies have examined the influence of belief on religiosity without capturing the important interfaces between belief and other religious dimensions (see Craft, 2013 for a review). However, the role of core religious beliefs (Parboteeah et al., 2008) and their interpretation and practice is yet relatively unexplored in relation to ethical outcomes in the workplace. This article aims to address this gap. Specifically, I examine the interaction between beliefs and diverse religious dimensions (practice, knowledge, affective attachments) (Graham & Haidt, 2010, Zhong & Liljenquist, 2006) to attain a nuanced understanding of how these different dimensions influence ethical behavior (Tracey, 2012). Future research, I propose, should be extended to multiple beliefs associated

with different faiths (Ali & Al-Aali, 2014; Beekun & Badawi, 2005; Chan-Serafin, Brief, & George, 2013; Fotaki et al., forthcoming; Froese & Bader, 2007; Parboteeah et al., 2008; Tracey, 2012).

This article addresses the theoretical limitations identified by viewing religiosity as a complex system encompassing belief, practice, knowledge, and affect, and by focusing on how these elements interact to produce diverse ethical outcomes. The theoretical framework I develop combines the notion of the God Concept (GC) and the God Image (GI),<sup>17</sup> incorporating theological concepts (the former) and psychological insights alongside cultural constructs (the latter) (Rizzuto, 1979; Lawrence, 1997; Kaufman, 1981; Hall & Fujikawa, 2013). Each construct is linked to theoretical claims and empirical discoveries in neurocognitive research and moral psychology; drawing on dual-process theories to provide a clear and insightful account of our moral decision-making processes. Generally, dual-process theories suggest two different modes of thinking, referred to here as System 1 and System 2 (Cushman, Young, Hauser; 2006; Damasio, 2008; Lieberman, Gaunt, Gilbert, & Trope, 2002; Kahneman, 2011; Kahneman & Frederick 2002, Reynolds, 2006; Nolte, 2002; Stanovich 1999; Stanovich & West 2000). System 1 (I associate with GI) refers to the intuitive ethical decision-making process, which is impulsive, effortless, automatic, fast, implicit, and emotional. System 2 (I associate with GC) refers to the rational process (Bazerman & Gino, 2012; Evans, 2008; Greene, 2007; Haidt, 2001; Warren and Smith-Crowe, 2008; Weaver, Reynolds, & Brown, 2014).

The first conceptual innovation of this paper is that, it prioritizes the critical dimension of belief in the proposed integrative faith-based model (IFBM), by

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<sup>17</sup> It should be noted that, in this chapter I do not claim that God Image and God Concept are real psychological constructs in the sense that they exist somewhere in the brain. Rather I use this distinction to expose the complex ways people understand, internalize and experience God. Moreover, in this article, the phrase “view of God” (VoG) is used broadly to include both GC and GI.

evaluating the interrelatedness of belief and intuitive and rational thoughts. This enables theorization of how different connections inform the diverse ethical behaviors of adherents of the same faith. I also claim that different internalizations of God (including the constructs GI and GC), explain the different influences of religiosity on System 1 and System 2 models of ethical decision-making. Secondly, I propose that the different views of God held, result in multiple interpretations of religious ideal norms and practices, thereby producing different ethical outcomes in business situations and in the workplace more generally. The third and most important theoretical contribution, is based on the proposition that beliefs evolve over time, causing divergence, leading to different internalizations of God Image and God Concept. Thus, I incorporate the idea of GI and GC as emerging at the intersection of deeply embedded, unconscious moral intuition (System 1) and conscious deliberate reasoning (System 2). This intersection, I argue, is a key factor influencing religious individuals' ethical decision-making. More precisely, God Image, as mediated by religious practice (e.g., altruism or mystical experiences of a deity), and affect (e.g. guilt, or shame), primarily influences System 1. I term this, the 'Cold intersection' since it is an unconscious, effortless, automatic, soft, and emotional cognitive process. By contrast, the God Concept, which originates in cognitive knowledge from early religious teachings (e.g., claims about the overall importance of sinful or un/ethical behavior) is mediated by conscious acquisition of knowledge (e.g., attending religious speech or learning about religious obligations) and practice (e.g., public worship), primarily influences System 2. I term this, the 'Hot intersection' as it denotes fully conscious, effortful, rational and slow processes.

Accordingly, I explain the mechanism by which individuals of the same faith interpret beliefs differently, by describing their dissimilar views of God, which lead them to practice religion uniquely. I hypothesize that these distinctive beliefs influence System 1 and System 2 ethical decision-making in the workplace. The article does not fully commit to individualist or cognition-heavy approaches, but rather offers explanations at the individual-level, complemented by group-level analyses of the cultural and social influences on individuals' understanding and experience of God (Tanner, 1997). Moreover, the article utilizes Islamic religiosity, a less explored faith, to demonstrate the aforementioned processes in action and elucidate the theoretical claims. I suggest that developing a framework in the context of Islamic religiosity will be extendable to others religions, because an individual's connection to and views of the sacred, or God, provide the basis of their spirituality regardless of their religion (Smith, 2009). I posit that an individual's views of God provide the ontological basis for their sense of self and their position in society, which might thereby influence their attitudes and behaviors within organizations. Indeed, several recent studies state conceptions of God can predict both religious and non-religious people's behaviors (Evans & Adams, 2003; Froese & Bader, 2010; Unnever, Cullen, & Applegate, 2005; Unnever, Cullen, & Bartkowski, 2006).

This study makes practical contributions by incorporating knowledge borrowed from theology, psychology and cultural theory with behavioral ethics to develop categories to inform empirical research concerning the links between religion and ethics in variety of cultures and contexts. It provides essential practical guidance for managers, to enable them to advance their ethics training and education. Multinational companies operating in international markets, where Islamic beliefs

dominate could also utilize the IFBM, making it of particular importance in the contemporary global and religiously diverse business environment.

I begin by reviewing extant research that conceptualizes religiosity, explaining why it has failed to demonstrate clear links between religiosity and ethical behavior in organizations. I then clarify comprehension of ideas underlying religiosity, focusing explicitly on how belief influences religiosity and the associated ethical behaviors of individuals in business situations and more generally in the workplace. Afterwards, I integrate the literature describing culture and religious psychology, dealing with both System 1 and 2 ethical decision-making processes in the context of management and organization studies. This leads us to propositions detailing how the view of God (VoG) influences cognitive deliberation and intuitive mechanisms, as mediated by practice, knowledge, and affect, prompting possible different ethical outcomes. Finally, I conclude by providing implications for future research, and practice.

## **3.2 LITERATURE REVIEW AND THEORETICAL BACKGROUND**

### **3.2.1 Religiosity and Ethical Behavior**

Studies have reported that religion significantly influences ethical practices in modern management and businesses (see Gundolf & Filser, 2013 for review). The significance of religiosity to organizational ethics can be no longer ignored by top mainstream management journals, as it provides a system of norms and values guiding adherents' behaviors (Calkins, 2000; Gebert, Boerner, Kearney, King, Zhang, & Song; 2013; Giacalone & Jurkiewicz, 2003; Graafland, Kaptein, & Mazereeuw-van der Duijn Schouten, 2006; Kennedy & Lawton, 1998; King, 2008; Longenecker, McKinney, & Moore, 2004; Rice, 1999; Tracey, 2012; Weaver &

Agle, 2002). Religion emphasizes ethical conduct, making it potentially a crucial factor in determining both organizational and individual approaches to ethical decision-making (Ali & Al-Aali, 2014; Craft, 2013; Du, 2013; Vitell, 2009). Conversely, some religious interpretations and ideas could limit ethical conduct within organizations, by normalizing or encouraging tolerance of corrupt actions, such as faith-based discrimination (Hall, Matz, Wood, 2010; Taylor, & Driscoll, 2011; Marquette, 2014; Singhapakdi, Vitell, Lee, Nisius, & Grace, 2013; Syed, Ali, & Winstanley, 2005; Syed & Van Buren, 2014).

As mentioned above, the nature of the relationship between religiosity and individual ethical behavior in previous research remains elusive (Lehnert, Park, & Singh, 2014), despite awareness that differences in degrees of religiosity can influence ethical decision-making processes. For instance, religious identity salience and motivational orientations are important factors influencing these processes (Singhapakdi et al., 2000; Vitell, 2009; Weaver & Agle, 2002). I also know that religiosity affects cognitive processes (Weaver & Agle, 2002), due to the belief that certain actions are sinful and punishable (Shariff & Norenzayan, 2011). However, uncertainty remains over how belief in God and religion can prevent ethical failures and counteract organizational corruption or encourage tolerance of unethical behavior (Bell, Taylor, & Driscoll, 2011; Craft, 2013; Marquette, Pavarala, & Malik, 2014; Parboteeah et al., 2008; Tracey, 2012; Weaver & Agle, 2002). Below I describe the theoretical background to religiosity as a multidimensional concept, explaining why researchers have failed to clearly demonstrate links between religiosity and ethical behavior within organizations (Parboteeah, Hoegl, & Cullen, 2008; Park, & Singh, 2014).

### 3.2.2 Conceptions of Religiosity

Religiosity comprises five unique dimensions: intellectual, belief, ritual, devotional, experiential, and affective (Glock & Stark, 1965; Stark & Glock, 1968; Watts, 1996). Researchers have also conceptualized it according to belief, behavior, and belonging (Woodberry & Smith 1998; Green et al. 2007; Marshall, 2002; Blogowska & Saroglou, 2011). That is, religious groups offer a person the opportunity to fulfill their need to belong. However, religious ‘belonging’ is not free or automatic, but contingent on adopting and behaving according to a set of beliefs corresponding with a given religious group’s norms. Such conformity has implications for organizations.

Groundbreaking work by Weaver and Agle (2002), argues that the degree to which a person’s religion might affect their ethical decisions and behavior relates to their self-identity. They maintain that any religion expects adherents to perform specific roles; therefore, an individual’s specific religious identity predicts their ethical behavior, as failure to conform can result in high levels of cognitive dissonance and emotional discomfort (Wimberley, 1989; Zahn, 1970). The extent to which religion contributes to an individual’s self-conceived identity moderates their predictability (Weaver & Agle, 2002). Intrinsically motivated individuals live their religion, while extrinsically motivated individuals practice their religion for personal and social gain (e.g. social networking opportunities) (Allport & Ross, 1967). Weaver and Agle (2002) maintain that the more salient a person’s religious identity, the more likely they will conform to religious role expectations. This explains how religious role expectations link to self-identity informing an individuals’ ethical decisions and behavior.



However, a more nuanced understanding of how different religious role expectations (i.e., dimensions of religiosity) influence ethical behavior is desirable (Tracey, 2012). It is therefore essential to unpack how different beliefs are formed, to understand those factors leading to different interpretations of the same faith system. Moreover, it is essential not to examine beliefs in isolation from the other religious dimensions, but to consider both in reference to the exact dual processing mechanisms through which ethical decision-making occurs (e.g., System 1 (intuitive and automatic) and System 2 (rational and deliberative)). I argue, a holistic view of this relationship is essential for deepening our understanding of how diverse interpretations of faith influence ethical outcomes in work and business situations.

In addition, any research must extend to include diverse interpretations of those religious beliefs that individuals with different faiths adhere to (Ali & Al-Aali, 2014; Froese & Bader, 2007; Parboteeah et al., 2008). Existing religiosity theory is based on Western Christianity (Tracey, 2012), which reflects a Protestant bias. This is significant, since current theoretical and empirical work described in the business ethics literature relies extensively on the notion of intrinsic and extrinsic religiosity (see Allport & Ross (1967)). Thus, given that the strict division between extrinsic–intrinsic religiosity may not apply to other religions, or even other denominations within Christianity (Cohen, Hall, Koenig, & Meador, 2005; Graham & Haidt, 2010; Hill, 2005), a more robust theoretical framework capturing diversity across multiple cultures and contexts is essential to guide empirical research in the field of religiosity and ethics. Therefore, this work will extend this body of research (Chan-Serafin, Brief, George, 2013; Fotaki et al., forthcoming; Tracey, 2012) by focusing on Islamic religion. Islam is one of the world’s fastest growing religions (including in America and Europe see Esposito, 2015), but there is a striking lack of studies

regarding its influence on ethical decision-making and organizational behavior (Beekun & Badawi, 2005; Essers & Benschop, 2009; Smith, 2008; Pew Research Center, 2012; Tracey, 2012).

In short, I argue for a better conceptualization of belief to better trace the influence of religion on ethical behavior in organizations. No theoretical foundation as yet offers a nuanced understanding of religiosity's influence on organizational ethics (Tracey, 2012; Weaver & Agle, 2002). I contend that a theoretical framework would be a valuable tool for clarifying the links between religiosity and ethical behavior in organizations by addressing the following four issues: (i) Conceptual limitations: caused by the absence of theoretical frameworks to capture the mechanism of interaction between beliefs and other religious dimensions (knowledge, experience and affect) to produce un/ethical behavior (Parboteeah et al., 2008; Steffy, 2013). (ii) Presentation of multiple dimensions: overcoming the tendency to consider a single religious dimension as largely responsible for producing ethical/unethical behavior (Tracey, 2012), without understanding how belief systems interface with other religious dimensions (practice, knowledge, and affect). (iii) Presentation of intrinsic as well as normative and rational cognitive approaches: most available studies focus on specific aspects of religion that correlate with ethical outcomes without interrogating the content and substance of religious beliefs and their consequences (Hunt & Vitell, 1986; Jones, 1991). I will consider the intuitive processes that inform unintentional/automatic ethical decision-making, such as the emotional states that are key ingredient of cognitive processes (Graham et al., 2011; Haidt, 2001; Haidt & Joseph, 2004; Reynolds, 2006; Sonenshein, 2007). This will enable us to move beyond a fine grained analysis of how people think and deliberate to understand the factors that regulate individuals' rationale behind ethical

decisions (Tenbrunsel & Messick, 2004; Tenbrunsel & Smith-Crowe, 2008; Treviño et al., 2006); and, (iv) Multi-faith considerations: Much of the current business ethics literature relies heavily on conceptions of religiosity that may lack applicability to other faiths.

The following section reviews existing literature pertaining to ethical decision-making processes, and the literature on the God Image and God Concept. I then consider the relationship between religiosity and ethical decision-making, referencing conscious God Concept and subconscious God Image as intuitive processes integrated into the IFBM.

### **3.2.2.1 Ethical decision-making processes**

The process of ethical decision-making and behavior is complex and the majority of scholarly thinking around this issue derives from outdated notions of individuals as predominantly rational beings who deliberate (System 2) when making decisions (Hunt & Vitell, 1984; Jones, 1991). These rational notions of ethical decision-making have guided both theoretical developments and empirical studies (Dinh & Lord, 2013). Rest (1986) devised a well-known framework detailing this conscious process (Craft, 2013; O'Fallon & Butterfield, 2005; Treviño, Weaver, Reynolds, 2006), describing four-stages based on a linear model in which an individual first becomes aware of a moral issue, then makes a moral judgment, before establishing a moral intent, and finally engaging in a moral action. Rest's schema assumes rational deliberation, in which individuals must first develop an inclination to engage in ethical behavior before making a decision, thereby ignoring any subconscious factors influencing ethical outcomes. Rest (1986) acknowledged

ethical decisions are not always conscious, suggesting his proposed stages to be merely schematic devices.

Whilst, cognitive explanations deriving from Rest's model have greatly improved our understanding of the process by which individuals make ethical decisions and of the factors that regulate this process, they do not help us understand how people actually solve ethical dilemmas (Bazerman & Gino, 2012) or conceptualize what is ethical (Sonenshein, 2007; Reinecke & Ansari, 2014). Although research suggests that individuals for whom religion is important tend to exhibit greater moral awareness and a greater likelihood to behave ethically (Craft, 2013; Singhapakdi et al, 2000; Weaver & Agle, 2002), it turns out that awareness and rational assessment of an ethical issue may not be fundamental to ethical judgments (Barbara, 1986). An example of this is the phenomenon of moral dumbfounding (Moore & Gino, 2015), where, upon being asked to provide reasons for judgments arrived at intuitively, individuals have a "stubborn and puzzled maintenance of [the] judgment without supporting reasons [for it]" (Haidt et al., 2001, p. 2).

Thus, behavioral ethics and psychology researchers have demonstrated that cognitive biases prevent us from making rational decisions (Messick & Bazerman, 1996), as implicated in recent discussions about "bounded ethicality" (Banaji & Bhaskar, 2000; Chugh, Bazerman, & Banaji, 2004), which attempt to explain why people who see themselves as moral may engage in immoral behavior. Within organizations, for example, managers might see themselves as moral, and competent, rendering them unable to recognize conflicts of interest as inherently ethical in nature (Bazerman, & Banaji, 2004; Gino, Moore, & Bazerman 2008). Moreover, because organizational environments are complex, managers frequently encounter an

information-processing deficit when evaluating ethical courses of action, preventing them from seeing the ethical big picture (Banaji, Bazerman, & Chugh, 2003; Tenbrunsel & Smith-Crowe, 2008). Likewise, “gut-feelings” and emotions influence information processing capacity (Gaudine & Thorne, 2001; Gino, Moore & Bazerman, 2008; Moll, de Oliveira-Souza, & Eslinger, 2003).

In summary, a review of the available evidence suggests that individuals make suboptimal ethical decisions because of inherent biases, information and time constraints, emotions, the complexity of cases, and environmental uncertainty leading to errors in reasoning. Taken together these can cause otherwise ethical individuals to misapply ethical principles, thereby resulting in ethical failures (Messick & Tenbrunsel, 1996). Furthermore, Messick and Bazerman (1996) explained that unconscious influences, including our beliefs about how the world works, about other people, and ourselves, can lead to biased perceptions. This causes flawed judgment and introduces bias into the moral decision-making process. If I acknowledge a deliberate approach alone cannot reveal how people make ethical decisions, then a complex model is required to determine morality in complex or ambiguous situations.

To address this consideration, proponents of ethical decision-making discourse have begun to question the extent to which individuals deliberate over, or are bound by rationality when confronted with an ethical dilemma, especially when they find themselves in uncertain and equivocal environments (Haidt, 2001; Reynolds, 2006; Sonenshein, 2007). Some theorists contend that individuals respond to ethical dilemmas intuitively, automatically, and emotionally, only rationalizing their judgments subsequently if required (Haidt, 2001). They proffer a dual process view to establish a thicker understanding of ethical decision processing, in which

emotional states are not counterpoints to cognitive processes, but are viewed as key ingredients of cognition (Graham et al., 2011; Haidt, 2001; Haidt & Joseph, 2004; Reynolds, 2006; Warren & Smith-Crowe, 2008), wherein ethical decisions are based on snap judgments (Dinh & Lord, 2013). Moreover, it emerges that both intuitive and emotional factors can strongly influence ethical decision-making behavior (Bazerman & Gino, 2012; Schnall & Roper, 2012; Vincent, Emich, & Goncalo, 2013; Weaver, Reynolds, & Brown, 2014).

Consistent with this view, Warren and Smith-Crowe (2008) employed a two-system model to explain “internal sanction”, in which emotion can influence cognition to recalibrate and reposition moral judgment. They argued that in morally ambiguous circumstances, sanctions levied against unintentional unethical behavior elicit internal emotional responses associated with moral deficiency, i.e., shame or embarrassment. Shame prompts self-reflection, facilitating a shift in rational cognition of moral judgment, preventing future wrongdoing; as reported by multiple postmodern philosophers who claim shame directs morality (e.g., Delueze, Derrida – see Braidotti, 2011).

From a neurocognitive perspective, Reynolds (2006) also proposed a dual-processing model of ethical decision-making. The model comprises two parts: the “X-system” and the “C-system”. While the X-system represents the nonconscious, reflexive and automatic processing involved in the moral decision-making process (including emotional processes), the C-system, represents conscious, deliberate processing of moral decisions. The X-system is based on prototypes, matching them to incoming information so that people can immediately identify an ethical dilemma and act on it subconsciously. If, however, incoming information does not match a prototype, the C-system is triggered and rational evaluation takes over. These

rational deliberations create prototypes for use by the X-system when facing the same ethical dilemma in the future, freeing up cognitive capacity.

Similarly, Sonenshein (2007) proposed that organizations are equivocal and uncertain, as individuals engage in post hoc collective sense-making outside conscious awareness, trying to justify their judgments retrospectively. How automaticity informs understanding of the impact of religion on ethical decision-making processes and behaviors cannot be ignored. Religious beliefs and values can help us understand how people rationalize unexpected events and situations. However, the relationship between reasoning (System 2) and intuition (System 1), and their impact on individual's religious beliefs have yet to be considered in organizational research. Thus, how far a person's religious beliefs, as they inform ethical decisions are bound to cognitive reasoning rather than intuition is unclear.

I argue that Systems 1 and 2, as termed deliberative and intuitive systems, comprise cognitive knowledge-based internalization and socio-cultural influences, and psychological influences comprising affective, bias and unconscious automatic decision-making, reflected in how the God Concept and God Image function, influencing religious people's ethical decision-making in organizations. Thus, I clarify the relationship between religiosity and ethical behavior by explicitly focusing on how belief is internalized as an image, and on how the God Concept influences ethical decision-making. Thus, below, I discuss the components attached to the dual model of System 1 and System 2 moral decision processing; namely, the God Image and the God Concept. Specifically, I discuss how individuals internalize diverse beliefs, and the mechanisms that contribute to the dual processing model, comprising two components of belief: the GC and GI.

### 3.2.2.2 Belief and the God Image and God Concept

Belief is the core dimension of individual religiosity (Faulkner & De Jong, 1966, Parboteah et al, 2008) and is a prime indicator of an individual's religiosity (Angelidis & Ibrahim, 2004, Cornwall et al., 1986). The core of the belief dimension is belief in God (Greeley, 1997), which is the most central religious belief that one can hold, because it is the foundation of other religious beliefs. Thus, understanding what an individual believes about God and what God is supposed to be like, can provide an outline of their religious beliefs explaining how they might alter behavior (Greeley, 1991, 1993, 1997; Froese & Bader, 2008; Stark & Glock, 1968). Ana-Maria Rizzuto (1979), who relied on Freud's notion of God (see Freud 1951; 1961) developed an initial conception of their God Image. She emphasized how a person's affective attachment to their parents in childhood influences their experiences of God in later life. Early experiences in the Mosques or Churches, communal experiences of religion (e.g., Muslims or Christians), and significant relationships with important others over time, all inform the development of a person's Image of God (Moriarty & Hoffman, 2004). Moreover, circulating theological narratives of God Image influence the thoughts and behaviors of individuals regardless of their religious backgrounds (Greeley, 1996). Psychoanalytical literature demonstrates the complexity involved in people's experience of God, arising from distinct, but interrelated beliefs and experiences of God (Hoffman, Grimes, & Acoba, 2005). However, God Image and God Concept are two different constructs, as acknowledged in the psychoanalytic literature that reference the notion of the Image of God. Thus the God Concept refers to a person's cognitive understanding of God, as gained through religious teachings, knowledge of symbolic norms and values circulating to instill beliefs about God (Lawrence, 1997). God Image, by contrast,



primarily results from unconsciously formed emotional experiences of God (Moriarty & Hoffman, 2004).

While God Image develops in parallel with God Concept, both are internalized concurrently, through different psychological and interpersonal processes (Lawrence, 1997). Cognitive, emotional, conscious and unconscious processes have exerted direct and indirect influences upon each other (Moriarty & Hoffman, 2004). Accordingly, arguing that God Image and God Concept developed largely independently, with little influence upon each other, creates an oversimplified view of the processes. While there may be varying degrees of independence, the concepts are connected (Moriarty & Hoffman, 2014) as components of an individuals' relationships with God. Moreover, as has already been argued, it is essential to consider relationships, experiences, upbringing, and culture, on the development of the God Image (Gibson, 2004; Hoffman, Jones, Williams, & Dillard, 2004; Tanner, 1997). These independent processes explain how the complexities of ethical decision-making originate in different ways we internalize our beliefs about God. Next, I incorporate the God Concept and God Image with System 1 and System 2 of moral decision-making to show how these interface with other religious dimensions, such as knowledge practice, and affect.

### **3.3 BUILDING AN INTEGRATIVE FAITH BASED-MODEL (IFBM)**

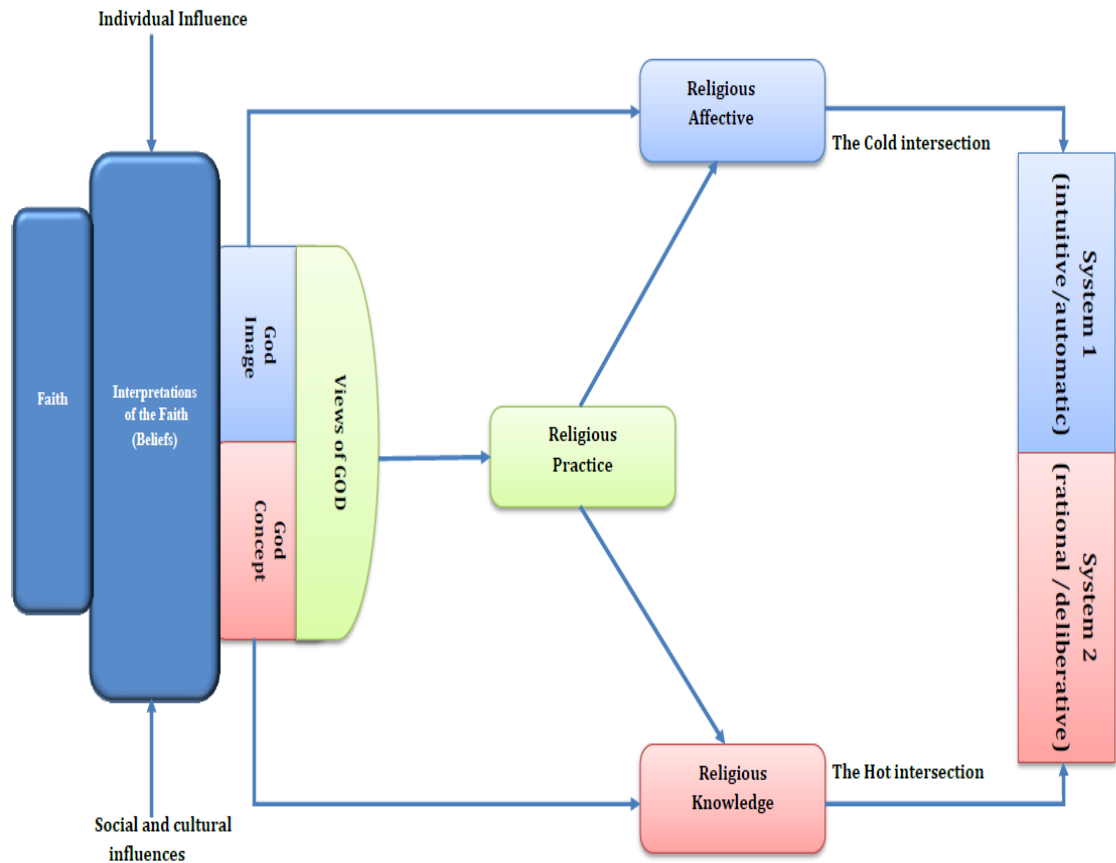
The IFBM brings together the notion of God Concept and God Image alongside concepts derived from behavioral ethics research describing the dual-process theories of ethical decision-making. I combine the subconscious/intuitive (System 1) and the conscious/deliberate (System 2) to understand the role of religious faith in constructing the specific ethical perceptions informing moral

decisions. Specifically, the IFBM aims to show how different interpretations of the same faith system reflect different views of God, thereby affecting the ways in which religious individuals internalize religious roles and expectations (through Systems 1 and 2 processes), and how this influences ethical behavior in business situations. Moreover, I demonstrate how the mechanism underpinning this relationship between beliefs and ethical behavior through religious practice, knowledge and affective mediation, influences ethical decision-making outcomes (See Figure 3.1).

Specifically, I employ three model building steps. First, I argue that individuals or religious groups sharing the same faith have different faith interpretations that evolve over time. Individual factors, associated with personal circumstances and individual personality traits, or collective influences in the surrounding environment linked to culture and larger forces within society might influence interpretations. Second, I argue that different interpretations result in believers holding different internalizations of the God Image and God Concept, attained both consciously (System 2) and subconsciously (System 1). This affects their ethical decision-making and behavior in organizations. Third, I argue that the different internalizations of the God Image, mediated by affect (e.g. awe or anger), influence primarily System 1 (the Cold intersection (see the upper part of Figure 1)). The God Concept, however, which is founded on cognitive knowledge transmitted through religious early teachings (e.g., teachings about God's attribute) is mediated by a different type of knowledge (e.g., attending religious sermons), and influences primarily System 2 (the Hot intersection (see the lower part of Figure 1)). Religious practice (e.g., pray, fasting, almsgiving) also indirectly mediates the relationship between the VoG and both Systems 1 and 2, as practice elicits a specific religious emotion and cognition that informs moral decisions (See Figure 3.1, Religious

practice interacts with both the Hot intersection and the Cold intersection (see both, the lower and the upper parts of Figure 1)).

Here, however, I should emphasize that, although Cold and Hot intersections are depicted independently in the IFBM, they cannot be completely separated. Cognitive, practice, affective, conscious, unconscious, God Image, God Concept, all influence each other directly and indirectly. For instance, Haidt, (2001) suggests that emotions such as sympathy can sometimes influence moral reasoning without directly determining a rational moral judgment. Finally, I argue the IFBM's components are presumably universally present across religions and cultural contexts, since the belief, cognitive, affective, and behavioral components of religiosity are features of almost every religion worldwide. However, the framework components might differ in content and emphasis across cultural and religious groups, leading to diverse forms of religiosity with varied influences on ethical behavior. For this reason, in the subsequent sections, I will focus on the case of Islamic religiosity only. I will do so to discuss this paper's theoretical claims and demonstrate how the IFBM can explain the exact mechanism behind the interaction of conscious concepts and the less conscious images, implicated in the construction and application of moral principles in organizations.



**Figure 3.1: An Integrative Faith-based Model**

### **3.4 THEORETICAL ASSUMPTIONS**

The following presents the proposed IFBM as an analytical framework to explain the influence of Islamic religiosity on Muslims' ethical behavior in organizations, and to discuss the theoretical claims above. First, I show how the different faith interpretations evolving and internalized by Muslims over time are affected by unique individual influences, and crucially by the macro cultural environmental they inhabit. Second, I explain how different interpretations impact on the different ways Muslims internalize the view of Allah or God (including God Image and God Concept). I argue that different internalizations of religious role expectations affect ethical decision-making and behavior within organizations. Third, I elucidate the mechanism of Islamic religiosity impacts on ethics. I do so by explaining how different images of God, mediated by Islamic practice, influence System 1, and how different of concepts of God, mediated by Islamic religious practices and knowledge, influence System 2, and thereby both influence the moral decision-making processes.

#### **3.4.1 Faith and Belief (Interpretations of the Faith)**

The first component of the IFBM is 'faith'. Faith "is the state of being ultimately concerned: the dynamics of faith are the dynamics of man's ultimate concern" (Tillich, 1958, p. 1), and faith pervades human consciousness (Hoffman & McNulty, 2012). According to Hoffman and McNulty (2012), faith is not only associated with religion, it can be an emotional response in terms of epistemology; a kind of knowing more important than ordinary knowledge because it provides a form of understanding not accessible through cognitive knowledge as conventionally

understood. Thus, faith means “to know”, “to believe” and “to be convinced beyond the least shadow of doubt” (Mawdudi, 1996, p. 17).

From the Islamic perspective, the nature of faith is specified in the Quran, and the Sunnah<sup>4</sup>. The word “*Iman*”<sup>18</sup> literally translates as faith,<sup>3</sup> referring to a person who holds an unshakable belief in the *Tawheed* or the oneness, uniqueness and incomparability of Allah (Badawi, 2001), believing in His Law and the Revealed Guidance, expressed in the Divine code of Reward and punishment, and called *Mo'min* (faithful) (Hussain, 2006; Lakhani, Shah-Kazemi, & Stoddart, 2010). Faith should invariably lead a person to a life of obedience and submission to the will of God. Thus, it relates directly to the Muslim understanding of the purpose of creation; that is, to worship (*ibadah*) as a practical manifestation of *Tawheed*, submitting completely to the only God, Allah. Consequently, the life of a human being can be seen as an act of worship, as long as the governing intention is the pleasure of God in accordance with His divine guidance on what is ethical and what is not. God alone, as Creator and source of all bounties, defines ethical (*halal*) and unethical (*haram*) (Badawi, 2001).

Accordingly, adherence to ethical conduct is a core component of Islamic faith, with responsibility for observing moral behavior considered a major aspect of the Muslim belief system (Taymiyah, 1999). Islamic teachings repeatedly emphasize that ethics are central to Islamic faith, being eternal and absolute. However, different schools of Islamic thought hold different theoretical views concerning *Iman* and the importance of ethics within the Islamic worldview. The next section briefly discusses the key principles underpinning these schools, developing different

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<sup>18</sup> The terms *Iman* or faith are used interchangeably throughout the paper.

interpretations of the Islamic faith, which have a profound impact on the formation of beliefs.

#### **3.4.1.1 The reality of Iman: different interpretations by Islamic schools**

*Iman* can be defined as “a knowledge in the heart, a voicing with the tongue, and an activity with the limbs” (Chittick, 2012, p.7; Taymiyah, 1999). However, this definition is not agreed by all Islamic schools of thought and they have different theological positions for defining what *Iman* is. These different interpretations of *Iman* by Islamic schools lead them also to have different understanding about concept related to *Iman* such as: Who is the true Muslim? What should the true Muslim believe in? What sins can harm *Iman*? (see table 3.1, for more details). The different theological positions can be summarized in three main positions concerning the definition of *Iman*. First, *Murjia* School of thought claims that *Iman* is just attestation at heart and so all actions (including ethical one) are outside *Iman* and so no action is necessary. Second, *Khawarij* School of thought believes that *Iman* includes knowing, testifying, and commitment. However, missing out on any obligatory duty positions the believers outside of Islam, and those who fail to do so are equated or are seen as non-believers. This is also implies that if apart of *Iman* is lost, the whole of it is lost as well; and thus, the major sinner will reside forever in Hell (Ibn Taymīyah, 1999; Izutsu, 2006). Third, *Ahl al Sunnah* School believes that the minimum level of *Iman* is knowing it, testify it and having commitment to performing all obligatory duties required by Islamic law, in order to save a believer from a hell fire. I argue that these theological views may have important implications for ethical conduct in organizations since the first view does not see adherence to ethical conduct as a part of *Iman*, the second may overestimate the importance of

ethical conduct, while the third may take a more moderate view on this issues (to be discussed later).

To sum up, Islamic beliefs do not only have ethical implications for business or work but also lay more general claims about the value of ethical behavior. In other words, the Islamic religious beliefs not only include ethical values but also beliefs about the role of ethics or the place of ethics within the larger realm of Islamic world view. In this regard, there is a disagreement among Muslims on how important it is to behave ethically. These conflicting interpretations about the nature of Faith - *Iman* was triggered by political events in early Islamic history and then become purely theological (Izutsu, 2006; Taymīyah, 1999). Such opposite or even conflicting views are of paramount importance for the ethical behavior of Muslim believers as they have been passed down through generations resulting in different interpretations and practices of the same faith. Moreover, a specific interpretation of faith can be also reinforced by individual influences and personality. These religious convictions pervade individual experience of God whether one is conscious of them or not (Hoffman and McNulty, 2012). I argue this situation is not specific to Muslims: rather it is common in almost all religion around the world. For instance, different denominations within Christianity also interpret beliefs in different ways (for instance see Western and Eastern Christianity of Protestantism and Catholicism). To reflect upon these processes underpinning the formation of beliefs, I incorporate the idea of the God Image and God Concept which emerges at the intersection of the deeply embedded, unconscious moral intuition (System 1) and the conscious deliberate (System 2).



**Table 3.1: Summary of different interpretations of Iman by Islamic schools of thought.**

	<b>Murjia</b> (Hope View)	<b>Khawarij</b> (Fear View)	<b>Ahlu Sunnah</b> (Balanced View)
<b>Is Iman only in heart?</b>	Yes	No, it also includes knowing, testifying, and commitment to act upon it.	No, it also includes knowing, testifying, and commitment to act upon it.
<b>Does Iman increase and decrease?</b>	No, since actions are not part of Iman, it is always constant.	No, Iman is constant and leaving any action will destroy whole Iman.	Yes, doing more good deeds and increasing knowledge increases level of Iman while committing sins decreases level of Iman. A complete non-action means no Iman exists.
<b>Is Iman words and action?</b>	No, Iman is only in heart, and so no action is necessary.	Yes, It includes all actions required by Islamic law ( <i>shari'ah</i> ), and missing any action or committing major sins destroy the whole Iman.	Yes and Muslims have to maintain serious level of commitment that forces an action. A failure to perform any obligatory duties or complete non-action means no level of faith exists.
<b>Can sin harm Iman?</b>	No, Allah forgives every sin, so no sin can harm Iman i.e. no matter what sin is committed, person remains in fold of Islam.	Yes, any sin harms Iman implied that the people who committed major sins would abide forever in Hell. Thus, sinners often labelled as non-believer according to this school.	No, sin can only reduce level of Iman. However, committing extremely serious sins ( <i>Kufr</i> ) may take one out of Iman.

### 3.4.2 Views of God

The second component of the IFBM refers to the different views of Allah held. This section elucidates how individual Muslims (like any other religious individuals) might internalize different views of God through different beliefs (interpretations of the faith) as shown in the first step referenced above. For instance, in Islam, it is obligatory to believe in God's oneness of divinity and attributes (Muhammad, 1999). Muslims are taught that God has more than ninety-nine

venerated Names, including “The Watchful One”, “the Merciful”; each associated with Attributes: e.g., “Allah is strict in torment” and “Allah is severe in punishment”. The Names and Attributes of God nourish understanding promoting superior behavior. In short, Muslims are taught to believe in God’s oneness, His divine Names and Attributes and act accordingly. However, Muslims experience God uniquely, internalizing different Islamic beliefs and interpretations of God, with a corresponding influence on ethical decision-making.

Deeply held religious beliefs/interpretations of Islamic faith shape, either directly or by implication, Muslims’ individual perceptions of God in three fundamental ways: (i) as punitive, (ii) as benevolent and forgiving, or (iii) as both combined. These three distinct dimensions can be summarized as: ‘fear view’, ‘hope view’, and ‘balanced view’. These views of God reflect the different interpretations of Islamic faith by different Islamic schools of thought (see table 3.1). To explain how these different three Islamic views of God emanated from various schools of Islamic thought, and their relationship to other Islamic religious dimensions, I frame them in the form of a conceptual schema (see Figure 3.2).

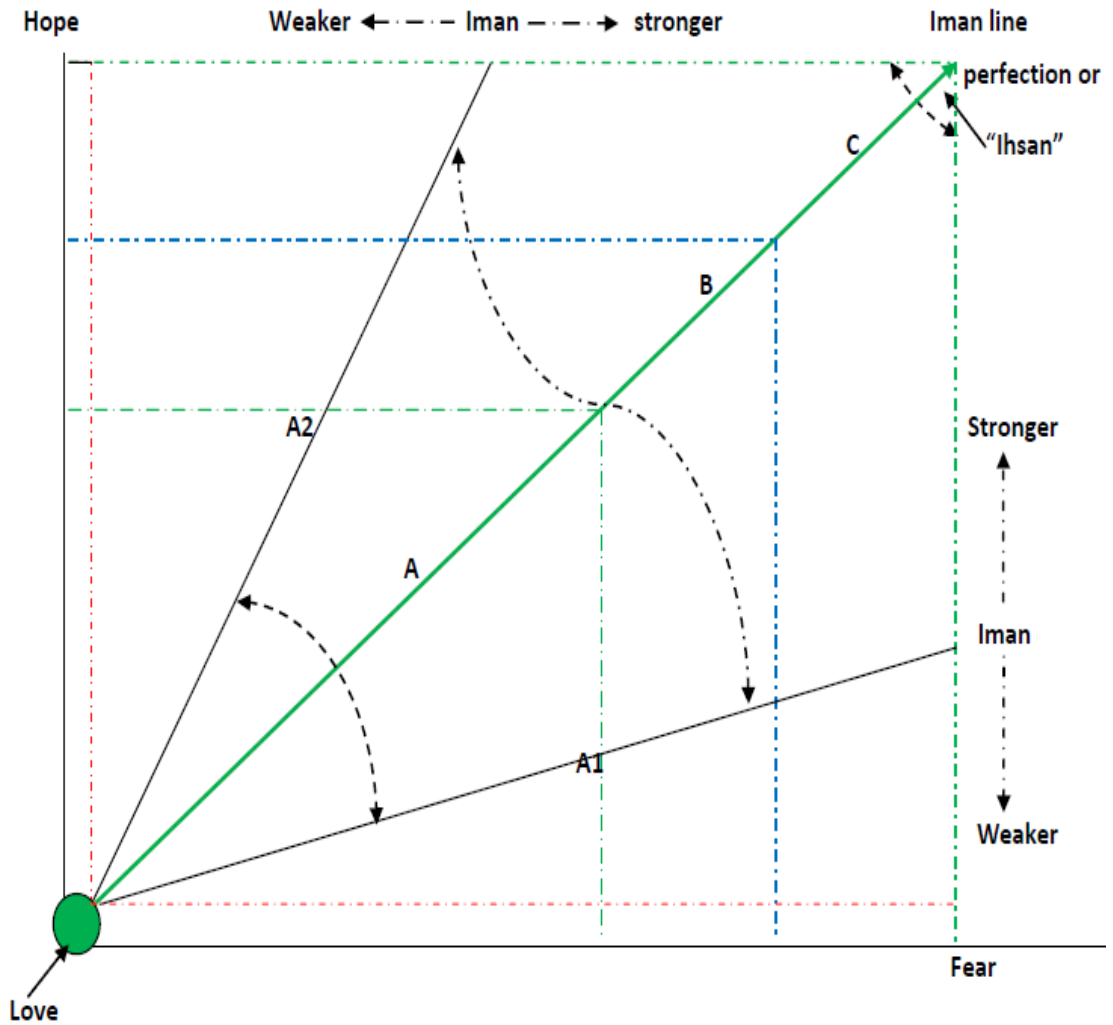


Figure 3.2 Conceptual Frameworks for Islamic belief system

In Figure 2, hope, which represents the VoG as benevolent and forgiving, appears on the vertical axis, and fear, which supposes God to be punitive, is represented on the horizontal axis. The cornerstone of the framework represents love. Love is a core view for all schools. The first school of thought (*Muija*) emphasizes hope, as represented on the vertical axis, claiming that an individual's actions do not impact their faith. Thus, faith is constant and has no relationship with the middle line (*Iman* line) or the increase or decrease of *Iman*. The second school of

thought (*Khawarij*) emphasizes fear, as represented by the horizontal axis, similarly having no relationship with the middle line (*Iman* line) as it also claims that faith is constant and does not increase or decrease. However, it emphasizes that an individual's religious actions are entirely fundamental for maintain faith. The third school of thought (*Ahl al Sunnah*) takes a holistic approach to faith, and is represented by both the vertical and horizontal axes, emphasizing the dimensions of love, hope, and fear, within a Muslim's life. This is described in the famous metaphor used by Islamic scholar Ibn Al-Qayyim (1292–1350), denoting the heart's journey towards God, "The heart is like a bird: love is its head and its two wings are hope and fear". Thus, a bird cannot fly with only one wing (hope or fear), and a bird cannot even live without a head (love). Therefore, a true believer should aim to balance love, fear and hope (Ibn Al-Qayyim, 1292–1350).

Therefore, according to the *Ahl al Sunnah* represented in the Figure 2, as hope and fear increase equally to reach the same maximum level (which represents the optimum growth of faith), religious practice (e.g., devotional and ritual), religious knowledge (e.g., learning about how to practice Islam) and religious affect (e.g., the intensity of feeling guilt or shame) increase also. I argue, this correspondingly reduces unethical behavior and vice versa (see Figure 3.2 above, *Iman* line). Whereas, where either hope or fear (the vertical/horizontal axes) increase out of balance, this will lead to an expectation of less ethical behavior in business situations (see line A2 and A1 in Figure 1).

According to *Ahl al Sunnah*, as based on the Qu'ran, *Iman* can increase or decrease and vary in intensity. Thus, the stronger a person's faith grows the more likely they will behave ethically. Thus, when *Iman* reaches a maximum state, or perfection "*Ihsan*" (see Figure 3.2), I would expect a maximum level of ethical

behavior and vice versa. However, religious practice knowledge and affect mediate this relationship. The middle line (*Iman* line) represents a direct correlation between an increase and decrease in level of faith, representing an increase or decrease in religious practice knowledge and affect (and so ethical behavior). On the *Iman* line, C represents this. Correspondingly, the weaker the level of *Iman* the less ethical an individual's predicted behavior. On the *Iman* line, A represents this, whereas, on the *Iman* line, B represents an average level of faith. Put differently a true believer should worship God because of their love for Him, and should do good deeds because they hope and seek His forgiveness and mercy; they should also avoid behaving unethically for fear of His punishment. Thus, a balanced view requires hope, fear and love. In Figure 2, the two dotted lines parallel to hope and fear represent the boundaries between the balanced viewpoint and the other theological viewpoints. In other words, worship of God with only Hope or Fear places the Muslim outside of Islam.

In summary, personal characteristics inform the extent to which macro environmental influences alter interpretations of beliefs and an individual's internalization of the Views of God (Maltby, 1999).. For example, anxious individuals might be more susceptible to the Islamic fear VoG. Thus, a combination of traits and teachings result in different attachments to God, influencing how individual Muslims practice Islam (religious practice) and their sensitivity to unethical behavior (religious affect) as shown in the IFBM (Figure 3.1).

### 3.5 DISCUSSION

#### **Integrating Views of God with the Dual System Approach, considering the Mediating Role of Religious Dimensions**

In this section, I link views of God to the dual moral processes described as Systems 1 and 2 (rational/intuitive). Similar systems have been emphasized in recent trends in moral psychology and behavioral ethics research (Graham et al., 2011; Haidt & Joseph, 2004; Kahneman, 2011; Reynolds, 2006, Greene, 2007, 2009; Weaver Reynolds, Brown, 2014). However, some (e.g., Haidt, 2001, 2012) have argued that intuition holds primacy, suggesting that individuals first react intuitively, emotionally and automatically to ethically charged situations, forming instant judgments that are rationalized subsequently. However, others argue that Systems 1 and 2 take precedence interchangeably. For example, Reynolds (2006) stated individuals prefer either rational or intuitive processing, in which they either initially behave and then rationalize, or initially make a conscious judgment and then behave based on an automatic cognitive prototyping pattern-matching approach. Both views (intuitive primacy or dual process) agree that moral interpretations can result from intuitive and automatic responses to ethical dilemmas rooted in deeply held values and experiences, that are often emotionally laden (i.e., accompanied by affective reactions, such as guilty, anger, shame, disgust, etc.). Thus, intuitive and automatic moral judgments are often based on unconscious assumptions and affective attachments variously related to an individual's social environment, upbringing, particular kind of moral language, additional emotional factors and early life experiences, which have a formative effect on his/her identity (Dinh & Lord, 2013; Haidt, 2001, 2012; Haidt & Bjorklund, 2008; Watts, 1996; Winterich, Zhang, & Mittal, 2012; Young & Saxe, 2011; Zhong, 2011). I argue that the aforementioned

views of God (Hope, Fear, and Balanced Views) influence dual system moral decision-making as demonstrated in the IFBM. That is, God Image (Hope, Fear, and Balanced, GI), mediated by religious practice and affect, influences System 1 primarily. Whereas, the God Concept (Hope, Fear, and Balanced, GC) on the other hand, influences System 2 primarily, as mediated by religious practice and knowledge. The following sections clarify, first, how religious affect can mediate the relationship between GI and system 1 (the Cold intersection), second, how religious knowledge can mediate the relation between GC and system 2 (the Hot intersection), and third, how religious practice can indirectly mediate the relationship between God Concept and Image and the dual moral processing system.

### **3.5.1 Image of God, System 1 and the Mediating Role of Religious Affect**

Religious beliefs can play an important role in building emotions (Tsai, Koopmann-Holm, Miyazaki, & Ochs, 2013; Tsai, Miao, & Seppala 2007), with far-reaching implications for individual's moral intuitive judgment within organizations (Bechara & Damasio, 2005; Weaver et al., 2014). Empirical research in psychology suggests individuals with a higher level of religiosity have more vivid, intense (Burris & Petrican, 2011), and profound emotional experiences (Emmons & Crumpler, 2000; Hood, 2005); such as feelings of awe (Keltner & Haidt, 2003) or gratitude (Emmons & Mishra, 2012). In addition, studies show religious affect and emotions can differ across religious traditions (Emmons, 2005). For example, Kim-Prieto and Diener (2009) compared nine distinct emotions experienced by Muslim, Christian, Jewish, Hindu, and Buddhist adherents from 49 countries. They found numerous fundamental differences among the religious groups. For instance, Buddhist participants experienced less pride and more guilt based emotional

experiences, while Hindus manifest less gratitude and prideful religious emotional experiences. Muslims were found to experience more guilt, shame, and jealousy, while Christians experiencing less shame and anger, but more love, while Jews placed the most emphasis on pride. I argue that religious affect and emotions not only differs across religious traditions but also among adherents with the same religious faith.

God Image is a key reason for the different types of emotions experienced across denominational groupings (Steensland, et al., 2000), leading to greater emphasis and value on different religious affect and emotions. Specifically, I argue that a different God Image, as internalized by religious individuals will influence the intensity of their religious affect and intuitive moral decisions (System 1) (see Figure 3.1, the Cold intersection). For instance, according to the automatic pattern-matching approach, based on cognitive prototypes, individuals might first act and later rationalize the consequences of their actions (Reynolds, 2006).

Thus, in the case of Islamic religiosity, I suggest that Muslims, who have internalized hope, may automatically make an unethical decision triggered by religious affect (e.g., low sensitivity toward guilt or strong feeling of guaranteed forgiveness by God). Such an unethical decision would not initially require any religious reasoning, although subsequently perception of guaranteed forgiveness may be given as a pretext to explain unethical behavior. It is common for Muslims holding such beliefs to appeal for God's forgiveness and mercy after committing an unethical act: "Allah is oft-forgiving most merciful" or "Allah will forgive me!" believing that merely uttering these words signifies repentance whilst persisting in sin (i.e. unethical behavior). Evidence of similar actions can be found in other religions too; for example, "some branches of Christianity (e.g., some radical



elements within the Protestant reformation) have, historically, emphasized the forgiveness and mercy of God to such an extent that one's own ethical behavior is of little religious import” (Weaver & Agle, 2002, p. 83). Moreover, I contend that Muslims who have internalized hope perform actions separately from faith, and so their religious beliefs do not necessarily inform the intuitive bases for their moral decision-making. However, I argue that belief/view influences their religious affect (e.g., have less intensity of guilty or shame feelings of unethical behavior) providing a comfortable foundation from which to excuse unethical conduct and corruption. It is possible, that because their dominant God Image is of an oft forgiving and merciful God they are subject to self-deception leading to “ethical fading” (Tenbrunsel & Messick, 2004), which constitutes a corrupt ideology that needs to be managed.

By contrast, Muslim’s who have internalized fear associated with anger may behave unintentionally in a punitive and vengeful manner, because their rapid automatic response to ethical dilemmas is influenced by an emotionally laden evaluative experience. For instance, such Muslims might make an ethical judgment influenced by an overestimated sense of religious self-sacrifice or guilt, based on fear of failing to meet religious commitments or of committing unethical behaviors. This might then result in strict and vengeful behavior towards those who transgress their own ethical rules of Islam. For example, Muslims who have internalized a fear view may be more prideful, leading them to discriminate against others who do not share their religious outlooks.

Finally, those who have internalized a Balanced View and have a fair-minded VoG, are more likely to automatically respond in an ethical and responsible manner because their response to ethical dilemmas emerges from their evaluative

experiences, and is accompanied by affective reactions, motivated by accountability and justice. Their God Image combines both forgiveness and punishment, thereby emphasizing accountability and justice. They believe they should perform good deeds because they hope and seek God's forgiveness and mercy; and that they should avoid behaving unethically because they fear His chastisement. Furthermore, I could argue those Muslims whose faith is stronger (and therefore fulfil the criteria of perfect Muslims) are more likely to make an ethical judgment unconsciously, compared to a Muslim whose faith is weaker.

### **3.5.2 Concept of God, System 2 and the Mediating Role of Religious Knowledge**

Arguably, in the majority of cases, reasoning serves moral intuitive judgment, offering post hoc rationalizations for automatic responses, such that rational judgments are needed only when no clear intuitive response has occurred (Haidt, 2001, 2012). However, others argue that intuitive reactions may reflect implicit learning from previous deliberations (Pizarro & Bloom, 2003; Turiel, 2006). Regardless, rational deliberation is not without any effect. I have argued that the different God Concepts internalized by individuals influence their approach to religious knowledge, also influencing their rational moral decision-making (System 2) (see Figure 3.1, the Hot intersection). Evidence from studies in religious psychology reveals how different conceptualizations of God might regulate individuals' ethical behaviors (Buchko & Witzig, 2003; Gorsuch, 1968; Shariff & Norenzayan, 2011). Specifically, different cognitively oriented concepts of God influence rational ethical judgments "by affecting the basis on which moral judgements are formed" (Weaver & Agle 2002, p. 28). For example, the fully conscious (System 2) thoughts of those who have internalized fear of God are more

likely to be harsh when judging an ethical issue. This moral judgement accords with their belief that God is punitive, influenced by their religious knowledge about *Iman*; thus, if one commits a major sin (e.g, bribery) they are deemed a non-believer. Meanwhile System 2 proffers a more relaxed verdict on those who internalize hope or love in their judgements of ethical issues, i.e., those affected by their concept of God as oft forgiving and most merciful. For this group, *Iman* only affirms knowledge in the heart regardless of worshipful acts, i.e. ethical behavior. Therefore, ethical behavior is of little religious importance as they expect no severe judgment for unethical behavior from God. The branch of Islam that emphasizes a more balanced view believes Allah is both merciful and punitive. Those who adhere to it, believe that ethical behavior is a major part of their faith and that God will hold all accountable for their deeds both in the present life and the hereafter. This provides a powerful enforcement mechanism for commitment to the ethical prescriptions of Islam, leading to more ethical decisions at work. Furthermore, the balanced view suffuses the ultimate aim of achieving self-interest in the long term, as Muslim's are evaluated based on their performance in this life, which motivates ethical conduct at work.

Although a Muslim should reconcile striving for the hereafter and striving for worldly goals, the latter should not be accepted as an ultimate aim (Badawi 2001). Indeed, profit maximization, which is one of the most remarkable normative faiths of modern capitalism, pertaining to all aspects of modern corporate activities (Hoffman & McNulty, 2012), is not sanctioned (Ali et al., 2012; Badawi 2001; Wilson, 1997). Moreover, the balanced view, prompts the adherent to gain more knowledge to practice Islam. Accordingly, individuals who have internalized a balanced God Concept are more likely to maximize their religious knowledge, resulting in

heightened moral awareness, leading to better ethical outcomes in the workplace. This argument is supported by previous research, which reveals that individuals with greater moral awareness are more likely to make more rational ethical judgments (Singhapakdi et al, 2000; Weaver & Agle, 2002). Conversely, those who emphasize hope in their practice of Islam are less likely to seek knowledge about how to practice, and so conscious judgments that are less ethical are predicted.

### **3.5.3 Views of God, the Two-Systems and the Mediating Role of Religious Practice**

In the IFBM, religious practice indirectly mediates the relationship between Views of God and both interpretative systems. The indirect mediation effect of religious practice that is depicted above (see Figure 3.1), performs according to its influence on religious knowledge, and affect dimensions. Below I examine how this occurs, first through the Cold intersection and then via the Hot intersection.

#### **3.5.3.1 Religious practice and the cold intersection**

I have suggested a specific God Image influences religious affect (e.g., high sensitivity and fear of punishment by God), which might in turn trigger an automatic un/ethical decision in an organizational context. I argue religious practice could reinforce the cold intersection between GI, religious affect, and intuitive System 1. A specific religious practice will then espouse the value of certain forms of sentiments directly or indirectly, which might influence an individual's intuitive moral decisions (see Figure 3.1). Accordingly, I hypothesized that Islamic Balanced and Fear views would have a greater intensity affect, triggering more intuitive ethical judgments, as both views place great emphasis on practice. Meanwhile, Muslims, who have

internalized a God view based on hope, are expected to be less concerned with religious practice (e.g., worry less about practicing their Islamic obligations or committing forbidden actions), reducing the seriousness accorded ethical judgment. For example, Islamic teachings emphasize the obligatory of the physical purity and ablution (*Tahara and Wudu*) before worship (e.g., pray, fasting, pilgrimage). Interestingly, in this vein, a study by Zhong, Strejcek & Sivanathan (2010) provides evidence of a link between physical self-cleansing and self-virtuousness; i.e. those engaging in self-cleansing would render harsher moral judgments.

Moreover, certain religious practices promote empathy, which may contribute positively to justice and moral intuitive judgment (Gaudine & Thorne, 2001; Puka, 1994; Zak, 2011). For example, when Muslims perform pilgrimage (*Hajj* and *umrah*) they have to dress in white *ihram* clothing, presenting themselves as equals before God, with no difference between rich and poor. This contributes to feelings of equality, unity and humility, leading to a strong antipathy to self-serving behavior by others, affecting judgments made within organizations. Furthermore, religious practice may also elicit negative emotions that might increase the severity of moral judgments. For instance, Islamic teachings emphasize the description of committing forbiddens such as backbiting, or earning illegal money, and likens these with the eating a corpse or drinking the sweat of the people of Hell. This would elicit disgust feelings that would increase the severity of moral judgments. Recent studies have demonstrated that experimentally induced feelings of disgust can influence intuitive moral judgments, leading individuals to evaluate a specific action as immoral (Schnall et al., 2008; Wheatley & Haidt, 2005; Zhong & Liljenquist, 2008). Balanced and Fear based views, unlike hope, are expected to evoke disgust feelings

as a reaction against the committal of forbidden acts as they as they are committed more to the Islamic teachings.

In summary, frequent practice of religious activities is expected to elicit positive feelings (e.g., empathy, humility, unity), potentially triggering ethical intuitive and automatic judgments. Equally, some religious practices might also provoke negative sentiments (e.g., regret, guilt, shame, embarrassment, and anger) triggering intuitive ethical judgments.

### **3.5.3.2 Religious practice and the hot intersection**

Research shows that practice can reinforce cognition (Gioia & Manz, 1985). Religious practice in the IFBM contributes to the Hot intersection by mediating the relationship between the God Concept, religious knowledge and System 2 (see Figure 3.1). In other words, different concepts of God lead to different religious practices, influencing cognitive knowledge and leading to specific conscious judgments. In the case of the Islamic balanced view, for example, this places emphasis on the notion of seeing the entire life of a human being as an act of worship; i.e., all deeds and acts are an essential part of one's faith. Thus, working life is sacred and spiritual, holding religious significance; a belief that result in increased attention to ethical issues. Fear views also result in similar attention by emphasizing the idea that self-interest in the hereafter results from behaving in a socially responsible manner (Wilson, 1997). However, in the Hope view actions do not comprise components of faith. Thus, only the balanced and fear viewpoints, cause self-interest and social interest to translate into better ethical conduct in business. Practicing Zakat (obligatory annual payment made by Muslims who meet the necessary wealth criteria), for instance, reinforces altruism and social responsibility.

### 3.6 QUESTIONS FOR FUTURE RESEARCH AND PRACTICE

To date, studies empirically examining the role of religiosity in ethical decision-making and behavior within organizations are based on the assumption that individuals are rational beings who deliberately consciously on the four-step framework proposed by Rest (1986) (see also Craft, 2013). They link these four steps to the motivation orientations of extrinsic–intrinsic religiosity (Vitell, 2009). However, recent research has demonstrated an increasing role for intuition, with significant implications for ethical behavior in organizations. I developed this theoretical framework by incorporating these findings to indicate a new line of study concerning religiosity, and the notion of God Concept and God Image within a two-system dual-process. This supports the view that the majority of ethical judgments in organizations are intuitive (Haidt, 2012), and that intuition is a significant feature of ethical religious-based decisions. I propose future research on religiosity should pay careful attention to the Cold intersection between GI and System 1 (intuitive), as illustrated in the IFBM. This would also be beneficial for understanding the mediating factors of religious practice and religious affect more fully. Empirical studies in this vein could examine the precise mechanism underlying the relationship between religiosity and moral intuitions, offering potentially decisive findings.

The current study has shown that religious emotion can unconsciously affect moral judgment. Organizational contexts were also found to influence emotions such as trust and stress, in turn influencing one's ability to form moral sentiments, such as empathy (Zak, 2011). Future studies should examine how organizations could manage the religious emotions evoked by a specific God Image to ensure better ethical intuitions. Moreover, an organizational culture often designed by formal structures such as promoting, compensation and performance appraisal systems, but

equally by informal mechanisms such as social interaction with co-workers and organizational context (Deal & Kennedy, 1982). So, how can management utilize informal cultural systems to positively influence GI and ultimately System 2 and employ the formal system to impact on GC and so System 2 of moral decisions. Other research shows cognitive reflection and reappraisal can help motivate scrutiny of emotions leading to ethical intuitions (Feinberg et al., 2012; Paxton, Ungar, & Greene, 2012). Thus, the question emerges: How can management use cognitive reflection to improve religious emotions and so moral intuitions? Moreover, the IFBM clarifies how particular religious practices, as affected by GI, can reinforce specific religious emotions. This raises the question of the negative implications of such actions. For example: Would such manipulations assist or conflict with the notion of the meta-norm or 'respectful pluralism' in organizations? (Hicks, 2003: 174). Moreover, it is important to emphasize that the deeply held religious views that pervade individual experience, whether one is conscious of them or not, are not always expressed explicitly although they manifest in a person's religious language, practices and behaviors, and can be affected by co-workers' views and organizational contexts. Thus, I ask: How do religious individuals share or communicate their intuitions if they are not directly defensible rationally? To address similar problems, Von Glinow, Shapiro and Brett (2004) described using nonverbal information to spread and share intuitions in multicultural teams. Investigation of how religious nonverbal information can be utilized to spread moral intuitions in the workplace might be valuable. Finally, I ask: How can management develop strategies and organizational culture to advance moral religious-based intuition over time?



While I have argued future research should consider the Cold intersection described in the IFBM more fully. The Hot intersection should not, be overlooked. Recent dual processing theories have proposed two parallel and interacting moral cognitive systems, the rational and the intuitive. Thus, the use of moral intuitive judgment is not an either/or proposition, but one that involves rationalization. For instance, argument and reasoning can shape the moral intuition informing the quality of relationships, such as trust between co-workers, leading to reappraisals of initial judgments, and weakened emotional stimuli (Haidt, 2001, 2004; Haidt & Bjorklund, 2008, Weaver et al., 2014). Therefore, I ask: How can management facilitate reappraisals of initial judgments concerning religious individuals? And: How can it encourage moral and rational arguments among religious co-workers of the same faith? The research undertaken reveals that individuals' GC may differ from their GI, and that they may be largely unaware of their GI (Moriarty & Hoffman, 2014). Therefore, if a manager's GC informs their ethical conduct in organizations, how can ethical education and training support recognition and reformulation of one's GI to match their GC? And: How can management promote argument and reasoning among workers, to help them reappraise initial judgments resulting in unethical intuitions?

This also leads to implications for management practice and public policy. For example, if moral persuasion and argument among religious co-workers can provoke unethical intuitive judgments. I ask: To what extent can religious conversation and the expression of religious self-identity be encouraged within organizations? For instance, as previously mentioned, utilization of nonverbal language and information is appropriate to promote moral intuitions among religious workers if beliefs are found to be in the interests of ethical conduct. Thus, in the case

of Islamic religiosity, balancing love, hope, fear (Balanced View) might justify and motivate ethical intuitions. Management could use posters in the work place to convey and emphasize accountability to God, such as “Know that Allah is Severe in punishment and that Allah is Oft-Forgiving, Most Merciful” (Quran 5:98). Management could also provide a time and place to worship and a cleansing room (e.g., for pray) to improve feelings of purity and morality (Zhong et al; 2010). I must then also consider the appropriacy of religious expression within organizations, and its negative aspects. Finally, the IFBM can be useful for considering the influence of religiosity in other domains considering organizational research. For example, literature shows that different religious beliefs may an influence leadership styles (Kriger & Seng, 2005); organizational productivity and commitment (Fry, 2005); job sanctification (Walker et al. 2012); entrepreneurial behavior (Griebel, Park & Neubert, 2014); job satisfaction (King & Williamson, 2005); and job performance (Giacalone & Jurkiewicz, 2003).

### 3.7 CONCLUSION

Religiosity, both as a personal characteristic and a cultural factor, is a crucial influencer of ethical judgments and behavior (Hunt & Vitell; 2006; King, 2008). However, the relationship between religiosity and an individual’s ethical judgment and behavior remains elusive (Park, & Singh, 2014). This is in spite of existing theoretical knowledge about how religiosity might influence ethics. Therefore, numerous researchers (e.g., Gümüşay, 2015; King, 2008; Parboteeah, et al, 2008; Tracey; 2012) have called for more nuanced understanding of how religiosity influences behavior in organizations. The IFBM provides essential theoretical inputs to guide empirical researchers to connect religiosity and ethics in variety of cultures

and contexts. Although God is the object of every religion, researchers in our field have been slow to recognize and establish the fundamental significance of God's attributes to religious believers. By applying the proposed IFBM, we can comprehend how religiosity influences ethical judgments and behavior within organizations. However, organizational ethics researchers are needed to adopt more advanced methodological innovations, such as hypnosis, think-aloud, narratives, shadowing, protocols, or systematic longitudinal evaluations of interventions to unpack the black box of religious-based intuition. Religiosity is a complex phenomenon that cannot be easily captured. However, I contend that the IFBM offers future researchers a greater opportunity to successfully achieve this goal.

## **Chapter Four (Paper 2)**

### **Chapter Objectives:**

To develop a valid and reliable instrument tool to measure a Muslims' Views of Allah.

### **Outcome:**

The newly constructed 13-item scale had adequate psychometric properties so; it can be utilized in business and organizational research to assess the impact of VoG on ethical behavior.

## **Scale of Muslims' Views of Allah at Work (SMVAW): Development and Evidence for Reliability and Validity**

### **Abstract**

*Some studies have suggested that an individual's view of God is a significant predictor of his or her behavior. While existing literature on the view of God in organizations (that is, the workplace) focuses exclusively on Western Christianity, such studies on Islam are missing. A main roadblock to our understanding of this influence from an Islamic perspective is the absence of a validated measurement tool. The purpose of this study therefore is to develop a Scale of Muslims' Views of Allah at Work (SMVAW). This article discusses how the SMVAW was developed through the following five steps: (1) identification of the domains of Islamic views of Allah relevant to organizations via theory and by conducting three focus groups with six participants each; (2) establishment of content and face validity; (3) application of a cognitive interviewing technique to pretest the SMVAW with sixteen participants; (4) pilot testing of the SMVAW with twelve participants; and (5) administration of the SMVAW online to marketing and management professionals (n = 472) via a multi-stage cluster sampling process to verify the scale's reliability and validity. The results showed that the newly constructed 13-item scale had adequate psychometric properties. Finally, the implications for organizations, study limitations, and future research are discussed.*

**Keywords:** *Scale of Muslims' Views of Allah at Work; God image; God concept; ethical decision making and behavior; cognitive interviewing technique*

## 4.1 INTRODUCTION

Many studies in psychology, criminology, and theology have suggested that an individual's view of God is a significant predictor of behavior both for religious and non-religious people (Bader & Froese, 2005; Buchko & Witzig, 2003; Evans & Adams, 2003; Froese & Bader, 2010; Shariff & Norenzayan, 2011; Unnever, Cullen, & Applegate, 2005; Unnever, Cullen, & Bartkowski, 2006). Surprisingly, there is a striking lack of studies linking individual views on God to ethical behavior and other behaviors in the workplace within organizational research, notwithstanding some notable exceptions (Walker, Smither, & DeBode, 2012; Hardesty, Westerman, Beekun, Bergman, & Westerman, 2010). However, these exceptions solely concern themselves with religious beliefs derived from Western Christianity, and the linking of these beliefs to individual workplace behaviors and ethical outcomes. Empirical inquiries that describe and predict how other religious beliefs and views related to God can influence ethics in a non-Western context and from a variety of other religious views are scarce, if they exist at all. Specifically, studies that link a Muslim individual's view of Allah to ethical behavior in organizations are missing (Beekun & Badawi, 2005; Tracey, 2012). This omission is unjustified. Islam is one of the world's fastest growing religions (Pew Research Center, 2015), a major and fast-growing religion in America and Europe (Esposito, 2015) that has become a key public and political concern in recent years (Pew Research Center, 2013; Ramadan, 2009). Given the globalized nature of business, and the increase of religious diversity within the workplace, there is an urgent need for empirical research linking the role that core Islamic beliefs and views on Allah play on a Muslim's ethical behavior within organizations (King, 2008; Smith, 2008; Tracey, 2012). A basic prerequisite for conducting such empirical work is finding (or developing) an adequate

measurement instrument, which does not exist at present. To address this limitation, I propose a process for development and empirical validation of the Scale of Muslims' Views of Allah at Work (SMVAW) that I believe can be utilized in business and organizational research to assess the impact of religiosity on ethical behavior.

#### **4.2 LITERATURE REVIEW AND RATIONALE FOR THE DEVELOPMENT OF SMVAW**

Many studies that link religiosity to ethical behavior in organizations have operationalized religiosity using simplistic conceptualizations to facilitate ease of measurement (K. Parboteeah et al., 2008; Tracey, 2012; Weaver & Agle, 2002). For instance, studies have focused on religious attendance and/or mosque/church activity or narrow religious affiliations as main predictors in examining the relationship between religiosity and ethical outcomes in the workplace. Core religious beliefs (defined as an individual's view of, and relationship with, God independent of active participation in organized religion) collectively form one key variable yet to be adequately studied in relation to ethical outcomes (Parboteeah et al., 2008).

An individual's connection to, and views related to, Allah or God (the sacred) are essential parts of many religions and the basis of an adherent's spirituality (Smith, 2009). An individual's GI and GC constitute the ontological basis of a person's sense of self and society (Bader & Froese, 2005), which might in turn influence his/her attitudes and behaviors in work and business situations in organizations. Many believers reference their conceptualized God as a key role model for their behavior (Froese & Bader, 2007; Froese & Bader, 2010).

Specifically, a religious individual's View of God (VoG) provides us with a straightforward proxy for understanding different interpretations individuals hold regarding beliefs in the divine. This may help us describe religious differences that impact how different individuals practice their faith. Furthermore, research suggests that VoG can impact how individuals interpret and apply normative ethics of religious teachings when facing ethical dilemmas (Bader & Froese, 2005; Buchko & Witzig, 2003; Evans & Adams, 2003; Froese & Bader, 2004; Hardesty, Westerman, Beekun, Bergman, & Westerman, 2010; Shariff & Norenzayan, 2011; Walker et al., 2012). These findings suggest that a better understanding of how individuals view God can build a greater knowledge of how religiosity can affect behavior (both ethical and unethical) within organizations. However, to date, only two studies (Walker, Smither, & DeBode, 2012; Hardesty, Westerman, Beekun, Bergman, & Westerman, 2010) have examined the relationship between a person's VoG and its impact on ethical judgment and conscientiousness at work. Both studies have focused exclusively on Christian samples and relied on notions derived from a Judeo-Christian perspective that may not apply to other religions. Moreover, their findings produced mixed or somewhat contradictory results. Specifically, the study of ethical behavior in the workplace by Walker et al. (2012) found that perceiving God as loving and forgiving correlates to ethical decision making in the workplace, while views of God as being a punishing force were unrelated to ethical outcomes. Sharriff and Norenzayan (2011) claimed that VoG as being more punishing (and less loving) are associated with lower levels of cheating, though this study was not directly linked to the work context. An overall conclusion emerging from this handful of studies is that this is a largely under-researched area lacking clarity in describing how an internalized conception of God might influence ethical behavior.



Given this lack of clarity, a particularly urgent need exists to develop an approach that accounts for the role of core religious beliefs and views related to God within organizations and the workplace. Furthermore, the scarcity of this type of research makes it particularly important to examine this issue within non-Western contexts and from a variety of religious views to better understand the connections between concepts of God and ethical decision making and behavior in organizations. In particular, empirical studies that link VoG to ethical behavior in organizations from an Islamic perspective are missing (Beekun & Badawi, 2005; Tracey, 2012); such work is scarce in spite of the clear need (Ali & Al-Aali, 2014; Beekun & Badawi, 2005; Chan-Serafin, Brief, & George, 2013; Fotaki et al., forthcoming; Tracey, 2012).

One potential roadblock in our understanding of this relationship from an Islamic perspective may be the absence of a relevant, valid, and reliable measurement instrument. This absence may be a consequence of the inherent difficulties of measuring religious beliefs and attitudes of Muslim individuals, or the taboo nature of the topic; the problems associated with subjecting religious beliefs to scientifically rigorous investigation; or of the thought that religion is too far removed from the activities of the organizations forming the basis for empirical studies of the workplace (Chan-Serafin, Brief, & George, 2013; King, 2008; Tracey, 2012).

The review has identified the existing psychometric scales concerned with VoG, which have been developed and designed for use with practicing Judeo-Christians and reflect the tradition of Western Christianity. The Shariff and Norenzayan (2011) scale was developed to examine the relationship between individual VoG as “positive” (e.g., loving, compassionate) or “negative” (e.g., punishing, vengeful) and cheating behavior in an anonymous setting. Other

religiosity scales have been designed for research and clinical applications for individuals. These include the God Image Inventory and God Image Scales (Lawrence, 1997) and the scale developed by Ironson, Stuetzle, Ironson, Balbin, Kremer, George, Schneiderman & Fletcher (2011), which utilizes a subset of 12 items related to views of God from interviews in patients with cardiovascular disease, cancer, or HIV/AIDS. Moreover, Baylor University's Institute for Studies of Religion developed four images of a God matrix, varied across different denominations and religious traditions within Christianity. These images comprise the Authoritarian God, the Benevolent God, the Critical God, and the Distant God, resulting in a  $2 \times 2$  matrix of anger and engagement. According to the Baylor study (p. 26), God's level of engagement reflects "the extent to which individuals believe that God is directly involved in worldly and personal affairs." By contrast, God's level of anger reflects "the extent to which individuals believe that God is angered by human sins and tends towards punishing, severe and wrathful characteristics." This scale was developed to examine the relationship between the image of God held by American citizens and their moral and political attitudes (Baylor Institute for Studies of Religion, 2006).

However, on close examination concerns exist about the overall validity of applying and extending such concepts and measuring tools to study Muslim populations (González, 2011). These concepts and tools are embedded in confounding variables such as religious language, religious doctrine and practice, and religious values, rendering them unsuitable for use with Muslim populations (King & Crowther, 2004). One key reason why existing scales are inappropriate for Muslim populations relates to the use of language. As previously highlighted, most of these scales employ non-Islamic language in the phrasing of scale items; they base

their operational definitions on non-Islamic doctrine and are imbued with non-Islamic religious and philosophical concepts. For example, in the image of God matrix developed by Baylor University's Institute for Studies of Religion, four images of God were described: (1) the Critical God, (2) the Authoritarian God, (3) the Benevolent God, and (4) the Distant God. The fourth image, for instance, cannot be used with a Muslim population, because Muslims do not perceive God to be distant but rather understand Him as taking part in their everyday affairs. These types of differences can lead to theoretical and methodological problems (Jana-Masri & Priester, 2007). Moreover, linguistic differences between cultures can lead to semantic inconsistencies when translating research instruments because of cultural and religious differences as well as differences in literal meanings (De Cremer et al., 2010). To provide an example, a more recent study by Schneider et al. (2011) measured the religiosity of Muslims and Christians in Germany and Turkey to compare consumer ethical behaviors using the Religious Orientation Scale (ROS) of Allport and Ross (1967). However, this scale was specifically designed to be used in Western Christianity contexts—the strict division between extrinsic–intrinsic religiosity greatly reduces its usefulness for the evaluation of other religions, and even for other denominations within Christianity (Cohen, Hall, Koenig, & Meador, 2005; Graham & Haidt, 2010; Hill, 2005). Furthermore, many international studies have utilized and merely extended Christian measures to study Muslim individuals by replacing the word “church” with “mosque,” “God” with “Allah,” or “Jesus” with “Mohammed.” When used to measure the level of a Muslim's religiosity, such adapted scales could lead to invalid findings that differ from study to study or even contradict each other.

A second reason relates to religious doctrine and practice—namely, that these scales measure religious constructs in accordance with Christian religious practices rather than Islamic religious laws. The means through which God’s presence is perceived or manifested (and His relationship to man) is viewed differently by Christians and Muslims. In Islam, God is described in relation to the oneness and absolute perfection in which the relationship is simultaneously manifested from all of Allah’s attributes, while for many Christian denominations God’s presence is mediated through the Holy Spirit, emphasizing the activity of God in drawing man into the divine presence. For example, some studies use mosque attendance as an indicator for a high level of belief in the same way that church attendance is used in the case of Christianity. However, for a Muslim mosque attendance plays a genuinely different role. The frequency of worship attendance as an item applied to measure a Muslim’s religiosity would apply only to males, since mosque attendance is optional for females. This also applies to other religious commitments and obligations in Islam that vary according to gender. Moreover, whereas church membership is necessary for Christians, it is not so for Muslims; even very pious Muslims are not formal members of a mosque. Most importantly, Islamic teachings emphasize that Muslims communicate and connect with Allah in a direct way without the need for a mosque, an imam, or any other form of intermediary. Thus, simply replacing the word “church” with “mosque” in a survey can lead to psychometric flaws that may affect the validity of a translated measurement tool or metric within a larger survey.

Thirdly, values that are expressed as measures in scales not specifically designed to reflect Islam (and the specific characteristics of Islam described in the previous paragraphs) may not be consistent with the values and principles of Islamic

philosophy and religious beliefs. It may therefore be difficult to fully capture the uniqueness of Islamic religiosity (Sue, 1992) given that Islamic theological concepts differ from those of Christianity. In particular, the main theological concept concerning the nature of God differs between Islam and Christianity. From an Islamic point of view, God is the only one God in the most basic, simple, and elementary meaning of the word. God has no children, no parents, and no equal. In Islam, God is known by the name “Allah” and more than ninety-nine other venerated names, such as “The Watchful One” and “The Merciful.” Furthermore, Allah has many attributes, such as “Allah is strict in torment” and “Allah is severe in punishment.” It is thus obligatory for a Muslim to believe in all of Allah’s specific names and attributes found in Islamic teachings. Each name and attribute may nourish a kind of consciousness and guide a Muslim’s behaviors. Thus, using existing Christian-based measures to study Muslim individuals’ beliefs may also lead to social desirability biases. For instance, existing scales such as the Shariff & Norenzayan (2011) View of God Scale provide lists of adjectives describing God and ask respondents to rank each adjective from what they feel best or least describes God. These scales are not adequate for understanding conceptions of God from an Islamic viewpoint because a Muslim cannot rank the attributes of God. More specifically, the View of God Scale by Shariff & Norenzayan (2011) asks participants to indicate to what degree (with 1 signifying “not at all characteristic” and 7 signifying “completely characteristic”) one believes traits like “loving” or “punishing” apply to his or her God. If we apply this to a Muslim, they will probably similarly rate both traits (7, for “completely characteristic”), as it is compulsory for Muslims to have the same absolute belief for all of Allah’s names and attributes. Therefore, measuring a Muslim’s view of Allah/God using direct questions carries

potentially high social desirability biases and self-deceptions that could lead to unreliable findings.

It has been suggested that existing religious scales are based on a set of assumptions grounded in the values and religious beliefs of particular religious groups (Moberg, 2002). Therefore, a one-to-one translation or rewording of a scale will only result in outcomes with considerable bias because of the beliefs and assumptions inherent in any scale originating from one intended for use with Christianity. Such a scale used in Muslim individuals will contradict Islamic conceptions of God. Consequently, many studies acknowledge the need for better measures of religiosity with a non-Christian culture (González, 2011). According to King and Crowther (2004, p 98) “there should be a specific set of items or measures only for those who self-identify as Muslim.” The need to develop a scale related to the Muslim’s view of Allah embedded in the Muslim worldview and Quran-based concepts becomes essential to fully capture the uniqueness of Islamic religiosity.

To summarize, the way in which individuals view God may strongly influence the value systems and traditions in which individuals become socialized. These systems and traditions can help shape the psychological processes of individuals, which form part of a person’s sense of self and influence his/her attitudes and behaviors. Moreover, research suggests that an individual’s conception of God can impact how normative ethics of religious teachings are interpreted and applied in the presence of ethical dilemmas (Buchko & Witzig, 2003; Froese & Bader, 2004; Hardesty, Westerman, Beekun, Bergman, & Westerman, 2010; Shariff & Norenzayan, 2011). However, studies that link Muslims’ conceptions of Allah to ethical behavior in organizations are missing (Beekun & Badawi, 2005). The lack of

such empirical research may be largely due to the absence of instrumentation that is relevant to Islam.

Islamic religiosity is unique because the degree of complexity of the Islamic belief and ethical system differs from that of other religions. Undoubtedly, any study based on non-Islamic measures of a Muslim conception of Allah or religiosity will result in misleading findings. Therefore, the present study aims to develop and validate an Islamic-theory based, rigorously constructed, valid, and reliable Scale of Muslims' Views of Allah at Work (SMVAW). To my knowledge, this study is the first to develop a valid and reliable psychological measure of a Muslim's view of Allah at the workplace.

#### **4.3 CONCEPTUALIZATIONS OF A VIEW OF GOD**

Belief is the core dimension of individual religiosity, reflecting the ideological aspect of religion (Faulkner & De Jong, 1966), and is considered a prime indicator of an individual's religiosity (Angelidis & Ibrahim, 2004; Cornwall, Albrecht, Cunningham, & Pitcher, 1986). A central part of the belief dimension for people is the belief in God (Greeley, 1997), which is considered to be the most central religious belief that one can hold and the foundation upon which other religious beliefs are built. Thus, understanding how an individual views God and how God is evoked in particular situations can provide us with a meaningful snapshot of one's religious beliefs and how these could influence individual behavior (Froese & Bader, 2008). The significance of believers' conception of God in understanding their behaviors has been long noted by sociologists (Glock & Stark, 1965; Greeley, 1991; Greeley, 1997; Greeley & 1993; Stark & Glock, 1968).

Conceptions of God are depicted as theological narratives that influence the thoughts and attitudes of persons from a wide range of religious as well as non-religious backgrounds (Greeley, 1997).

In understanding conceptualizations of God, two approaches—*the God concept* (a theological perspective) and *the God image* (a psychological notion)—have been utilized in this article (and in other studies) to demonstrate the complexity involved in understanding people’s beliefs and experiences of God (Hoffman, Grimes, & Acoba, 2005). The first approach, *the God concept*, is a person’s cognitive understanding of God. This tends to be based on what a person learns about God through cognitive means (such as through formal and informal religious education), and it develops primarily through what a person is taught (Bader & Froese, 2005; Gorsuch, 1968). The second approach taken by researchers, *the God image*, has focused on a person’s emotional experience of God; in other words, on a person’s experiential understanding of God or on how a given individual imagines God to be (Kaufman, 1981; Lawrence, 1997). This is transferred via affective attachments to important others (e.g., parents) and social norms (e.g., community values). While the God image develops in parallel to the God concept, the two constructs are concurrently arrived at through different psychological and interpersonal processes (Moriarty & Hoffman, 2014).

The psychological conceptualization of God was developed by Ana-Maria Rizzuto (1979) primarily based on Freud’s conception of religion and God (Freud, 1961). It has been argued that the God image is primarily affective or emotionally based (Rizzuto, 1979) and often remains undifferentiated as an unconscious process that emerges from a child’s relationship with their parent (Rizzuto, 1979; Spero, 1992). However, it is now more commonly recognized that other relationships and



experiences, such as upbringing and the influence of culture and social experience, impact the development of the God image (Gibson, 2008; Hoffman, Jones, Williams, & Dillard, 2004; Hoffman, Knight, Boscoe-Huffman, & Stewart, 2008; Tanner, 1997). Moreover, arguing that the God image and concept develop largely independently with little influence upon each other is an oversimplified view of the processes by which these constructs are arrived at. Conscious and unconscious processes (both cognitive and emotional) have direct and indirect influences upon each other (Moriarty & Hoffman, 2014), suggesting that while varying degrees of independence may exist among these constructs, complete separation of them will never exist (Moriarty & Hoffman, 2014). In other words, cognitive and emotional processing of concepts, and conscious and unconscious processes, have direct and indirect influences upon each other (Moriarty & Hoffman, 2004). It is essential to emphasize here that I do not claim to measure a Muslim's image of God fully independent or separate from a Muslim's individual concept of God, but rather I measure a Muslim's view (including both the image and concept) of Allah as expressed in the workplace.

#### **4.3.1 View of God and Theoretical Framework**

Studies related to the view of God from the perspective of Western Christianity have identified views of God rooted in a variety of theories (Hill, 2005; Hill & Hood, 1999). The most prevalent descriptions of God include elements of omniscience, benevolence, acceptance, challenge, strength, value, wrathfulness, and relationships with His believers that range from loving to punishing, with associated positive and negative attributes (Bassett & Williams, 2003; Gorsuch, Hunsberger,

Spilka, & Hood, 1996; Gorsuch, 1968; Lawrence, 1997; Roof & Roof, 1984; Shariff & Norenzayan, 2011). Further dimensions such as healer, redeemer, friend, creator, father, and liberator also have been added to describe God by Roof and Roof (1984). As was already indicated, a study by Baylor Institute for Studies of Religion (2006) developed a theoretical framework that represents four Images of God (Authoritarian, Benevolent, Critical, and Distant).

From an Islamic perspective, we know little about how different understandings of God emerge. Recently, Alshehri, Fotaki, and Kauser (2013) developed an integrative faith-based model (IFBM) describing different VoG in Islam. This model frames the deeply held religious beliefs emanating from main Islamic schools of thought in the form of a conceptual schema. This schema is based on values that believers internalize through psychological and cultural (the Image of God) processes as well as theological processes (the Concept of God) that in tandem forge a composite view of Allah. The model provides much needed theoretical integration by incorporating knowledge borrowed from psychology, culture, and Islamic theology along with behavioral ethics to develop categories for guiding empirical research on links between religion and ethics. Specifically, this Islamic faith-based framework examines how core religious beliefs within the Islamic tradition may influence ethical perceptions of Muslims and their impact on ethical judgments and behaviors of individuals in various business situations. In the previous chapter, I argue that deeply held religious beliefs in Allah's Names and Attributes and different Islamic interpretations may help shape a Muslim individual's view of Allah. The view itself is composed of three fundamental dimensions: (i) as punishing (a "Fearful View"), (ii) as benevolent and forgiving (a "Hopeful View"), or (iii) as a combined view balancing both aspects (a "Balanced

View”). The development of the SMVAW in this Chapter derives from these foundational beliefs and values drawn from the IFBM on VoG to guide us through the subsequent stages of scale development.

#### **4.4 APPROACH AND OVERVIEW OF STUDIES 1 THROUGH 5**

In constructing the items for The Scale of Muslims’ Views of Allah (SMVAW), I followed the approach and criteria proposed by Hill (2005) for scale development of psychological religious measures as well as advice on general measurement issues concerning religion (Moberg, 2002). This process has also been informed by the approaches most recently used to construct validity assessments (Arthaud-Day, Rode, Mooney, & Near, 2005; Churchill, 1979; DeVellis, 2012; Ladd & Spilka, 2006; Netemeyer, Bearden, & Sharma, 2003; Seidlitz, Abernethy, Duberstein, Evinger, Chang & Lewis, 2002). To develop and validate the SMVAW, I followed five distinct studies. In the first study, domains of Islamic views of Allah that could be relevant to organizations were identified via the IFBM and three preliminary focus groups with six participants each. In the second study, the initial version of the SMVAW was reviewed by experts to establish the content and face validity. In the third study, the SMVAW was pretested with a small sample of sixteen marketing professionals, applying a cognitive interviewing technique to refine and improve the scale. In the fourth study, the SMVAW was pilot tested with another small sample of twelve marketing professionals, reapplying a cognitive interviewing technique to refine the final version of the SMVAW. In the fifth study, the SMVAW was administered online using a multistage cluster sampling technique

with a larger sample (n = 472) of marketing and management professionals from Saudi Arabia to verify the scale's reliability and validity.

I begin by presenting the preliminary efforts to ensure that the measures adequately sampled items from the domains of Islamic views related to the relevance of Allah to organizations in Study 1. Results related to content adequacy and face validity are presented in Study 2. Subsequently, I review the results from the third and the fourth studies, which helped improve the quality of scale design using the cognitive interviewing technique. Finally, I present the results from Study 5 to assess other major requirements in establishing construct validity: reliability (internal consistency), discriminant and convergent validity, and criterion-related validity.

## Study 1

The objective of Study 1 was to identify the domains of Islamic views of Allah that were relevant to organizational research. To achieve this objective, I used a two-part process. First, an extensive review of the Islamic theological and cultural literature was conducted to better understand key Islamic beliefs and views of Allah. This helped to define the conceptual boundaries of the constructs and to bring greater clarity to the theologically based Islamic constructs likely to be relevant to a Muslim's evocation of Allah in the workplace. Initial content specifications used in the creation of the SMVAW were based on the conceptual IFBM developed in the previous Chapter. As mentioned earlier, in this model, the concept and image of Allah underscored the dimensional nature of the Islamic view of Allah as (i) punishing (the Fearful View); (ii) benevolent and forgiving (the Hopeful View); or

(iii) balancing both aspects (the Balanced View). In the IFBM, the Balanced View is a second-order dimension (latent variable) that is determined by Hope and Fear. I utilized the descriptions proposed from this framework to shape the development of the focus group protocol. Focus groups (described below) were used to ensure that I had a firm grasp of the theologically based Islamic constructs likely to be relevant to a Muslim's views related to Allah at work.

## Method

**Sample and procedures.** The data in this study were collected using three focus groups, each comprising six Muslim marketing practitioners from Saudi Arabia. The practitioners voluntarily participated. Their average age was 26 years; 40% were female, and the average work experience was approximately 3.8 years. In these focus groups, I asked ten general open-ended questions related to how people evoke the concept and image of Allah in the workplace<sup>19</sup> (e.g., “What are the most common Names and Attributes of Allah that you usually recall?”; “Do you usually evoke (bring to mind) Allah at work and in what way?”; or, “Do you usually cite names for Allah at work and, if so, in what context?”). Each open-ended question was followed by specific close-ended questions (e.g., “Would you say that evoking Allah has affected your sense of meaning in the workplace?”; and, “If so, in what way might evoking Allah as severe in punishment or strict in torment affected your sense of meaning in the workplace?”).

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<sup>19</sup> See appendix 1

## Results

My analysis of the three focus groups led to three major conclusions. First, the Islamic View of Allah appears to be related to almost every domain in a Muslim's life and work. Second, it led us to confirm the main dimensions that are relevant to a Muslim's view of Allah at work; namely, Hopeful, Fearful, and Balanced views. Most importantly, my analysis of the three focus groups led us to identify an initial item pool of 20 items each that represented hope and fear (for construction of the Hopeful View and the Fearful View). These initial items have been shown to represent the most commonly evoked Names and Attributes of Allah that may be used by Muslims in the context of work.

## Study 2

An often overlooked, yet critical step in the scale-development process is the assessment of content and face validity (Hinkin & Tracey, 1999). Reflecting this reality, the objective of Study 2 was to assess content adequacy and face validity for the created SMVAW. To achieve this objective, I followed face validity and content adequacy assessment methods that have been described in the research methods literature (e.g., DeVellis, 2012; Nunnally & Bernstein 1978). This assessment allowed us to delete items that were conceptually inconsistent with the focal constructs of "Hopeful View" or "Fearful View". One commonly used method requires participants to categorize items based on their matching of construct definitions. Participants are provided with construct definitions and are asked to match items with a corresponding definition. An agreement index is compared to a

standard that is identified prior to the sorting task. Moreover, sorting techniques can utilize a rating process for determining item retention (Hinkin & Tracey, 1999).

## Method

**Sample, procedures, and result.** Based on the results from Study 1, I reworded the 40 identified items to ensure that they reflected latent trait variance. As the phrasing of items can exert a deep impact on the construct measured (Watson & Clark, 1984), items were worded very carefully and initially tested with a small convenience sample of three university students from Saudi Arabia in the UK. To ensure well-constructed, simple items that could be easily understood by respondents, the Arabic used in writing the items was in line with the reading and comprehension levels of the target population for the scales. A 7-point Likert scale was chosen “ranking from strongly disagree (1) to strongly agree (7),” as it is the most widely used scale to measure the opinions and beliefs of individuals (DeVellis, 2012). Next, in order to establish content adequacy and face validity, items were reviewed by an independent panel of six Islamic and psychology of religion scholars from six different universities in Saudi Arabia. These reviews were essential to determine any discrepancies between what the items intended to measure and what they appeared to measure in accordance with the feedback from the focus groups in the first study. Each member of the panel was provided with hard copies of the SMVAW item pool with operational definitions for each of the dimensions and the 20 items. The experts were then asked to rate each item according to the following criteria: (1) clarity, (2) accuracy and conciseness, (3) relevance to the different Muslim views of Allah, (4) similarity to other items. For the ratings, a 1 represented

a very low score for a given criterion, while a 10 represented the highest possible score. Accordingly, thirteen items were eliminated as they were rated low (below 5 out of 10) by the majority of experts.

### Study 3

In studies 3 and 4, I used cognitive interviews to refine and improve the scale. A number of methodological researchers have recommended the cognitive approach as an interviewing technique to provide insight into the subject's perceptions, as study participants are invited to verbalize their thoughts and feelings regarding the information provided. These techniques help improve the quality of the questionnaire and instrument design (Campanelli, 1997; Campanelli et al., 1991; Sirken, 1999; Willis et al., 1991; Willis & Schechter, 1997). The model by Tourangeau (1984) provides us with a theoretical background underlying the cognitive interviewing technique to refine a scale or survey. The model generally consists of four processes. First, with respect to comprehension of the item or question, I asked (to provide examples): "What does the respondent or the subject believe the item or question to be?"; and, "What do specific items or words in the question asked mean to the subject?". Second, with respect to the recall of relevant information, I asked: "What type of information does the subject need to recall in order to answer the item or question?"; and, "What kinds of strategies were used to evoke such information?". Third, I asked questions related to decision-making processes. Understanding decision-making processes is significant, as it can help remedy sensitivity and social desirability bias from items in a newly developed scale. For example, I asked: "Did [the respondent] have to exert mental effort to answer the



item accurately?"; and, most importantly, "Does [the respondent] want to reveal intimate information about himself/herself? Or does he or she prefer to convey something that would make him/her feel or look 'better'?". Fourth, I asked questions in relation to response processes. For instance, I asked respondents: "Can you match your intended answer to the response categories given by the scale items?". I followed the general guide of Tourangeau's (1984) theoretical framework on conducting the cognitive interviewing process. Two kinds of cognitive interviewing methods, described as *think-aloud interviewing* and *verbal probing techniques*, were used (Ericsson & Simon, 1980; Forsyth & Lessler, 1991). In the think-aloud technique, respondents are explicitly instructed to "think aloud" as they answer the scale items, while the interviewer notes the processes that the subject uses in arriving at an answer when ranking the scale items (Willis, DeMaio, & Harris-Kojetin, 1999). For the verbal probing technique, the interviewer gives the scale item to be answered by the respondents. The interviewer then asks for other specific information related to the same scale items, or the specific answer given (Ibid, 1999).

## Method

**Sample, procedures.** Based on the results from Study 2, I pretested the 27-item scale with a small convenience sample of marketing practitioners (n = 16) from a diverse set of countries in the region (Saudi Arabia 7, Egypt 5, Libya 2 and Syria 2) using cognitive interviews to refine and improve the scale. The marketing professionals voluntarily participated. The average age was 31 years; 25% of respondents were female, and their average work experience was about 4.2 years. The strategy of cognitive interviews was used for its potential to not only explore

each participant's understanding regarding each of the two constructs in the scale (that is, hope and fear) but also to explore the decision-making and cognitive processes that respondents used to answer each item. Therefore, the interviews primarily focused on covert processes that are normally hidden to capture the real Muslim Image of God.

The cognitive interviews were conducted using the concurrent, think-aloud, and verbal probing techniques (Willis et al. 1999). Before the actual pre-interview, I asked the respondents a few "warm-up" questions to introduce them to the think-aloud process. The "think aloud" method allows for understanding and noting of the processes that participants use in arriving at their answers. Participants were also sometimes asked to convey what they were thinking about the scale items, in particular if they appeared confused or paused over a specific item. Moreover, I asked each participant whether he or she understood each question in terms of its relevance to their conception of Allah. During this process, two forms of questions were asked: (i) those that explored the participants' comprehension of the phrases, which may elicit various meanings among participants regarding the conception of Allah; and (ii) those that asked the participant to rate to what degree they believed the attributes from the SMVAW scale could be attributed to Allah. Further participants were asked follow-up questions probing for more information on the answers provided. In doing so, I tried to use both scripted and spontaneous probes, as both are noted as effective techniques when trying to capture relevant information (Willis, 2004).

## Results

Analysis of the cognitive interviews highlighted two challenges. First, there were eight items that appeared somewhat ambiguous for the majority of participants; these items were omitted. Second, and most importantly, I found the majority of the participants answered questions by providing information related to their knowledge about Allah or what they have been taught to believe about Allah rather than by relating their own personal views related to Allah. Given this, I would argue that the God Concept was the more dominant factor for participants when answering the scale items. Specifically, this is because the majority of participants (fourteen out of the sixteen) ranked the attributes of Allah related to the Hope dimension (such as merciful, forgiving) as strongly agree and, in the same vein, ranked attributes of Allah related to the Fear dimension (such as punishing, harsh in judgment) as strongly agree as well.

The cognitive interviews elicited two issues: a lack of awareness that the questions intended to evoke participants' personal views of Allah rather than their what they believed about Allah; and, more importantly, that it is socially desirable for the respondents to indicate that, as Muslims, they had to accept and believe in all of God's Names and Attributes as specified in the original Islamic sources, the Qu'ran, and the Sunnah. In other words, Muslims should believe that "Allah is forgiving and merciful" (Quran 5, p. 98) while to the same degree accepting that "Allah is severe in punishment." (Quran 5, p. 98). A social desirability bias was uncovered in which participants tended to answer the scale questions in a manner that would be viewed favorably by others. In other words, it is not socially acceptable among many Muslims to say "I believe that God/Allah will not punish me," or "I will not forgive." As a result, the initial scale developed did not reflect

their actual perception regarding Allah, but rather their knowledge concerning Allah or what they were taught to believe about Allah. Therefore, the wording of the questions was modified, and the same questions were asked indirectly to stimulate both the cognitive and the more deeply held beliefs about the conception of Allah to overcome the social desirability bias. The revised question became: “In whatever you do at work, to what extent do you evoke (recall) the meanings of the following names and attributes of Allah” such as “Verily, Allah is Oft-Forgiving, Most Merciful—Verily, Allah is Severe in punishment” (ranging from “I never evoke the meaning at work [1]” to I always evoke the meaning [7]” [see appendix 1.6]), instead of “Please indicate how much you agree or disagree with each statement in relation to your work” for items such as “Despite my shortcomings, I feel I will be forgiven—I am afraid Allah will judge me harshly for what I have done—etc.” (ranking from strongly disagree [1] to strongly agree [7]).

#### **Study 4**

The revised version of the scale was pilot-tested with another group to ensure the quality of the final SMVAW version, reapplying the same procedures of the cognitive interviewing techniques.

#### **Method**

**Sample, procedures.** The revised version was piloted with another small convenience group of marketing professionals (n = 12) from Saudi Arabia (n=4), Egypt (n=3), Sudan (n=2), and United Arab Emirates, Algeria, and Oman

(n=1 for all three countries). Once again, cognitive interviews were used to refine and improve the scale. The marketing professionals participated on a voluntary basis. The average age was 29 years; 16% were female, and average work experience was about 2.6 years. These professionals were asked to provide feedback in terms of how they understood the questions, the wording of the items, and the relevance of their content.

## Results

The analysis of the cognitive interviews highlighted that five participants provided similar responses to three items, as they thought these items were very similar to each other and somehow confusing. On this basis, and to enhance the likelihood of participant completion, three items were excluded and the scale was refined to a 16-item scale. No other problems emerged, so I moved to the next phase of the study.

## Study 5

Following the development and refinement of the SMVAW, I proceeded to assess other major requirements for establishing construct validity: reliability (internal consistency), convergent and discriminant validity, and criterion-related validity. I performed a confirmatory factor analysis on the 16 items according to the recommendation of Anderson and Gerbing (1988). Goodness-of-fit indices (GOF) and validity and reliability of the measurement model were all evaluated in order to test the model through first-order CFA. Regression weights, loading

estimates, modification indices, and standardized residual covariances were used in assessing the refined measurement model, following the process delineated in several other studies (Byrne, 2013; Hair et al., 2006; Kline, 2005). To test the convergent validity, Average Variance Extracted (AVE) was calculated. A value of .50 or above was considered acceptable (Anderson & Gerbing, 1988; Hair et al., 2006; Henseler, Ringle, & Sinkovics, 2009). In order to test the discriminant validity, the square root of the AVE for each construct was compared to all squared inter-factor correlations (SIC). Factors with AVE values greater than the SIC value were considered to have adequate discriminant validity (Hair et al., 2006; Fornell & Larcker, 1981). Further, maximum shared variance (MSV) and average shared variance (ASV) were calculated and compared to the AVE. Lower values for ASV and MSV compared to the value of AVE indicated adequate discriminant validity (Hair et al., 2006).

To assess reliability, a composite reliability (CR) was computed for each factor. For this assessment, the factor's CR was considered acceptable if it exceeded the minimum threshold of 0.70, with values above .90 ultimately being preferred (Bagozzi & Yi, 1988; Byrne, 2013; Hair et al., 2006; Nunnally & Bernstein, 1994).

To test criterion-related validity, adopted items from the religiosity Scale of AlSanî (1989) were administered with the SMVAW to the target population. I examined the relationship between different practitioners' view of Allah and their level of religious practice. According to the faith-based model developed, the Hopeful View should be associated with a low level of religious practice, while the Fearful View and the Balanced View should predict a high level of religious practice.

## Method

**Procedures and sampling.** An online cross-sectional survey with multi-stage cluster sampling was conducted to verify the reliability and validity of the final SMVAW. The questionnaire was designed to only include marketing and management professionals who had at least 2 years of work experience. The aim was to represent real populations of professionals in terms of age and culture as recommended by Parboteeah et al. (2008). With the help of the Chamber of Commerce & Industry (CCI) in Saudi Arabia, I first collected email lists for marketing and management professionals working in Saudi Companies. First-stage sampling included a simple random sample to select 10 Saudi Companies located across five regions (Riyadh, Abha, Jeddah, Tabuk, and Dammam) in Saudi Arabia (two companies each). In the second stage, I randomly selected three email lists (6482 emails) from the ten companies. From these lists, I randomly selected 604 individual emails; the survey link was then sent to these email addresses. Participants were contacted via a brief email with a URL link and asked to participate in the online survey that contained the SMVAW and the criterion-related validity items. The 16-item SMVAW included measures for the two dimensions of hope and fear (that is, the dimensions comprising “Hopeful View” and “Fearful View”; “Balanced View” is a second-order construct measure created via the hope and fear dimensions). The criterion-related validity items were adopted from the Islamic religiosity scale of AlSanî (1989), which was specifically developed for Arabic speaking individuals to measure the practice of religious activities using a 3-point scale (see the appendix 2.7 for a fully translated English version). A total of 493 individuals completed the online survey, representing a response rate of 81.6%. However, 21 individuals were excluded because of partially completed surveys,

resulting in a final sample size of 472. Of the respondents, 69% were male; most participants (96%) were between the ages of 18 and 45 years, with 70% being married. The sample participants had fairly high levels of educational attainment, with 51% being holders of Bachelor's degrees and 24% holding Master's or Doctorate degrees. The majority of participants (62.6%) had 2 to 5 years of work experience, while 33.5% had 6 to 10 years of experience; only 3.8% had more than 10 years of experience.

## Results

Descriptive statistics of the means, standard deviations, and the intercorrelations among the scale factors are presented in Table 1. As indicated in the table, the correlations between the dimensions of the Hopeful View (HV) and Fearful View (FV) scales were significantly but weakly positively correlated (.164), while the correlations between these two scales' dimensions and the latent verbal Balanced View (BV) were significantly and strongly positively correlated (.743 and .782; both of these correlations were significant at the .01 level). Moreover, a univariate normality test for each factor was performed focusing on kurtosis, as the SMAVW is based on Likert-type scales (Byrne, 2013). The kurtosis for the two factors (HV & FV) was less than +/- 1.00, indicating that the data were normally distributed (Kline, 2005; Hair et al., 2010). Further, the Hopeful View of Allah was negatively skewed to a greater degree (-.419) than was the Fearful View of Allah (-.105).



**Table 4.1***Means, Standard Deviations, and Correlations for Study Variables*

	M	SD	1	2	3
HV	4.54	1.36	-	.164**	.743**
FV	4.13	1.46	.164**	-	.782**
BV	4.34	1.08	.743**	.782**	-

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

#### 4.4.1 Evaluation of the Measurement Model (model fit) for SMVAW

To test the a priori measurement models, a confirmatory factor analysis (CFA) was run using AMOS (for Analysis of Moment Structures) software version 20 (IBM/SPSS; Armonk, New York, USA). The GOF indices of the initial test were ( $\chi^2 = 4007.846$ ,  $df = 2393$ ;  $p = .000$ ;  $CMIN/DF = 1.675$ ;  $AGFI = .770$ ,  $IFI = .930$ ;  $TLI = .927$ ;  $CFI = .930$ ;  $RMSEA = .040$ ;  $RMR = .123$ ;  $PCLOSE = 1.000$ ), showing imperfect fit (Hair et al., 2006; Hu and Bentler, 1999; Tabachnik and Fidell, 2007). Accordingly, the model was further refined. Regression weights, loading estimates, modification indices, and standardized residual covariances were used in assessing the refined measurement model. Based on these goodness-of-fit indices, three items (HV8, FV5, and FV7 see appendix 1.7) were dropped from the model for achieving significant GOF indices. A new measurement model with the dropped items was then re-run. The outcome of the CFA revised model yielded an excellent fit ( $\chi^2 = 2740.328$ ,  $df = 1808$ ;  $p = .001$ ;  $CMIN/DF = 1.641$ ;  $AGFI = .954$ ,  $TLI = .986$ ;  $IFI = .990$ ;  $CFI = .989$ ;  $RMSEA = .037$ ;  $RMR = .114$ ;  $PCLOSE = .955$ ).

#### 4.4.2 Validity and Reliability of the Measurement Scale

To test for convergent validity, AVE was calculated. The convergent validity of the constructs was supported for both factors, as the AVE was above 0.50 (Anderson and Gerbing, 1988; Hair et al., 2010; Henseler, Ringle, & Sinkovics, 2009); see Table 4.2. In order to test the discriminant validity in the present CFA model, the square root of the AVE of each construct (on the diagonal in the matrix below) was compared to all SICs. All factors demonstrated adequate discriminant validity because the AVE values were greater than the SIC value, while both the MSV and ASV were smaller than AVE (Table 2) (Hair et al., 2006; Fornell & Larcker, 1981). Moreover, the composite reliability (CR) was computed for each factor. In all factors, the CR exceeded the minimum threshold of 0.70, indicating good reliability in both factors (Bagozzi & Yi, 1988; Byrne, 2010), as illustrated in Table 4.2. Moreover, Cronbach's alpha was calculated at .905 for HV and .898 for FV, indicating excellent reliability (D. George & Mallery, 2012).

**Table 4.2**

*Validity and Reliability Computations for the Developed Scale*

	<b>CR</b>	<b>AVE</b>	<b>MSV</b>	<b>ASV</b>	<b>HV</b>	<b>FV</b>
<b>HV</b>	0.849	0.681	0.539	0.203	<b>0.775</b>	
<b>FV</b>	0.917	0.748	0.186	0.133	-0.255	<b>0.805</b>

ASV, average shared variance; AVE, average variance extracted; CR, composite reliability; FV, Fearful View; HV, Hopeful View; MSV, maximum shared variance

In order to establish the criterion-related validity (predictive validity) of the scale, a scale of (AlSanî, 1989) measuring the related construct of personal religious practice was given to the same sample (n = 472). As expected, the Hopeful

View of Allah negatively correlated with religious practice ( $r = -.162, P = .01$ ), similarly, the Fearful View of Allah positively correlated with religious practice ( $r = .202, P = .01$ ).

#### **4.5 GENERAL DISCUSSION**

In this study, the Islamic faith-based theoretical model provided the conceptual foundation that guided scale development from an Islamic perspective. The results of studies 1 through 5 provide empirical evidence supporting the validity of the Islamic faith-based theoretical model and confirm the multidimensionality of the Islamic view of Allah at work. The studies confirm that the construct of the Islamic view of Allah is a second-order model in which the Balanced View is determined by the dimensions of both hope and fear. Moreover, the Hopeful View successfully predicted low levels of practice with respect to religious activities, while the Balanced View and Fearful View predicted higher levels of practice for religious activities. Furthermore, the findings suggest that the SMVAW developed demonstrates appreciably high levels of both reliability and validity. In addition, the SMVAW is a short scale with thirteen items that, together with the reliability and validity evidence, make it a more appealing measure for use in organizational research. An additional strength of the SMVAW is that it was developed using diverse samples, in studies 1 through 5, from multiple organizations (overall  $n = 521$ ). The SMVAW was developed using samples where individuals differed in terms of age, gender, work experience, hierarchical status, functions (management and marketing), and the type of organization for which they worked. Consequently, the scale should have broad applicability.

One of the unique features of this research was the use of the cognitive interviewing technique as an essential part in establishing construct validity. The cognitive interviewing approach helped us evaluate sources of response error both within overt and, most important, covert processes (the latter of which are normally hidden during the process of scale development). By using the cognitive interviewing approach, this research provides empirical evidence demonstrating that the scale-answering process may be complex and comprise a number of cognitive stages. Some of these processes may be conscious, but some are unconscious because the participant is not always aware of their operation. More specifically, Study 3 shows that the majority of respondents answered the scale questions related to their concept of Allah and what they believed about Allah in terms of what they had been taught to believe rather than according to their own personal views. I argue that this was mainly attributable to the sensitivity of direct questions and the socially desirable responses that respondents felt they needed to provide in such cases (as was mentioned previously). These elements (among others) prove the complexity involved in both an individual's understanding and experience of God, and in measuring an individual's view of God. More importantly, in studies 3 and 4 the cognitive interviews successfully picked out systematic errors and socially desirable answers even after establishment of content and face validity in studies 1 and 2, clearly demonstrating the importance of using the cognitive interviewing approach in the development of a new scale. I hope that other researchers follow this example and consider the cognitive interviewing technique as an integral part of the construct validity process, particularly for scales that measure the opinions or beliefs of individuals.

## 4.6 IMPLICATIONS

Many studies suggest that VoG are significant predictors of ethical behavior (e.g., Buchko & Witzig, 2003; Froese & Bader, 2004; Hardesty et al. 2010; Sharriff & Norenzayan, 2011; Walker et al. 2012). The findings in this chapter indicate that the SMVAW can be used in organizational research to help understand the nature of the relationships between different Muslim views of Allah that individuals hold and their ethical behavior in organizations. Moreover, the predictive validity in Study 5 indicated that the SMVAW can help predict the religious practice of different Islamic views of Allah at work. It can be argued that how people understand God may play an important role in how people practice their faith, which has been shown to impact ethical outcomes in organizations (Weaver & Agle, 2002). The SMVAW can therefore help organizational scholars examine the mechanism of how the influence of a Muslims' views of God on ethical outcomes can be mediated by their religious practice within organizations. Moreover, the SMVAW can contribute to our understanding on how different Muslims' views of God can be linked to many other behaviors and constructs within organizations. For example, the literature shows that different religious beliefs influence leadership styles (Kriger & Seng, 2005); organizational productivity and commitment (Benefiel, Fry, & Geigle, 2014; Fry, Vitucci, & Cedillo, 2005); job sanctification (Walker et al., 2012); entrepreneurial behavior (Griebel, Park, & Neubert, 2014); job satisfaction (King & Williamson, 2005) (King & Williamson, 2005); emotional intelligence, depressed mood, and work-related outcomes (Prati, Liu, & Bass, 2007); discrimination at the workplace (Syed & Van Buren, 2014); and job performance (Robert A. Giacalone & Jurkiewicz, 2003). Finally, for both diversity management and international management, more comparative studies are needed to discover the similarities and

differences between the impact Muslims' views related to God have on workplace behavior and ethical decision-making in organizations when compared to other workers from different religious faiths.

#### **4.7 LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH**

Although this research provides evidence supporting the high reliability and validity of the new measurement instrument, there are some limitations that warrant attention. First, the data in this study was mainly collected from organizations in one country (Saudi Arabia) and so is not representative of other countries with Muslim populations. I should emphasize, however, that the present study represents a first step in the process of demonstrating construct validity of the SMVAW. Future studies should examine whether the SMVAW can be used with other samples and settings in Islamic societies by replicating the results obtained to establish norms for the newly developed measurement tool. Second, the SMVAW was originally developed in the Arabic language to measure Muslims' conception and imagining of Allah at work. As such, future studies should validate any translated version of the SMVAW with the target population to be utilized. For instance, future studies could validate the English translated version of the SMVAW with English Muslim speakers. Despite these limitations, the findings of this study can help initiate a new line of research that explores the relationship between Islamic views of God and ethical behaviors and other important attitudes and behaviors within organizations. I hope that the SMVAW will provide a tool to facilitate such research.

## **Chapter Five (Paper 3)**

### **Chapter Objectives:**

To empirically test the proposed integrative faith-based model (IFBM) and examine how different Muslims' views of The God, mediated by their religious practice and knowledge, influence their ethical judgments in organizations.

## **The Effects of Islamic Religiosity on the Ethical Judgment of Marketing and Management Professionals in Saudi Arabia**

*“The heart is like a bird: love is its head and its two wings are hope and fear”*

– Ibn Al-Qayyim<sup>20</sup> (1292–1350) –

### **Abstract**

Despite the obvious link between religiosity and ethical judgment, defining the nature of this relationship remains elusive, arguably due to methodological and conceptual limitations. To address the conceptual limitation, I have proposed an integrative faith-based model (IFBM) based on categories presumed to be universally present across religions and cultural contexts, to guide future business ethics research on religiosity. To test the IFBM, this paper/chapter aims to examine how different Muslims' views of God, as mediated by their religious practice and knowledge, influence their ethical judgments within organizations. The study comprising focus groups and then vignettes designs was carried out with a random sample of 427 marketing and management professionals from Saudi Arabia. After data collection, the study hypotheses were tested simultaneously using structural equation modeling (SEM). The findings confirmed that Hope View (HV) might be more closely associated with unethical judgment in organizations while the Fear View (FV) and more Balanced View (BV) were positively associated with the ethical judgment. Furthermore, religious practice and knowledge were found to mediate the relationship between Muslims' different views of God and their ethical judgments. These results provide unique theoretical insights into religiosity's impact on ethical judgment, with important implications for management.

**Keywords:** Ethical Judgment, Islamic Religiosity, Integrative Faith-Based Model, View of God

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<sup>20</sup> Ibn Al-Qayyim al-Jawzziya (1292-1350CE) was a famous Islamic psychologist and theologian. He is often called "the scholar of the heart" due to his extensive interest in human behavior and ethics.



## 5.1 INTRODUCTION

Ethical failures, leading to debacles for businesses around the world, have prompted much research into ethical decision-making and employee behavior within organizations (Kish-Gephart, Harrison, & Treviño, 2010; Tenbrunsel & Smith - Crowe, 2008). One strand of this research examines the influence of religiosity on ethical judgement (Corner, 2009; Craft, 2013). This connection has intuitive appeal, since ethics, in its normative sense, concerns ‘right and wrong’, and religion provides a system of norms and values guiding how individuals should live (A. Ali, Al-Aali, & Al-Owaihian, 2012; M. J. Calkins, 2000; Du, Jian, Du, Feng, & Zeng, 2013; Giacalone & Jurkiewicz, 2003; Li, 2008; Longenecker et al., 2004; Ramasamy, Yeung, & Au, 2010; Singhapakdi, Marta, Rallapalli, & Rao, 2000; Weaver & Agle, 2002). However, empirical studies have to date failed to consistently capture precisely how religion affects ethical behavior within organizations (Craft, 2013; Lehnert et al., 2014; Parboteeah et al., 2008; Weaver & Agle, 2002). Moreover, the overwhelming focus of these studies has been on Western Christianity, neglecting other religious faiths (Du, Jian, Lai, et al., 2014; Du, Jian, Zeng, & Du, 2014; Juergensmeyer, 2006; King, 2008; Tracey, 2012; Vitell, 2009).

It is particularly important to research these issues in non-Western contexts and from a variety of religious viewpoints, that are unexplored in organization studies and/or business ethics literature to date, to better understand the connections between religiosity and ethics in these contexts. Such work should also contribute to overall debates about the impact of religion in public life. More specifically, it can help elucidating the role of Islamic beliefs on people’s values and views how to govern

society, which is a key public and political concern attracting a lot attention recently (Pew Research Center, 2013; Ramadan, 2009). Despite being much needed, such work is scarce (Fotaki et al., forthcoming). In particular, there is a striking lack of studies that examines Islam's influence on ethical judgement in organizations (Beekun & Badawi, 2005; Smith, 2008; Tracey, 2012), although Islam is one of the world's fastest growing religions globally (Pew Research Center, 2012); a major and fast-growing religion in America and Europe (Esposito, 2015). Given the globalized nature of business, and the increasing religious diversity in the workplace, there is an urgent need for empirical research linking core Islamic beliefs and views of God to individual Muslim's ethical judgment within organizations (King, 2008; Smith, 2008; Tracey, 2012).

The absence of a clear link between religiosity in general and Islamic religiosity in particular, and ethical judgment in organizations might result from methodological and conceptual limitations (Weaver & Stansbury, 2014; Hood et al. 1996, Trevino & Weaver, 1994, Parboteeah et al. 2008, Weaver & Agle, 2002). The integrative faith-based model (IFBM) I have developed addresses the conceptual gap in the context of Islam, but is presumed to be universal across religions and cultural contexts, guiding empirical research on links between religiosity, ethical judgment and behavior in organizations. Specifically, it supposes different religious individuals' views of God, mediated by their religious practice, knowledge and affect, influences their System 1 (intuitive) and System 2 (deliberative) moral decision-making processes. The aim of this present study was to test this model in the context of Islam by examining how different views of God held by Muslim marketing and management professionals, as mediated by religious practice and knowledge, influence their deliberative ethical judgment within organizations.

Thus, this study will contribute to existing literature in several ways. First, to the best of my knowledge, this paper is the first to test the IFBM linking religiosity to ethical judgment in organizations empirically. The paper's findings demonstrate the theoretical robustness of the IFBM as a model for utilization by future studies. Second and relatedly, the study is the first to show the interactions and mechanisms of religious beliefs, practice, and knowledge as they influence ethical judgment in organizations. Thus, it is novel in offering a nuanced understanding of how different dimensions of religiosity influence ethical judgments within organizations (Tracey, 2012). Third, the paper's results offer compelling evidence that religiosity informs both ethical and unethical judgments in organizations. By providing a method for measuring and examining religiosity in scientifically rigorous ways the thesis contribute to existing research (Corner, 2009; King & Martha Crowther, 2004; Parboteeah et al., 2008; Vitell, 2009; Walker, Smither, & DeBode, 2012; Weaver & Agle, 2002), offering guidance and encouragement for organizational researchers interested in ethics within organizations by facilitating consideration of religiosity. Fourth, to date, this paper is unique in linking Islam, a less explored faith, to ethical judgment within organizations. Consequently, findings of this paper/chapter offer an epistemological contribution to research on how religiosity impacts on ethical judgment at work in an Islamic context. It thus offers a greater, understanding of religiosity from a novel perspective in the field of studies which remains largely dominated by Christian Western perspectives. Moreover, it presents a more nuanced view of the contemporary Islamic religiosity: not as a monolithic body of creeds but as theologically diverse faith open to interpretations. Fifth, the findings of this study suggest whether specific interpretations of Islamic theological beliefs are partly responsible for unethical behavior in organizations, to help explain the normative

gap between Islam's ethical teachings and business practices in some Muslim countries, where corruption proliferates (see Transparency International's Corruption Index, 2014). This carries potentially important practical implications for managing unethical behavior, ethics training and education in those Muslims countries. The findings also provide valuable guidance to international companies operating in regions where Islamic beliefs are dominant. Furthermore, Muslims are one of the largest religious groups in a number of Western countries, thus practical implications arise from this study for managing diversity in the workforces of companies operating in these countries, providing useful information for ethics training and education.

The remainder of this paper/chapter is organized as follows. First, I review related literature, identifying gaps and weaknesses in relation to religiosity and ethics. Second, I introduce the theoretical framework, research hypotheses, and research methods. I then report and analyze the empirical results. Finally, I summarize the conclusions and discuss further research and the implications and limitations of the study.

## **5.2 LITERATURE REVIEW**

The existence of a link between religion and ethics may appear obvious, but the nature of that relation is elusive (Parboteeah et al., 2008; Tracey, 2012; Weaver & Agle, 2002). The reasons for this are several. For example, first, conceptually there has been a failure to frame religiosity as a multidimensional construct associated variously with intellect, belief, ritual, devotional and experiential dimensions (Glock & Stark, 1965; Stark & Glock, 1968). Indeed, many previous studies have

operationalized religiosity by over simplifying it according to measurable variables, such as church attendance or religious affiliation (Parboteeah et al., 2008; Vitell, 2009). Second, as yet there is no nuanced understanding of how different dimensions of religiosity and religious identity influence ethical behavior in the work environment (Gary R. Weaver & Agle, 2002), considering the connection between the religiosity construct and ethical judgment (Tracey, 2012, Weaver & Agle, 2002). Third, many previous studies lack a sound theoretical foundation (Parboteeah et al., 2008; Steffy, 2013; Weaver & Agle, 2002), possibly because they have failed to engage seriously with other disciplines by extensively operationalizing the core dimensions of religion to conduct systematic analyses of individuals' behavior within organizations (Tracey, 2012). Finally, regarding the concept of ethical judgment, the literature lacks a single, generally accepted definition, hindering researchers studying it (Sparks & Pan, 2010).

Additional methodological issues also arise. First, in a considerable number of previous studies, ethical measures have been attitudinal, focusing on asking respondents whether they have engaged in unethical business practices. Investigating sensitive topics in this way is problematic, because participants are understandably reluctant to reveal information they perceive as private, threatening, or incriminating (Sieber & Stanley, 1988). Therefore, research in this area has the potential to create social desirability biases and self-deceptions that might result in unreliable findings (Litz, 1998). Second, many studies based on convenience samples have relied on university students; therefore, populations of managers are often unrepresented (Parboteeah et al. 2008; Sparks & Pan, 2010; Vitell, 2009).

### 5.2.1 The Dearth of Studies Linking Islamic Religiosity to Ethical Judgment

While previous studies have improved our understanding of how religion affects the workplace and marketplace, their outcomes do not comprise a coherent body of knowledge. According to (Tracey, 2012, p.26), “management literature does not offer a clear picture of the effects of religious beliefs on individual values, attitudes, or behaviors”, despite awareness that differences in religiosity can impact individuals’ ethical decision-making processes (Singhapakdi, Marta, Rallapalli, & Rao, 2000; Vitell, 2009; Weaver & Agle, 2002). We also know that religiosity impacts ongoing cognitive processes (Weaver & Agle, 2002), and that individuals may be more attentive to these (Gervais & Norenzayan, 2012; James & Wells, 2003) depending on their beliefs about whether they consider a specific action to be sinful and punishable (Shariff & Norenzayan, 2011). However, as stated above, the overwhelming majority of empirical studies are concerned with religious norms derived from Western Christianity, with the influence of other religions, specifically Islam rarely mentioned (Essers & Benschop, 2009, Beekun & Badawi, 2005, Smith, 2008, Tracey).

The absence to date of research on Islam arises from the following. First, the lack of familiarity of business scholars with Islamic theological literature and jurisprudence or the history and cultural development of Islam (Ali & Al-Aali, 2014; Weaver & Agle, 2002). This is important because cognizance of Islamic beliefs and ethical systems is required to incorporate religious role expectations, which constitute Muslims’ internalization and views of God into predictions of ethical judgment and behavior. Such a task requires the business researcher to examine the unfamiliar territory of Islamic theological, historical and cultural literature (Weaver & Agle, 2002; Beekun & Badawi, 2005). For instance, to appreciate the different

Islamic religious dimensions of belief, experience, emotion, ritual, and so forth researchers must learn about Islamic theology, Islamic denominations and factions, and different Islamic schools of thought, including different dogmas, creeds, interpretations and practice. Furthermore, researchers might be unwilling to investigate religious beliefs and levels of religious commitment and practices that respondents might find very sensitive (King, 2008; Vitell, 2009). These reasons explain the absence of robust theorizing on Islamic religiosity and the failure to develop appropriate instrumentation relevant to Islam, restricting progress in the domain of business research.

Despite this apparent sensitivity, the previous practice of extending Western concepts or instruments to studies of Muslims are likely to have resulted in flawed data. Principally this is because it is not possible to capture the uniqueness of Islamic religiosity because some fundamental theological concepts differ between Islam and Christianity and the essence of belief in God differs between faiths. Indeed, many comparative sociology studies have acknowledged the need for better measures of religiosity when examining non-Christian cultures (González, 2011); as stated by (King & Crowther, 2004, p. 98) “there should be a specific set of items or measures only for those who self-identify as Muslim” (2004, p. 98). Moreover, since previous empirical research to date, has linked one aspect of religiosity only to ethical judgment (see Craft, 2013 for a review), there is a pressing need to investigate the mediating effects and interactions between various religious dimensions on ethical judgment and behavior within organizations to offer a more accurate picture of this relationship.

This study acknowledged all the concerns raised in previous reviews, and aimed to overcome their conceptual and methodological limitations when developing

the IFBM. First, it operationalized Islamic beliefs, religiosity practice and knowledge using several related Islamic constructs, labelled as: Hope View, Fear View, Balanced View, and practices and knowledge of Islam including obligations (*Halal*) and the forbidden (*Haram*). Second, the proposed model was grounded in a conceptually clear theoretical framework embedded in the Islamic worldview and Qur'an-based concepts (i.e., IFBM, as discussed in the next section). Moreover, we operationalized ethical judgment, based on a study by Sparks and Pan (2010) that reviewed several extant definitions of ethical judgment and provided a definition to apply as an ethical judgment construct. This definition offers several advantages; it does not imply any specific judgment process, it permits ethical judgments to vary by degree, and the definition is consistent with other variables including ethical perceptions, ethical attitudes, and ethical beliefs that are arguably indistinguishable from ethical judgments (see Sparks & Pan, 2010). Third, to measure Muslim's view of Allah, this study utilized a well-developed scale with sound psychometric properties, developed, in the previous chapter, from the Islamic perspective specifically for the purpose of this study. Moreover, in this study, I developed a scale with which to measure Muslims' religious knowledge and adapted another previously developed Islamic measure to assess religious practices (see appendix 2.7). Fourth, I avoided asking direct questions that could elicit socially desirable answers, as cautioned by Parboteeah et al. (2008). Instead, I used the vignette technique to gather respondents' judgments about the acceptability of 24 ethically dubious scenarios within organizations. These vignettes were developed specifically for the purpose of this study (see appendix 2.8), to ensure their relevance as ethical dilemmas faced by marketing managers in Saudi organizations (the research participants). Fifth, to represent a real population, in terms of age and culture, I



employed a sizable sample of Muslim marketing and management professionals, selected randomly, instead of using a convenience (or a student) sample. Fifth, using the IFBM, I examined the mechanism of religious belief, practice, and knowledge dimensions and their interactions to observe how they influence ethical judgments. Finally, I utilized structural equation modeling (SEM) to test the study's hypotheses and propose relationships simultaneously.

### **5.3 THEORETICAL FRAMEWORK**

In addition to the weaknesses reported in previous studies and identified in the preceding section regarding the link between religiosity and business ethics, Giacalone and Jurkiewicz (2003) stated a need for a sound theoretical construct. Similarly, Dehler and Welsh (2003) and more recently Steffy (2013) observed growing literature on the influences of religiosity on ethics in the workplace, lacks an adequate theoretical model. An essential gap proceeding from a lack of model has been the failure to identify how beliefs interact with the other religious dimensions influencing individuals' ethical judgment in business situations and in the workplace more generally. Thus, a mediational model to define the causal sequence of religiosity and ethical judgment and illustrate the mechanisms that inform how different religious dimensions (belief, knowledge, and practice) interact leading to ethical judgment and behavior within organizations was indicated (Dehler & Welsh, 2003; Giacalone & Jurkiewicz, 2003; Parboteeah et al., 2008; Steffy, 2013).

Although such a model is required for all religions, for the reasons described above, this study focuses on producing an effective model to determine the effect of Islamic religiosity on ethical outcomes. I have developed a new IFBM combining the

notion of the God Concept and God Image, incorporating theological concepts (the former) and psychological insights along with cultural constructs (the latter) (Hall & Fujikawa, 2013; Kaufman, 1981; Richard T. Lawrence, 1997; Rizzuto, 1979). These constructs have been linked to the dual-process theories of System 1 and System 2 thinking (Kahneman & Frederick, 2002; Stanovich, 1999) to guide future business ethics research on religiosity. The categories were drawn together to grasp the underlying beliefs Muslims' internalize about God, to explain how these beliefs could interact with other religious dimensions of practice and knowledge to influence Muslim's ethical judgment and behavior in organizations. The belief dimension is given primacy in the IFBM, as the core of religiosity (Faulkner and De Jong, 1966, Parboteah et al, 2008) and key indicator of personal religiosity (Glock & Stark, 1965, Angelidis & Ibrahim, 2004, Cornwall et al., 1986). The crux of the belief dimension is belief in God (Greeley, 1997). Belief in God is the most fundamental religious belief that an adherent can hold, and is the foundation for all other religious beliefs. Therefore, in the IFBM, understanding what believers believe about God is supposed to offer a meaningful snapshot of their wider religious beliefs, which then inform their ethical judgment and behaviors. Thus, understanding Muslims' conceptions of God is essential to explore the influences of Islamic beliefs on Muslims' ethical judgments and behaviors within organizations.

The IFBM models the most commonly held beliefs internalized by Muslims; helping to explain how Muslims might prioritize different religious values when dealing with ethical dilemmas. It contends that deeply held religious beliefs shape Muslims' individual perceptions of God in three fundamental ways: (i) as punishing (Fear View), (ii) as benevolent and forgiving (Hope View), or (iii) as a combined view balancing both aspects (Balanced View). The main theoretical argument

underpinning this model is that variations in interpretations of Islamic faith among Muslims would influence their personal religious practices and knowledge, in turn resulting in different ethical judgments and behaviors in work and business situations within organizations. Specifically, the IFBM represents core Islamic schools of thought with the notions of love, hope and fear beliefs. It demonstrates that although all Muslims worship Allah with love, hope and fear, some schools of thought emphasize hope for God's blessings, mercy and forgiveness, to such an extent that behaving ethically becomes less essential to their faith. Alternatively, some Muslims, overcome by fear of God's punishment, experience anger and torment to such a degree that they give up God's forgiveness and mercy. This feeling could also have a negative impact on adherent's ethical judgments and behaviors. However, a third school underlines the necessity of moderation when dealing with beliefs about God. They call followers to incorporate feelings of love, fear and hope within their hearts as worshippers of God. Combining these three qualities might be expected to motivate ethical outcomes within organizations. However, Religious Practice (RP) and Religious Knowledge (RK) mediate all these views of God. Below, each position is explained in detail.

### *Hope View (HV)*

According to this theological theory, when a Muslim has faith in Allah in their heart, that faith does not increase or decrease. That faith is constant and unaffected by their religious practice (RP), commitments and behaviors. The HV conceives of God as loving, kind, ever forgiving, the most merciful, and most gracious. This implies a form of Islamic religiosity that emphasizes forgiveness; when taken to extremes

ethical judgment and behavior is unimportant, since any violation of Islamic moral rules by a Muslim has no serious impact on his/her religious status. Therefore, the study predicted the HV to have a negative influence on Muslim's ethical judgment within organizations. Accordingly, the study expected that the more a Muslim individual has internalized a HV, the less concerned they would be about ethical judgment in organizational settings. Moreover, that this view would have a negative relationship with RK and RP, as proposed by the IFBM. In other words, Muslims, who have internalized the HV, will emphasize the forgiveness of God in a manner that frees them from religious commitment, leading to less RP (e.g., practicing Islamic obligations or avoiding committing forbiddens) and less concern for knowledge (e.g., about how to practice Islam), ultimately leading to less ethical judgment/outcomes in organizations. Accordingly, I hypothesized that:

**Hypothesis 1a.** There will be a positive relationship between HV and the degree of acceptance of unethical behavior (DAUB).

**Hypothesis 1b.** There will be a negative relationship between HV and RK.

**Hypothesis 1c.** There will be a negative relationship between HV and RP.

### *Fear View (FV)*

This Islamic school of thought places great emphasis on fear of God, which also motivates ethical judgment and behavior. These Muslims' VoG is shaped by expectation of punishment, retribution, anger, and torment. According to IFBM, when a Muslim internalizes this view, s/he might behave more ethically in the workplace, compared to a Muslim who has internalized a HV, as it emphasizes fear

of God and the importance of ethics in Islam. However, the FV also has negatives in other respects. While the IFBM admits potentially positive impacts from a FV on some ethical judgment and behavior, as compared to the HV, it suggests some negative influences on ethics. For example, Muslims who internalize this view may be too strict on themselves, or act in a very severe or strict way, acting in a punitive or vengeful manner toward others. However, overall a FV was anticipated to encourage people to behave ethically within organizations. Moreover, the FV was expected to correlate positively with RP and negatively with RK. In other words, the FV emphasizes the punishment of God to such an extent that Muslims fear failing to live up to their religious commitments, and so practice frequently. However, a low level of RK was predicted compared to RP, since FV puts great emphasis on RP and overlooks the importance of RK. Such an extreme approach may not motivate Muslims to learn and develop sufficient knowledge and understanding about religious jurisprudence, as it emphasizes binary approach, leading to greater idealism when ethical dilemmas are faced. Accordingly, I hypothesized that:

**Hypothesis 2a.** There will be a negative relationship between FV and DAUB.

**Hypothesis 2b.** There will be a negative relationship between FV and RK.

**Hypothesis 2c.** There will be a positive relationship between FV and RP.

### *Balanced View (BV)*

According to Islamic moderation theory, faith/Iman is not constant; i.e. it can increase or decrease. A Muslim's faith increases when s/he behaves ethically and

decreases when s/he violates an Islamic moral rule. Moderation theory rejects the rigid binary opposition that characterizes the theological perspectives of the HV and FV. It proposes that failure to follow Islamic teachings and moral rules neither necessary destroys an adherent's faith completely, nor takes him/her outside of the fold of Islam; however, it does not have a very limited impact on his/her religious status as argued in the HV. Instead, moderation theory argues faith/Iman rises and falls, as the believer's level of faith varies in its intensity. It increases when a Muslim is doing good deeds, and decreases when s/he is doing bad deeds.

According to the IFBM, the moderation school asserts the duty of worshipping Allah out of love for Him, but with a healthy balance of fear and hope, as expressed in the quotation from Ibn Al-Qayyim (1292–1350) that begins this article. According to the IFBM, Muslims who have internalized this theological theory as belief, perceive God as both forgiving and punitive, which was expected prompt careful ethical judgments in the workplace. In other words, the BV; combining the three qualities of love, hope and fear; was predicted to be more capable of providing adherents with a framework to guide them in their day-to-day ethical judgments and behavior. Moreover, the BV was thought to be likely to encourage increased RP and RK to increase Iman/faith. Accordingly, I hypothesized that:

**Hypothesis 3a.** There will be a negative relationship between BV and DAUB.

**Hypothesis 3b.** There will be a positive relationship between BV and RK.

**Hypothesis 3c.** There will be a positive relationship between BV and RP.

### *The mediating role of Religious Knowledge (RK)*

According to the IFBM, RK mediates the relationship between different Islamic views of God (HV, FV, and BV) and ethical judgment within organizations. From a HV perspective, faith is not affected by RP and so less attention is paid to practice and to obtaining knowledge about how to practise, which in turn influences ethical judgment in organizations. In other words, the HV pays less attention to RK. Accordingly, Muslims who have internalized this view of God would have less awareness of what is right and what is wrong from an Islamic perspective. Thus, the expectation was that the influence of HV on ethical judgement mediated by lack of RK would lead adherents to be, to an extent, more accepting of unethical behavior within organizations. Moreover, as previously mentioned, FV directs less attention toward RK compared to RP, while BV emphasizes the importance of RK to learn about how to practice Islam and so increase one's Iman/Faith. Accordingly, I hypothesized that:

**Hypothesis 4a.** RK will mediate positive relationship between HV and DAUB.

**Hypothesis 4b.** RK will mediate the negative relationship between FV and DAUB.

**Hypothesis 4c.** RK will mediate the negative relationship between BV and DAUB.

### *The mediating role of Religious Practice (RP)*

Consistent with the theoretical arguments set out above, different Islamic views influence the way Muslims practice their religion, and by extension ethical outcomes in the workplace and marketplace. This is because RP mediates the relationship between Islamic beliefs and ethical judgment. From an HV perspective, as

mentioned earlier, faith is not affected by practice and so ethical behavior is not thought to influence a Muslim's religious status. Thus, this view has a negative impact on RP. Conversely, the FV emphasizes the importance of the continuous perfection of RP to maintain one's faith, generating different ethical outcomes based on personal RP. Furthermore, from the moderation school perspective, a Muslim's faith/Iman increases when a Muslim is doing good deeds and decreases when s/he is doing bad deeds. The stronger that faith, the more effort they will employ to practice good deeds, and so behave ethically in the workplace. In this way the IFBM suggests a direct relationship between a Muslim's faith, religious practices and ethical judgment and behavior, i.e. I supposed that when Iman reaches perfection "Ihsan", which is achieved through the highest level of religious practice, more ethical judgments and behaviors in the workplace will be seen, and vice versa. Therefore, according to the IFBM, in all cases RP plays a meditative role between Islamic beliefs/views and ethical judgments. Accordingly, I hypothesized that:

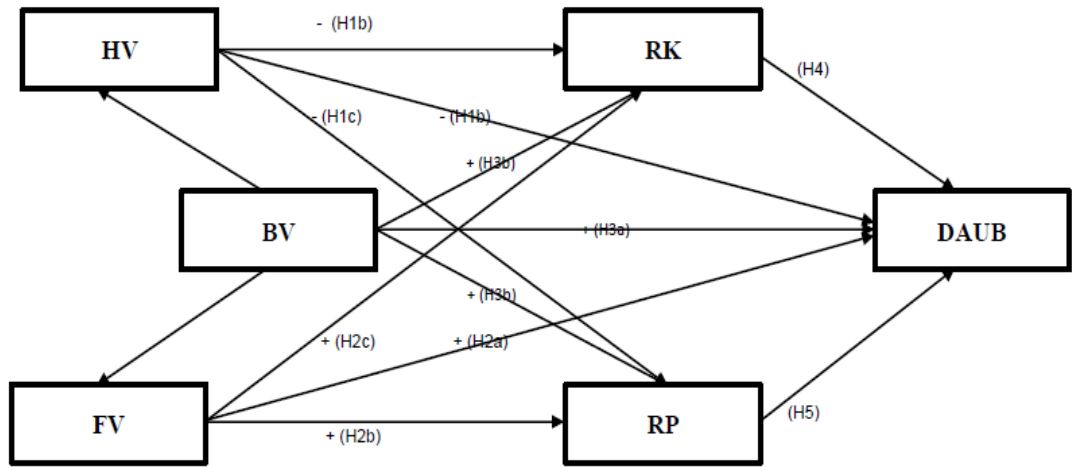
**Hypothesis 5a.** RP will mediate the positive relationship between HV and DAUB.

**Hypothesis 5b.** RP will mediate the negative relationship between of FV and DAUB.

**Hypothesis 5c.** RP will mediate the negative relationship between BV and DAUB.

Figure 1 below illustrates the theoretical model, which incorporates the above hypotheses.





**Figure 5.1 Theoretical model.** (Note. H4 and H5 are subsumed by the model's indication that RK and RP serve to mediate the relations between HV, FV, BV and DAUB, and thus this figure displays a mediated model in which there are also direct paths from the different views of God: Hope, Fear and Balanced Views to Ethical Judgment.)

By using the IFBM I hoped to reveal the relationship between religiosity and ethical judgment, and to help in effectively manage religion's influence within organizations. Below I describe the methods used to test the hypotheses upon which the framework relies, before presenting the findings in the discussion section.

## 5.4 METHOD

This study involved two distinct phases (focus group and survey) of design and data collection. The first qualitative phase consisted of preliminary efforts to ensure the realism of the study's vignettes. The second quantitative phase was the principal focus of the study and involved two waves of administration, as discussed in the followings sections.

### 5.4.1 Focus Group Interview

In the first phase, the aim was to design vignettes (very short stories with hypothetical situations, demanding ethical judgments from respondents). In previous research, vignettes were generally constructed from previous studies, preliminary qualitative studies, or knowledge of previous practice, to ensure relevant contextual factors (Taylor, 2006). However, as no vignettes in the Arabic language existed, I designed my own. To ensure the realism of these vignettes, I used a two-part design process. First, I reviewed research about how to designing vignette studies in marketing and management (Wason et al., 2002; Weber, 1992). These studies recommended asking people similar to the eventual respondents to describe relevant situations (Levy & Dubinsky, 1983) to ensure the scope and variables fitted the target group (Weber, 1992). Second, I conducted two focus groups (comprised of postgraduate Saudi students at the University of Manchester in April 2014) with eight participants each, to ask marketing and management professionals from Saudi Arabia to describe relevant unethical situations affecting marketing and management in Saudi organizations. All the students had previously worked in Saudi Arabia as management or marketing professionals for at least two years; this was to ensure representation of authentic populations of employees in terms of age and culture. I

successfully developed 24 vignettes from these focus groups (see appendix 2.8) (Wason et al., 2002; Wilks, 2004). Careful attention was paid to ensuring realism when developing the vignettes' context, terminology, ethical dilemmas, and described actions. In addition, the wording of the vignettes sought to avoid influencing the participants' responses.

#### **5.4.2 Main Study Design**

I utilized an online cross-sectional survey methodology, aiming to examine the relationship between independent and dependent variables; i.e. religiosity and ethical judgment. More specifically, the study examined the intersection of different dimensions of Islamic religiosity, linking them to the ethical judgments of the selected sample of marketing and management professionals. I sent a self-administered online questionnaire to a randomly selected sample of 600 marketing and management professionals, recruited from the Saudi Management Association's email list. This list consists of over 6700 registered marketing and management professionals around the country. As mentioned previously, by using a vignette method I hoped to provide a less threatening context and reduce social desirability bias. I also framed questions in the third person and assured full anonymity for the participants (see the survey cover page in appendix 2.5). To remedy variance attributable to the measurement method, rather than to the constructs the measures represent, the data were collected in two stages 35 days apart. Half the participants completed the religious and demographic scales (Scale of Muslim's View of Allah, religious practice scale, and religious knowledge scale) in stage 1 and the ethical vignettes in stage 2. While the scales measured participants' views of Allah, and the level of their religious knowledge and practices, 24 vignettes aimed to measure the degree of acceptance of ethically questionable scenarios. Moreover, I created a

psychological separation by using a series of expressions about different topics such as the last football world club in 2014 in Brazil and a type of dialectal poetry known in the Arabic gulf region (see appendix 2.8), to create the appearance that the measure of the predictor variables did not relate to that of the criterion variable. Each view of God identified was then connected with the overall endorsement of the vignettes. To test all the study's hypotheses simultaneously I used SEM.

#### **5.4.2.1 Participants**

Of the 600 contacts, 460 respondents finished both waves of the data collection, achieving a response rate of 76.7 percent. However, I then deleted 33 cases because of excessive missing data, resulting in a final sample size of 427. I observed that most of the missing responses occurred after the respondents reached the questionable vignettes. I tried to contact those who did not complete the questionnaire to ask them why they quit at this stage. Unfortunately, I got only two replies: one individual asked the researcher not to contact him again, and the other said he 'did not trust' my questionnaire.

Of the 427 participants who responded to both waves of data collection, 280 (65.70 percent) were male and 146 (34.30 percent) were female. I believe this percentage is very representative of the profile of the Saudi workforce, where the majority of marketing and management positions are occupied by males (Flynn, 2011). Most participants 170 (39.90 percent) were between 36 and 45 years old, while 120 (28.16 percent) were between 26 and 35 years old, and 111 (26 percent) were between 46 and 60 years. Only 22 participants (5 percent) were between 18 and 25 years old. With regard to their marital status, 320 (75 percent) of the participants were married. The sample participants were relatively highly educated, with 238

(55.86 percent) holding a Bachelor's degree and 131 (30.75 percent) a Master's or Doctorate. 11 percent or 51 of the participants had only a high school education and 1.4 % of the participants have an education below high school. With regard to work experience, 138 (32.39 percent) participants had 6-10 years' experience, while 121 (28.4 percent) had 11-20 years' experience; a further, 26.52 percent of the participants had 2-5 years' experience. Only 22 (5 percent) of the participants had more than 20 years' experience.

#### **5.4.2.2 Measures**

The study measured Islamic religiosity (the independent variable) using the Scale of Muslim's View of Allah at work (SMVAW). Moreover, for this study, I developed a scale to measure Muslims' religious knowledge, also adapting another Islamic measure developed by (AlSanî, 1989) to measure religious practice. All the scales were originally written in Arabic and were administrated in Arabic (translated English versions of the scales with the original Arabic versions are available in appendix 1.7).

#### **5.4.2.3 Control Variables**

Gender, Age and Education. Given that previous research has recognized the moderating role of age (Peterson et al., 2001; Serwinek, 1992), age and religiosity (Chatters & Taylor, 1989; Koenig, 1993), gender (Cronan et al., 2005), and education (Craft, 2013) in ethical outcomes I included these as control variables in the analyses.

#### **5.4.2.4 Dependent Variable**

I operationalize ethical judgment “simply as an individual’s personal evaluation of the degree to which some behavior or course of action is ethical or unethical” (Sparks & Pan, 2010, p. 409). Moreover, given the criticisms of using self-report accounts to determine instances of unethical behavior, as mentioned previously, I prepared a set of 24 ethically questionable fictitious vignettes describing ethically suspect behavior in the workplace and marketplace. I gathered the respondents’ evaluations and judgments concerning each of the vignettes. The participants were asked to evaluate and judge the ethically suspect behavior described in each vignette from “1: never acceptable” to “7: always acceptable” according to their personal values (see appendix 2.8). I factor-analyzed the set of 24 ethically questionable vignettes (Conroy and Emerson 2004; Longenecker et al. 2004; Parboteeah et al. 2008; Wong 2008) summarized by one common factor. I conducted a factor analysis of responses to the 24 vignettes and found 20 vignettes could be adequately summarized by one common factor, termed degree of accepting unethical behavior (DAUB). Moreover, I ran a conformity factor analysis (CFA) and utilized the power of SEM to examine the relationship between the study’s independent variables and participants’ DAUB scores. Details regarding the results for the exploratory factor analysis (EFA) and the 20 developed vignettes CFA for the model are provided below.

#### **5.4.3 Analytical Strategy**

I first conducted an EFA of responses to the 24 developed vignettes to test the suitability of summarizing all vignettes with one common factor (as discussed more fully in the “dependent variable” section). I conducted an EFA using a Principal

Component Analysis with promax<sup>21</sup> rotation, using the SPSS 20 package. The second SEM was used to test the relationships between all the research constructs in the hypothesized model in (see figure above). SEM in general follows a two-stage procedure: first, a measurement model is specified and fit, here by running a CFA to test priori measurement (Kline, 2005); second, the structural model is fit to the data (see Anderson & Gerbing, 1988). In order to benefit from the advantages of SEM, a covariance-based SEM program (Amos 20) was used with Maximum Likelihood (ML) estimation technique to test the measurement properties of the study model and all hypotheses simultaneously. Below I detail each of these steps.

#### **5.4.3.1 EFA for the twenty-four developed vignettes measuring DAUB**

First I factor-analyzed the set of newly-developed vignettes using a Principal Component Analysis with promax rotation. The KMO and Bartlett's test for sampling adequacy were significant and the commonalities for each item were sufficiently high (all above 0.500 and most above 0.600). The item loadings were highly significant, all above 0.7 (Hair et al., 2006). Although three factors emerged with Eigenvalues >1, the first factor involved 20 of the vignettes and accounted for 54.9 percent of the variance, while the second factor involved two cross-loadings vignettes accounting for 8.6 percent of the variance and the third factor also involved two cross-loadings vignettes only accounting for 4.6 percent. After dropping the 4 cross-loadings vignettes and running the EFA; I found that 20 ethically questionable vignettes adequately summarized by one common factor with Eigenvalues >1, accounted for 65.4 percent of the variance.

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<sup>21</sup> Promax was chosen because the dataset is quite large (n=427) and promax can account for the correlated factors.

#### 5.4.3.2 Evaluation of first-order measurement model

To test the priori measurement models, a CFA was run for the 7-factor model (HV; FV; RK, measured by both Knowledge of Obligation (KO); and Knowledge of Forbidden (KF); RP determined by both Practice of Obligation (PO) and Practice of Forbidden (PF); and DAUB). Following Anderson and Gerbing's (1988) recommendations, I ran first-order CFA and second order CFA. Goodness of fit indices (GOF), validity and reliability of the measurement model were evaluated to test the model through first-order CFA. The GOF indices for the initial test were ( $\chi^2 = 4007.846$ ,  $df = 2393$ ;  $p = .000$ ;  $CMIN/DF = 1.675$ ;  $AGFI = .770$ ,  $IFI = .930$ ;  $TLI = .927$ ;  $CFI = .930$ ;  $RMSEA = .040$ ;  $RMR = .123$ ;  $PCLOSE = 1.000$ )<sup>22</sup> showing imperfect fit (Hair, 2010, Hu & Bentler, 1999, Tabachnik & Fidell, 2007). Accordingly, I refined the model. Following (Byrne, 2013; Hair, Black, Babin, Anderson, & Tatham, 2009; Kline, 2005) regression weights, loading estimates, modification indices and standardized residual covariances were used to assess the refined measurement model. Based on the goodness-of-fit indices, the following items PO\_9, KF\_8, Vin19, Vin4, HV1, PF\_8, KF\_2, KF\_3, and KO\_4 were dropped from the model to achieve significant GOF indices, and the measurement model re-run. The outcomes of the CFA first-order revised model yielded an acceptable fit ( $\chi^2 = 2740.328$ ,  $df = 1808$ ;  $p = .000$ ;  $CMIN/DF = 1.516$ ;  $AGFI = .807$ ,  $IFI = .952$ ;  $TLI = .950$ ;  $CFI = .952$ ;  $RMSEA = .035$ ;  $RMR = .114$ ;  $PCLOSE = 1.000$ ).

#### 5.4.3.3 Validity and reliability of the first-order measurement model

I calculated AVE to test for convergent validity; it was 0.50, so the convergent validity of the constructs was supported for all factors (Anderson & Gerbing 1988b;

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<sup>22</sup> N.B. ALT Alternative Model; AGFI adjusted goodness-of-fit index; CFI comparative fit index; NFI normed fit index; RMSEA root-mean-square error of approximation.



Hair, 2010; Henseler, Ringle, & Sinkovics, 2009) (see table 5.1). To test the discriminant validity in the present first-order CFA model, the square root of the AVE (on the diagonal in the matrix below) for each construct was compared to all Squared Inter-factor Correlations (SIC). All factors demonstrated adequate discriminant validity, because the AVE values were greater than SIC value (Hair et al., 2006; Fornell & Larcker, 1981) (see table 5.1). Moreover, the composite reliability (CR) was computed for each factor. In all factors the CR exceeded the minimum threshold of 0.70, indicating I achieved good reliability in all factors (Bagozzi & Yi, 1988; Byrne, 2013) (see table 5.1).

Table 5.1  
Validity and Reliability of the First-Order Measurement Model

	CR	AVE	RPF	HV	FV	RPO	RKF	DAUB	RKO
<b>RPF</b>	0.906	0.580	<b>0.762</b>						
<b>HV</b>	0.894	0.584	-0.463	<b>0.764</b>					
<b>FV</b>	0.922	0.663	0.477	-0.540	<b>0.814</b>				
<b>RPO</b>	0.941	0.616	0.581	-0.402	0.367	<b>0.785</b>			
<b>RKF</b>	0.916	0.685	-0.027	-0.135	0.097	0.079	<b>0.828</b>		
<b>DAUB</b>	0.971	0.648	-0.213	0.183	-0.362	-0.209	-0.298	<b>0.805</b>	
<b>RKO</b>	0.921	0.539	0.029	-0.078	0.104	0.102	0.555	-0.353	<b>0.734</b>

#### 5.4.3.4 Evaluation of a second-order measurement model

Three of the study's constructs, "Views of Allah, Religious knowledge and Religious Practice" are measured through lower order factors.<sup>23</sup> Therefore, it also required to run a second-order CFA model analysis (Anderson & Gerbing, 1988). The same procedure (goodness-of-fit, validity and reliability) followed in the first-order CFA model was repeated (Byrne, 2013). The GOF indices for the initial test were ( $\chi^2 = 2764.822$ ,  $df = 1817$ ;  $p = 000$ ;  $CMIN/DF = 1.522$ ;  $AGFI = .807$ ;  $IFI = .951$ ;  $TLI = .949$ ;  $CFI = .951$ ,  $RMSEA = .035$ ;  $RMR = .136$ ;  $PCLOSE = 1.000$ ) showing an acceptable fit (Hair et al., 2009, Hu and Bentler, 1999, Tabachnik and Fidell, 2007). However, standardized residual covariances results showed some items values were larger than the acceptable threshold of 2.58 (Byrne, 2013, Joreskog & Sorbom, 1993). Accordingly, I refined the model further. Based on the GOF indices and standardized residual covariances, items Vin1, Vin7, PO\_11, PF\_1 were dropped from the model to ensure significance. Then, the new measurement model with the dropped items was re-run. The outcomes of the CFA second-order revised model demonstrated an adequate model fit ( $\chi^2 = 2371.951$ ;  $df = 1583$ ;  $p = 000$ ;  $CMIN/DF = 1.498$ ;  $AGFI = .820$ ;  $IFI = .955$ ;  $TLI = .953$ ;  $CFI = .955$ ;  $RMSEA = .034$ ;  $RMR = .132$ ;  $PCLOSE = 1.000$ ).

#### 5.4.3.5 Validity and reliability of the second-order measurement model

To test for convergent validity AVE was re-calculated. The convergent validity of the constructs was supported by all factors, as AVE was above 0.50 (Anderson and Gerbing 1988b; Hair et al. 2010; Henseler, Ringle, & Sinkovics, 2009) (see table

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<sup>23</sup> Balanced View construct measured through: Hope and Fear views factors; while Religious knowledge (RK) measured through: Knowledge of Obligation (KO) & Knowledge of Forbidden (KF); and Religious Practice construct measure through: Practice of Obligation (PO) & Obligation of Forbidden (PF).

5.2). To test the discriminant validity in the second-order CFA model, the square root of the AVE (on the diagonal in the matrix below) of each construct was compared with all Squared Inter-factor Correlations (SIC). All factors confirmed adequate discriminant validity, because the AVE values were bigger than the SIC value (Hair et al., 2006; Fornell and Larcker, 1981) (see table 5.2). Additionally, the composite reliability (CR) was computed for all factors, which exceeded the minimum threshold of 0.70, indicating a good reliability in all factors (Bagozzi & Yi, 1988; Byrne, 2013) (see table 5.2).

Table 5.2  
Validity and Reliability of the Second-Order Measurement Model

	CR	AVE	RP	DAUB	BV	RK
RP	0.749	0.602	<b>0.776</b>			
DAUB	0.967	0.647	-0.255	<b>0.804</b>		
BV	0.700	0.540	0.733	-0.381	<b>0.735</b>	
RK	0.721	0.565	0.074	-0.430	0.159	<b>0.752</b>

## 5.5 RESULTS

Table 3 presents the descriptive statistics and correlations among the scales. Prior to discussing the hypotheses, it should be noted that according to the IFBM the characterization of HV as separate and different from FV was supported with the negative correlation of  $-0.499$  ( $p < 0.01$ ). A preliminary examination of the data (see Table 5.3) shows support for H1a with a correlation of  $.168$  ( $p < 0.01$ ) between HV and BAUB. Additionally, it supports H1b and H1c, in which HV negatively related

to RP  $-.466$  ( $p < 0.01$ ) and RK  $-.136$  ( $p < 0.01$ ). Meanwhile, RK  $-.220$  ( $p < 0.01$ ) and RP  $.362$  ( $p < 0.01$ ) show a significant negative correlation to BAUB revealing potential evidence of a meditation effect supporting H4a and H5a. Similarly, H2a, H3c, were supported, as FV negatively related to BAUB  $-.334$  ( $p < 0.01$ ), and positively related to RP  $.429$  ( $p < 0.01$ ). There is also potential evidence of meditation effect supporting H5b. However, H2b  $.122$  ( $p < 0.01$ ) was not supported, as FV did not correlate negatively with RK. Thus, preliminary evidence rejects H4b, as there is no mediating path proven for FV-RK-BAUB. BV is negatively related to BAUB  $-.130$  ( $p < 0.01$ ), supporting H3a. However, H3b and H3c were unsupported, as the relationship between BV and RP and BV and RK were nonsignificant. Thus, preliminary evidence rejects H4c and H5c, as there is no mediating path proven for BV-RK-BAUB or BV-PR-BAUB (see Figure 5.3). However, it is important to note that these results are only preliminary, since this study utilized SEM to test all hypotheses simultaneously, rather than relying on bivariate correlations to test variables independently.

TABLE 5.3

Descriptive statistics and correlations for study variables

	Mean	SD	HV	FV	BV	DAUB	RP	RK
HV	4.22	1.66	-	$-.499^{**}$	$.599^{**}$	$.168^{**}$	$-.466^{**}$	$-.136^{**}$
FV	4.00	1.78	$-.499^{**}$	-	$.396^{**}$	$-.334^{**}$	$.429^{**}$	$.122^{**}$
BV	4.12	.86	$.599^{**}$	$.396^{**}$	-	$-.130^{**}$	$-.076$	$-.031$
DAUB	3.82	1.66	$.168^{**}$	$-.334^{**}$	$-.130^{**}$	-	$-.220^{**}$	$-.362^{**}$
RP	1.81	.58	$-.446^{**}$	$.429^{**}$	$-.076$	$-.220^{**}$	-	$.082$
RK	3.00	.98	$-.136^{**}$	$.122^{**}$	$-.031$	$-.362^{**}$	$.082$	-

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

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

## 5.5.1 Hypothesis Testing<sup>24</sup>

### 5.5.1.1 Direct effects

I conducted SEM to assess the hypothesized theoretical model, and test the linear effects illustrated in Figure 1. This direct-effect model exhibited good fit indices ( $\chi^2 = 2371.951$ ;  $df = 1683$ ;  $p = .000$ ;  $CMIN/DF = 1.598$ ;  $AGFI = .820$ ;  $IFI = .955$ ;  $TLI = .953$ ;  $CFI = .975$ ;  $RMSEA = .034$ ;  $RMR = .132$ ;  $PCLOSE = 1.000$ ). The positive relationships between HV and DAUB (H1a:  $\beta = .209$ ,  $P \leq .001$ ) and the negative relationships between HV and RP (H1b:  $\beta = -.348$ ,  $p < .01$ ) and HV and RK (H1c:  $\beta = -.28$ ,  $p < .001$ ) were all supported. Moreover, FV is negatively related DAUB, supporting H2a ( $-.361$ ,  $P \leq .001$ ) also the relationship between FV and RK was negatively significant supporting H2b ( $-.11$ ,  $P \leq .05$ ) and the positive relationship between FV and RP means H2c ( $.43$ ,  $P \leq .001$ ) is supported. Similarly, the relationship between BV and DAUB ( $-.451$ ,  $P \leq .001$ ) and BV and RK ( $.45$ ,  $P \leq .01$ ) and BV and RP ( $.38$ ,  $P \leq .05$ ) supports H3a, H3b, H3c. Table 4 summarizes the direct model parameter estimates. Moreover, when testing the hypotheses I controlled for gender, age and education. The analyses indicates that educated people and females were generally less accepting of ethically questionable vignettes than less educated people and males, moreover, age did not have a significant impact on the dependent variable.

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<sup>24</sup> For more details on the data analysis in this chapter, refer to appendix 3

Table 5.4  
Structural equation modeling direct effect results

Independent variable	Dependent variables		
	RK	RP	DAUB
HV	-.28*	-.348**	.209***
FV	-.11*	.43**	-.361***
BV	.45**	.38*	-.451***

\*Significant at p b .05. \*\* Significant at p b .01. \*\*\*Significant at p b .001

### 5.5.1.2 Mediation

Mediation was tested using 2000 bias corrected bootstrapping resamples in AMOS. The direct and indirect effects were analysed for potential full mediation (as discovered while fitting the model). I additionally covaried the error terms of the mediators<sup>25</sup>, to account for their correlation without adding theoretical complexity to the study's model. The results are summarized in tables 5 and 6 below.

<sup>25</sup> See appendix 2- The mediation model

**Table 5.5**  
**RK Mediation effects**

<b>Variables Relationship</b>	<b>Direct without Mediator</b>	<b>Direct with Mediator</b>	<b>Indirect</b>	<b>Results</b>
<b>BV-RK-DAUB</b>	- 0.451***	-.352***	-.102***	Partial Mediation
<b>FV-RK-DAUB</b>	-.361***	-.284***	-.081**	Partial Mediation
<b>HV-RK-DAUB</b>	.209***	.142***	.071***	Partial Mediation

\*\*\* =  $P \leq .001$ ; \*\* $P \leq .01$ ; \* =  $P \leq .05$ ; ns = “not significant”

**Table 5.6**  
**RP Mediation effects**

<b>Variables Relationship</b>	<b>Direct without Mediator</b>	<b>Direct with Mediator</b>	<b>Indirect</b>	<b>Results</b>
<b>BV-RP-DAUB</b>	- 0.451***	-.749***	-.300***	Partial Mediation
<b>FV-RP-DAUB</b>	-.361***	-.294***	-.068**	Partial Mediation
<b>HV-RP-DAUB</b>	.209***	.045 ns	.167***	Full Mediation

\*\*\* =  $P \leq .001$ ; \*\* $P \leq .01$ ; \* =  $P \leq .05$ ; ns = “not significant”

As illustrated in table 5.5, H4a was supported, showing a partial mediation role of RK (.071,  $P \leq .001$ ) for the path HV-RK-DAUB. Similar, H4b and H4c were supported showing a partial mediation role of RK (-.081  $P \leq .001$ ) for path FV-RK-DAUB and (-.102,  $P \leq .001$ ) BV-RK-DAUB.

As illustrated in table 5.6 the mediation path HV-RP-DAUB interestingly shows full mediation (.167,  $P \leq .001$ ), supporting H5a. BV-RP-BAUB (-.300,  $P \leq .001$ ) and FV-RP-BAUB (-.068,  $P \leq .001$ ) supporting H5b and H5c. However, both paths show only partially mediated effects, as shown in table 5.6.

## 5.6 DISCUSSION

The main finding of this paper confirmed that Muslims' views of God influence their ethical judgment in organizational contexts. Specifically, the findings of the study confirmed HV in Islam is more closely associated with unethical behavior within organizations. Respondents with a conception of God dominated by an HV were significantly more accepting of the ethically questionable vignettes. In addition, respondents who espoused the FV of God were more likely to oppose ethically questionable vignettes. Moreover, those who internalized the combined view and conception of God (BV) were less accepting of ethically questionable vignettes. Therefore, the BV was more positively associated with ethical judgment than the FV. Finally, and interestingly, RP fully mediated the relationship between HV and ethical judgment. However, I found that RP only partially mediates the relationship between both the BV and FV and the ethical judgment. Similarly, I found that RK



only partially mediates the relationship between any of the three views (HV, FV, and BV) and ethical judgment in organizations.

The key finding is that people who see God as benevolent and forgiving are typically more accepting of unethical behavior and potentially more likely to engage in decisions leading to an unethical outcome, at least in hypothetical situations. This is largely affected by unknown processes (Bazerman & Banaji, 2004), but might also be because certain conceptions might be “disguised” when justifying corrupt actions. In other words, the forgiving view provided individuals with language to assist their self-deception (Tenbrunsel & Messick, 2004). This is because those Muslims who internalized the HV believe God will always exonerate them; therefore, their unethical deeds do not affect their religious status. These Muslims appeal to God’s forgiveness and mercy after committing unethical acts: “Allah is oft-forgiving most merciful” or “Allah will forgive me!” believing that merely uttering the words can guarantee repentance whilst persisting in unethical behavior. Evidence of the same situation can be found in other religions too, and is termed by Chaves (2010), the “religious congruence fallacy,” that is, the common but erroneous presumption that the moral behavior of some religious individuals will be consistent with ostensible religious norms. Thus, such a view of God might foster ethical misconduct, creating an ideology of corruption requiring management.

This finding confirms that the IFBM provides a valuable theoretical tool to understand the theological ideas and language behind those holding the HV, explaining how this view can negatively influence RP and RK and ultimately, ethical outcomes. Moreover, the IFBM argues that the HV could be used as a justification for unethical behavior, in which individuals first act and then rationalize the consequences of their actions (Reynolds, 2006). Thus, I argue that the HV may

provide Muslims with the grounds for a comfortable justification of unethical conduct and corruption, demonstrating that religion continues to provide a language for ethics, which might lead to adverse ethical outcomes. Thus, a guaranteed opportunity for divine forgiveness might be interpreted as a moral license to transgress (Zhong & Liljenquist, 2006; Zhong, Strojcek, & Sivanathan, 2010).

In addition, the findings align with empirical evidence presented by some studies, but contradicting one other. To date, only two studies (see Walker, Smither, & DeBode (2012) and Hardesty, Westerman, Beekun, Bergman, & Westerman (2010)) have examined the relationship between a person's view of God and its' impact on their ethical judgment and behavior at work. Another study, conducted by Shariff and Norenzayan (2011), although not directly linked to the work context, examines the relationship between cheating behavior in an anonymous setting and views of God as loving and compassionate, or as an angry and punitive. All these previous studies focused mainly on Christian participants and relied on notions derived from a Judeo-Christian perspective that may not apply to other religions. Moreover, their findings produced mixed results. Specifically, the study of ethical behavior in the workplace by Walker et al. (2012), found that seeing God as loving and forgiving correlates with ethical judgment in the workplace, while a punitive view of God has no correlation with ethical outcome. For their part, Sharriff and Norenzayan (2011) claimed that viewing God as a more punitive and less loving figure results in lower levels of cheating. This study's findings concerning the FV and potentially positive ethical outcomes in organizations confirm the empirical evidence provided by Shariff and Norenzayan (2011). Suggesting sound ethical judgment and behavior might not require belief in a God in general but instead a more specific belief in a God able to evoke credible fears of punishment (Barro &

McCleary, 2003, Shariff & Norenzayan, 2011). However, the study's findings concerning the HV contrast with the work of Walker et al. (2012), who showed a positive relationship between a loving view of God and sound ethical judgment. In addition, Walker et al. (2012) findings contradicted Shariff and Norenzayan (2011), showing a non-significant relationship between viewing God as more punitive and ethical judgment. Future research should aim to resolve these contradictions.

Finally, the study's findings indicate that the BV is strongly associated with ethical judgment in organizations. This confirms the IFBM, which suggests Islamic beliefs based on moderation, combining the three qualities of love, hope and fear, are more likely to provide adherents with a framework for day-to-day decision-making that leads to ethical outcomes within organizations. Understanding that theological theory is associated in this way with the framework of behavioral ethics may help employers to fight corruption within organizations.

The study's findings have revealed important and profound explanations regarding how religion might influence ethical outcomes within organizations. Overall, the findings confirm religious beliefs have an important effect on ethical judgment and behavior in a business context at work, influencing ethical judgment in profound and often unexpected ways. In addition, although the findings concern the effects of Islamic religiosity on ethical judgment and behavior in organizations, the model provided will benefit researchers investigating other religions.

## **5.7 IMPLICATIONS FOR MANAGERS**

Here I review the study's findings, concerning whether specific types of Islamic theological beliefs could explain unethical behavior in organizations, and offer practical contributions for managers engaged in ethical training, as well as for

educators and policymakers more generally. The data could explain the normative gap between Islam's ethical teachings and business practices in Muslim countries mentioned previously (Transparency International's Corruption Index, 2014), and suggest practical strategies for managing unethical behavior in those Muslims countries.

Previous research implies cognitive reflection and reappraisal can help improve ethical judgment (Feinberg & Shwartz, 2012; Paxton, Ungar, & Greene, 2012). I propose that management should foster or seek to amplify a specific view of God leading to better ethical judgments within organizations. For instance, emitting deliberate conscious ethical messages across organizations is crucial to ensure long-term success. Ethical deliberations should be shared throughout the workplace and with employees at all levels. Trusted religious leaders, for instance, could help by encouraging followers to exhibit good ethical conduct and fight organizational corruption. However, this research has shown that religious leaders and organizations could contribute to the problem by adopting a religious discourse that reinforces the forgiveness of God and overlooks accountability. Therefore, messages likely to deliver the most positive impact require religious leaders that increase an individual's conscious fear of God as much as hope of His mercy. Those messages that help Muslims to become fully aware that God knows the manifest and the hidden will increase their accountability for their actions at work, as will messages emphasizing work as an integral part of a Muslim's worship of God.

In addition, the study's findings show that RP can mediate the influence of different views of God and ethical judgment. Therefore, management should foster and promote RP to reinforce the likelihood of ethical outcomes. When doing so it is important to ensure tolerance for the expression of religious self-identity by building

mutual respect and developing effective communication channels. It is important that both employer and employee learn to respect each other's religious views (Hicks, 2003, p. 174). Thus, diversity management regarding religious beliefs is crucial.

Moreover, given the global nature of business, the paper's findings provide international companies operating in the regions where Islamic beliefs are dominant with valuable guidance. Specifically, Muslims are one of the largest religious groups in a number of Western countries, thus the information collected here concerning the managing diversity of the workforce and the provision of ethics training and education applies in companies operating in these settings also. For example, one of the main practical implications of this article concerns integrating knowledge of the phenomenon of religious self-deception into ethics training to alter the discourse around corruption in organizations. Well-designed training courses could achieve this by developing a better understanding of the psychological process behind employee's un/ethical judgments, be elucidating how they could misuse religious concepts to rationalize their unethical acts. These programs may also include training about the process of unintentional decision-making and how people re-rationalize unethical judgements using religious constructs. This could contribute to instilling values of respect, and tolerance, improving acceptance of religious differences in the workplace.

To conclude, such courses should not only be designed to detect and prevent unethical behavior and increase awareness of various forms of accountability, resulting from different beliefs, but also aim to assist employees to recognize and respond to ethical issues. Moreover, development of practical training for employees, illustrating how acts of Islamic worship such as praying, charity, fasting and the pursuit of excellence in work as a kind of worship, can improve ethical

behavior in the workplace. In addition, this research offers useful information to improve the way business ethics is currently taught in professional business schools in Saudi Arabia and other similarly religious countries.

Finally yet importantly, the findings of this article can be utilized by policy makers to manage ethical failures by understanding how religiosity can influence ethics. For example, by introducing evaluation of ethical decision-making and behavior as a significant component of employee performance appraisals within organizations, as recommended elsewhere (Weaver & Trevino, 2001). If ethical judgments are subject to systematic errors justified by religious concepts, then performance evaluations might incorrectly reward employees who achieve respectable work outcomes through unethical practices. More broadly, by acknowledging the influence of religiosity on ethics, analysis of public policies would be better informed and perhaps fundamentally improved. For instance, the Anti-Corruption Commission in Saudi, and similar bodies in other religious countries, could draw on this research to formulate regulations and policies using religion to prevent and combat corruption.

## **5.8 LIMITATIONS AND FUTURE RESEARCH**

This paper has tested the robustness of the IFBM in one Muslim country (Saudi Arabia). Therefore, it is not representative of all Muslims or all religious populations worldwide. Thus, to validate the practicality of this theoretical framework and the empirical findings of this paper, future research is required, replicating its methods in different Muslim countries and across other religions and cultural contexts. Such work would provide valuable theoretical validation, and

guide empirical research on links between religion and ethics in variety of cultures and contexts. Moreover, this study has only tested one component of the IFBM, the so called “the Hot Intersection” (System 2 -rational judgement); therefore, future research should examine the “the Cold Intersection” (System 1 – intuitive decision-making). This would enrich behavioral research in the business ethics field, encouraging a broader understanding of ethical judgment within organizations. Finally, while this study utilized a survey design, future research could fruitfully expand the insights achieved using a longitudinal design. Overall, I used the case of Islam to highlight how religious beliefs might influence ethical judgment but such work has broader significance: revealing dynamics and mechanisms responsible for the influence of religion on ethical judgment and behavior within organizations worldwide.

## **Chapter Six (Discussion of the Research Findings)**

*"...and seek not to spread corruption on earth: for, verily, God does not love the spreaders of corruption!"*

*– Quran 28:77 –*

### **Chapter Objectives:**

- A.** To offer a summary of the significant findings in each of the chapters.
- B.** To tie the previous chapters together to help the reader see how the various papers in the thesis, taken together, make a contribution to the field of behavioral business ethics.
- C.** To discuss the strengths and limitations of this thesis.
- D.** To highlight the managerial relevance of the thesis findings and provide a general conclusion to the thesis.
- E.** To discuss directions for further research.



## 6.1 INTRODUCTION

Investigating factors that impact ethical decision-making and behavior in organizations is crucial for understanding what drives un/ethical judgment and behavior. Investigating such factors can also assist in identifying the possible steps to be taken to help curb the type of business ethics scandals that have come to light in the last decade. Notwithstanding the general agreement that religion is an important determinant of ethical judgment (Fararo & Skvoretz, 1986; Fisher, 2001; Tittle & Wlech, 1983; Turner, 1997; Weaver & Agle, 2002) and the fact that eighty-four percent of the world's population declare themselves as religious (Pew Research Center, 2012) behavioral ethics as a discipline tends to ignore issues of religion (Gümüşay, 2015; King, 2008; Tracey, 2012). In this thesis, I have sought to provide a better understanding of religiosity's influence on ethical judgment and behavior in organizations. Specifically, I have focused on the impact of Islam –one of the world's fastest growing religions (Pew Research Center, 2015) – on ethical judgments of management and marketing professionals in Saudi Arabia.

In each of the previous chapters, I have discussed how Islamic beliefs interact with other Islamic religiosity dimensions influencing Muslims' ethical judgment in business situations. In the present chapter I will discuss the overall conclusions which establish the contributions to ethical decision-making and behavior research and offer some recommendations for future research. Before doing so, however, I will first summarize the results of each chapter.

## 6.2 Overview of the Findings

### 6.2.1 Identifying a Gap in the Literature

In this thesis, literature on the topic has demonstrated that studies have consistently failed to capture how exactly religiosity affects ethical judgment and behaviors in organizations (Lehnert et al., 2014). I have suggested that the absence of clear links between religiosity and behavior might be due to methodological and conceptual limitations (Parboteeah, et al, 2008; Tracey, 2012).

From a conceptual perspective, I have argued that there is an absence of theoretical frameworks capturing the interaction and mechanism role of beliefs, experience, cognitive, biases and emotions. Previous studies have often investigated, in isolation, the role of a single religious motivation or aspect in producing un/ethical behavior. For example, religiosity was often conceptualized using simplistic dimensions that are easier to measure such as motivations, religious activity involving Mosque/Church attendance or narrowly conceived religious affiliation (see for example Angelidis & Ibrahim, 2004; Du, Jian, Zeng, & Du, 2013; Du, Jian, Du & Pei, 2014; El Ghoul, Guedhami, Ni, Pittman & Saadi; 2012; Conroy & Emerson, 2004; Hilary & Hui, 2009; Schneider, Krieger, & Bayraktar, 2011). Studies have, therefore, examined the role of belief on its own, without capturing the important interfaces among belief and other religious dimensions.

The role of core religious beliefs (Parboteeah et al., 2008) and how beliefs are interpreted and practiced has yet to be adequately studied in relation to ethical outcomes in the workplace. More work is needed to understand the interfaces between beliefs and different aspects of religiosity better. Specifically, I have argued

that we need to examine how beliefs might interact with other religious dimensions (practice, knowledge, affective attachments dimension) influencing both System1 and System2 processes of decision-making in different ways. I have argued that, without a more holistic view of different religiosity dimensions (Graham & Haidt, 2010, Zhong & Liljenquist, 2006), as well as a more nuanced understanding of how different dimensions of religiosity influence ethical behavior, attempts to understand the interfaces between beliefs and the different aspects of religiosity might fail (Tracey, 2012; Weaver & Agle, 2002). Furthermore, such research must expand to include the diverse interpretations of religious beliefs that individuals adhere to in different faiths (Ali & Al-Aali, 2014; Beekun & Badawi, 2005; Chan-Serafin, Brief & George, 2013; Fotaki et al., forthcoming; Froese & Bader, 2007; Parboteeah et al., 2008; Tracey, 2012).

To better understand the connections between religion and ethical decision-making and behavior in organizations it is also particularly important to research these issues in non-Western contexts, and from a variety of religious viewpoints. Despite being needed, such work is scarce. For instance, while existing literature on religiosity in management and organizations focuses overwhelmingly on Western Christianity (Tracey, 2012), there is a striking lack of studies regarding religion's influence on ethical decision-making and organizational behavior from an Islamic perspective, even though Islam is one of the world's fastest growing religions (The Future of World Religions, 2015).

Moreover, I have argued that the current theoretical and empirical works in business ethics literature rely extensively on the notion of intrinsic and extrinsic religiosity offered by Allport and Ross (1967). The influence of this religiosity theory may reflect a Protestant bias in the literature, and that the strict division between extrinsic–intrinsic religiosity may not apply to other religions, or even other denominations within Christianity (Cohen, Hall, Koenig, & Meador, 2005; Graham & Haidt, 2010; Hill, 2005).

In addition, a review of the literature has demonstrated methodological limitations. For instance, a considerable number of studies investigating the impact of religiosity on ethical judgment and behavior in organizations suffer from social desirability biases, a point raised by Weaver and Agle (2002). Moreover, many studies used university students as a sample, meaning that, consequently, real populations of managers in terms of age and culture are unrepresented (Parboteeah et al. 2008). Additionally, some of the empirical studies that have linked Islamic religiosity to Muslim ethical behavior in the workplace borrowed traditional religiosity measures and attempted to translate or adapt them in order to measure Muslims' level of religiosity. Those religiosity scales were originally developed from a Christianity perspective and are applicable in Western Christianity contexts and, therefore, they might not be valid to measure Muslims' degree of religiosity.

Finally, one of the major deficiencies of the survey method is that it is difficult to test causal relationships by using basic or conventional statistics techniques which do not allow for the analysis of latent variables and their relationships, taking into account measurement errors. Some previous studies use a simple correlation

technique and do not utilize advanced analysis statistics techniques such as structural equation modeling which evaluate model construct relationships simultaneously.

To address these gaps, this thesis (in Chapters Three, Four and Five) has specifically examined how core religious beliefs within the Islamic tradition interact with other religious dimensions (practice, knowledge, affective dimensions) and shape the ethical perceptions of Muslims which, in turn, influence ethical judgments of individuals in various business situations. Religious belief is the key dimension of individual religiosity (Parboteeah et al., 2008), though numerous other dimensions including religious practices, knowledge and affective are also important.

Understanding how an individual internalizes the God Concept (GC) and God Image (GI) has offered a meaningful snapshot of one's religious beliefs. This has also helped explain the normative gap between Islam's ethical teaching and the business practices in many Muslim countries where corruption is high (see Transparency International's Corruption Index, 2014). So, given that the majority of studies on examining religion in organizations lack sufficient specificity in theorizing (Steffy, 2013), my aim was to build a theory of Islamic beliefs and conduct an empirical investigation to test it.

### **6.2.2 The Findings in Chapter 3 (Theoretical Paper)**

In Chapter 3, I developed an integrative faith-based model (IFBM) to capture the interaction and mechanism role of beliefs, experience, cognitive, biases and

emotions and incorporating the notion of the GC and GI, along with System 1 and System 2 of moral decision processes, to develop categories guiding future business ethics research on religiosity. The IFBM indicates the primary influence on System 1 is GI, mediated by religious practice and affect, whilst on System 2 the primary influence is GC, mediated by religious knowledge and practice. While the case of Islamic religiosity was employed in order to elucidate the IFBM's theoretical claims, the model's components are presumably universally present across religions and cultural contexts. However, the IFBM's components might differ in content and in the ways in which they are emphasized, leading to various forms of religiosity and different influences on ethical behavior and outcomes for different individuals of the same religion/religious group.

The IFBM helped to frame and understand the deeply held religious beliefs emanating from the main Islamic schools of thought in the form of a conceptual schema. The proposed framework has helped explain how Muslims might prioritize different religious values when dealing with ethical dilemmas. This schema is based on values that believers internalize through affective and cognitive processes as image (view) and concept (idea) of Allah.

This research has argued that deeply held religious beliefs help shape Muslims' individual perceptions of Allah in three fundamental ways: (i) as punishing, (ii) as benevolent and forgiving, or (iii) as a combined view balancing both aspects. It examined how these different Islamic beliefs interact with other religious dimensions (practice, knowledge, affective dimensions) affecting Muslims' ethical judgment and behavior in the workplace through both deliberative and intuitive processes. Specifically, it evaluated conceptually the interrelationship between the religiosity dimensions of belief, practice, knowledge, and affective, emphasizing the primacy of

the belief dimension. It demonstrated how different Muslim's Views of God (mediated by practice, knowledge and affective) underpin Muslim individuals' moral judgments, how these Views might contribute to shaping their ethical perceptions and behavior, and how these might impact on their ethical decisions in business situations and at the workplace more generally.

The theoretical model hypothesized that believers whose self-identities are more dominated by the view of Allah as punishing will be less likely to accept unethical behavior because of the fear of being caught by an omniscient God and being punished (Conroy & Emerson, 2004). In the second case, where they internalized the view of Allah as benevolent and forgiving, individuals might, paradoxically, be more likely to accept unethical behaviors as such acts would be eventually forgiven. Finally, in the third case, where believers hold a combined view balancing both aspects of forgiveness and punishment, generally ethical judgment and behavior in organizations was hypothesized. However, the previous relationships of FV, HV, BV and ethical judgment were hypothesized to be mediated by religious practice, knowledge and affective. The proposed theoretical schema offered guidance to the empirical examinations in Papers 2 and 3 (Chapters 4 and 5 respectively).

### **6.2.3 The Findings in Chapter 4 (Scale Development and Validation)**

In this chapter I dealt with developing an adequate instrument for empirically testing the IFBM developed in Chapter 3. Developing a valid and reliable psychometric scale to measure a Muslims' conception of Allah was essential as there was no existing scale developed from an Islamic perspective. The lack of empirical research may be also due to the absence of instrumentation that is relevant to Islam.

I conducted three preliminary focus groups and had the Scale of Muslim's view of Allah at work (SMVAW)'s initial items reviewed by experts in Islam and psychology of religion. I then pre-tested the SMVAW with a small convenience sample, applying a cognitive interviewing technique to refine and improve the scale. The SMVAW was then administered to the target population: a multi-stage Cluster Sampling (N = 472) of marketing professionals from Saudi Arabia who assisted in refining the SMVAW.

The results showed that the newly-constructed scale had adequate psychometric properties (Arthaud-Day et al., 2005; DeVellis, 2012; Ladd & Spilka, 2006; Netemeyer et al., 2003; Seidlitz et al., 2002).

#### **6.2.4 The Findings in Chapter 5 (The Main Empirical Study)**

In Chapter 5, a self-administered online questionnaire was sent to a randomly selected sample of 600 marketing and management professionals recruited from the email list of the Saudi Management Association. This list consists of around 6700 registered marketing and management professionals from all around Saudi Arabia and therefore represented the study population.

In the main empirical study I used vignette methods rather than a direct-question-based survey. The aim was to provide a less threatening context and to reduce social desirability bias. I also framed questions in the third person and assured full anonymity for the participants. To remedy variance that is ascribable to the measurement approach rather than to the concept the measures represent, the study's



data were collected in two stages, separated by 35 days. Half of the participants completed the religious and demographic scales (Scale of Muslim's View of Allah, religious practice scale, and religious knowledge scale) in stage 1 and the ethical vignettes in stage 2. While the scales measured participants' views of Allah, and the level of their religious knowledge and practices, the 24 vignettes aimed to measure the degree of acceptance of ethically questionable scenarios. Each view of God that I identified in first paper was then linked to their endorsement of this vignette. Structural equation modeling (SEM) was used to test all my hypotheses simultaneously.

The main findings confirmed that HV might be more closely associated with unethical judgment in organizations, while the FV and BV were positively associated with ethical judgment. Further, RP and RK mediate the relationship between Muslim marketing and management professionals' different views of God and ethical judgment.

### **6.3 Implications and Contributions**

This thesis contributes to the literature in several ways.

A first contribution made by this thesis is the insight into adopting an integrative approach to study religiosity's influence. Overall, the thesis's findings confirm that religious beliefs have an important effect on ethical judgment in a business context at work: they influence ethical judgment in profound and unexpected ways. It demonstrates that religiosity can influence both deliberative and intuitive processes of ethical judgment, at least in hypothetical situations.

Moreover, the thesis has adopted an integrative approach and proved that religion not only has a positive impact on ethical behavior in organizations but also that it continues to provide a language for ethics, even where this may lead to adverse ethical outcomes. The thesis thus shows how, for managing ethical failure, it is crucial to understand when religiosity is expected to lead to an ethical outcome, and when and why it is expected lead to an unethical one. This can be only achieved by developing a more profound and nuanced understanding of the content and substance of religious beliefs and their consequences, otherwise the findings will be misleading. This thesis has strongly demonstrated how this could happen. It has unpacked how different beliefs are formed, identified what factors these beliefs are affected by, and how these lead to different interpretations of the same faith system which can, in turn, lead to different un/ethical outcomes. In recognizing this scope for variance, it contributes an explanation for the mixed findings of previous studies into the influence of religiosity i.e. where some have shown a positive association but others have shown a negative link.

More specifically, rather than investigating the role of a single religious dimension in producing ethical/unethical behavior in isolation from the important interfaces among belief and other religious dimensions, it examined the interaction between religious dimensions and how they influence ethical behavior, as well as the mechanism behind this effect. It therefore integrated the notion of the GC and GI, thus incorporating theological concepts (GC), and psychological insights along with cultural constructs (GI) (Rizzuto, 1979, Lawrence, 1997, Kaufman, 1981, Hall & Fujikawa, 2013). These were then linked to the theoretical claims and empirical discoveries in neurocognitive research and in moral psychology of behavioral ethics research, and focused on the two-system, dual-process theories explaining moral

decision-making (Cushman, Young & Hauser; 2006; Damasio, 2008; Lieberman, Gaunt, Gilbert, & Trope, 2002; Kahneman, 2011; Kahneman & Frederick 2002, Reynolds, 2006; Nolte, 2002; Stanovich 1999; Stanovich & West 2000).

The thesis unpacked in detail how different beliefs are formed and considered the factors affecting these beliefs which may lead to different interpretations of the same faith system. The framework offered goes far beyond the conceptions previously developed by Weaver and Agle (2002). They viewed belief as one of many religious dimensions but failed to thoroughly examine the interaction between these dimensions and how these may be affecting ethical behavior, and to explain the exact mechanism behind this effect.

The thesis has demonstrated why and how individuals within the same faith interpret and internalize religious role expectations differently and how this, accordingly, differently affects their ethical judgment and behavior in the workplace. Different religious beliefs/views can interact differently with other dimensions and lead to different internalizations of views of God and religious role expectations, which, through dual deliberative and intuitive process of ethical decision-making, leads to different ethical outcomes in the workplace. Thus what has been presented here is a more nuanced understanding of how different religious role expectations (i.e. dimensions of religiosity) influence ethical judgment and behavior in organizations.

A second insight provided by the thesis is the investigation of these dynamics and mechanisms in a non-Western context, a context previously unexplored in organization studies and/or business ethics literature. I have offered an epistemological contribution to research on religion and business ethics – which remains largely dominated by Christian Western perspectives – by providing a

greater understanding of religiosity from an Islamic context. In so doing, the thesis also refutes the stereotypical images of Islam and provides practical guidance on how to handle some of the unique cultural characteristics of the regions with large Muslim populations and does so by deepening our theoretical understanding of how moral identity might have different conceptions of God.

In other words, by drawing on the history of Islam, it opens the black box concerning religious beliefs that have emanated from cultural traditions and practices other than Christianity. Accordingly, I have enriched this research by introducing what is, to my knowledge, the first comprehensive model of understanding the motivating forces guiding the religious values and beliefs of individuals influencing their ethical judgment through the dual-process of moral decision-making. I have argued that moral behavior from an Islamic perspective is not guided by what is wrong or right, as it may be the case in Western and Christian traditions, but that there are many moral distinctions and principles - ranging from obligations, permitted and forbidden – which act as guiding forces for individuals when making ethical decisions. This means that there are complex issues at play in influencing a Muslim person's ethical decision-making process. I have posited that the literature has failed to systematically consider this complexity and the role that Islamic religious beliefs play in the exercise of the ethical decision-making process. This may be one reason why past attempts to understand unethical judgment and behavior in Muslim countries are lacking and thus reinforces the view that to understand ethical and unethical behavior in an Islamic context requires a more detailed and nuanced understanding than is provided by the literature. I believe that future research may

benefit from examining these issues since this may provide a more meaningful perspective on the underlying psychological processes at work.

A third important insight is the understanding of how variations in religious beliefs result in individuals' internalizing different conceptions and images of God according to their level of faith. I have uncovered how the diversity of deeply held religious beliefs could lead to different religious role expectations. I have explained this by demonstrating how beliefs are formed on a cognitive (via knowledge sharing), experiential (through religious practice) and image (religious affective) levels leading to internalization of the concept and image of God. I have thus clarified the relationship between religiosity and ethical judgment and behavior by explicitly focusing on how belief is internalized as concept and image of God and how it shapes the dual deliberative and intuitive (System 1 and 2) process of ethical decision-making. I have demonstrated how such internalizations of diverse Islamic beliefs and interpretations of God might be used to construct, or deliberate on, ethical issues differently in particular business and work situations.

A fourth and most important contribution made by this thesis is the insight provided by theoretical IFBM illustrating how different beliefs interact with other religious dimensions. These differences lead individuals to differently internalize the image and concept of God via religious practice, knowledge and affective, leading to different ethical judgment and behavior through both deliberative and intuitive (System 1 and 2) moral processes. In demonstrating this, I have contributed to the debates in behavioral business ethics. Such work provides much needed theoretical integration by incorporating knowledge borrowed from Islamic theology,

psychology and culture, along with behavioral ethics, to develop categories guiding empirical research on links between religion and ethics in a variety of cultures and contexts.

A fifth contribution made by this thesis is the development of a valid and reliable psychological measure that is embedded in the Muslim worldview and Islamic theological concepts to measure Muslims' views of Allah in the workplace. In doing so, I have addressed the absence of instrumentation of relevance to Islam. This will contribute to initiate a new line of research focusing on linking Muslims' views of Allah to different business constructs such as ethics, entrepreneurial behavior, change management, power and politics, organizational commitment, performance appraisal, job satisfaction, leadership, co-worker relationships, and counterproductive behavior. Moreover, it will open the gate for comparative studies between Muslims and non-Muslims in international management and other business areas.

A sixth contribution made by this thesis is the testing and validation of the IFBM. Platt (1964, p. 46) represented the significance of theory testing in quoting the renowned biologist W. A. H. Rushton, who wrote, "A theory which cannot be mortally endangered cannot be alive". This thesis generally confirmed the applicability of the IFBM in explaining the complex relationship between religiosity and ethical judgment and behavior in organizations. Moreover, the thesis has empirically confirmed the mediation relationship (religious practice, and knowledge) between Islamic beliefs and ethical judgment that has been hypothesized by the IFBM.

A seventh insight provided by this thesis is that it has provided empirical evidence that Muslim individuals who follow a more balanced approach to Islam incorporating love, forgiveness and punishment, are more likely to be consistent in their ethical judgment and behavior in the workplace. The level of faith here is the powerful enforcement mechanism for promoting ethical behavior. This can mean that a stronger faith may help sway the individual away from any form of corrupt behavior. For example, those who internalized the fear view and conception of God were also less accepting of ethically questionable vignettes. On the other hand, people who see Allah as benevolent and forgiving were to an extent more accepting of unethical judgment and behavior, and were potentially more likely to engage in decisions leading to an unethical outcome, at least in hypothetical situations.

One could draw a clear link between the lack of the fear of Allah and unethical judgments. This could also be largely affected by processes we may not be fully aware of (Bazerman & Banaji, 2004), but it might be because these ideas around the conceptions of Allah as benevolent and forgiving provide us with “disguised” or euphemistic language and stories that one tells him/herself to rationalize his/her corrupt actions. In other words, the forgiving view provided individuals with language that facilitated their self-deception and moral hypocrisy (Bazerman & Tenbrunsel, 2011; De Cremer & Tenbrunsel, 2012; Tenbrunsel & Messick, 2004). Although one could argue that there is no religion telling believers to be corrupt, this school of thought, however, indirectly encourages its followers to disconnect between beliefs and practices and so they interpret this encouragement to mean that they do not have to comply with religious values and teachings in their everyday lives. Furthermore, as they believed forgiveness would be granted to them anyway,

these individuals who hold this view did not much care about the outcomes of their decisions. Therefore, they might often misuse the concept of Allah as the most merciful and forgiving all sins to legitimate their unethical acts in their own eyes.

According to Ashforth and Anand (2003), in their attempt to answer the question of how corrupt individuals deny the implications of their actions, people often justify their unethical behavior through the use of rationalizing ideologies. These ideologies help individuals to distance themselves from the aberrant moral stance implied by their behaviors; it could even forge “a moral inversion, in which the bad becomes good” (Adams & Balfour, 1998, p.11). Although relying on Allah’s forgiveness to rationalize corrupt actions can be used by an individual in isolation, it becomes far more potent when institutionalized in the collective (Coleman & Ramos, 1998). This can be reinforced with the help of religious discourse and social consensus that emphasizes the forgiveness of Allah and overlooks the duty of accountability of believers’ for their un/ethical behavior. Such religious discourse might offer a kind of shared resource that all Muslims in organizations can draw on and mutually affirm. Moreover, continuously using the same justification of Allah’s forgiveness to justify every unethical decision might lead to the next decision becoming ever easier, like a slippery slope and resultantly normalizing unethical behavior (Ashforth & Anand, 2003).

These findings therefore support the idea that our ethical judgment and behavior is often inconsistent, and at times even hypocritical (Bazerman & Tenbrunsel, 2011). People have the ability to preserve a belief, while behaving contrary to it, on the basis of different rationalizations such as repentance and forgiveness of God. This research provides empirical evidence that religion continues to provide a language for ethics, even as it might lead to adverse ethical outcomes. This is a key finding



that shows how the same religion can both positively and negatively influence ethical outcomes, depending on different beliefs and situations. For instance, even when two Muslims reach the same ethical judgment based on their awareness of Islamic ideals and norms regarding what should be done in a particular ethical situation, their motivations to act in agreement with that judgment can differ according to their religious role expectations in terms of religious beliefs (which are influenced by the school of beliefs they adhere to), and so, the outcome of the final actual behavior will differ accordingly. Thus, for one Muslim, behaving ethically according to the religious beliefs that s/he might have internalized as part of religious self-identity is more important to his/her religious status, while for another it is not.

The IFBM shows that Muslims who hold balanced and fear views have more salient religious self-identity relating to ethical behavior when compared to those who have internalized hope and love views of God. In this sense the particular religious beliefs, which they have internalized take precedence over their other values. Thus if they attach greater importance to these religious beliefs over other values they hold when making ethical judgments, the salience of their religious identity is greater. If this is the case then they are less likely to violate their religious beliefs. Such differences between perceptions of the self and actual behavior can result in a powerful state of mind of cognitive dissonance (Festinger, 1957; Wimberely, 1989; Zahn, 1970). So, this thesis provides valuable knowledge on when and why we may expect religiosity to have a negative influence on ethics and when we may expect it to have positive impact on ethics at work.

A final insight provided by this thesis is that although the focus has been on ethical judgment and behavior, the proposed IFBM can be useful in considering the impact of religiosity on other areas venues of organizational inquiry such as job sanctification, entrepreneurial behavior, change management, power and politics, organizational commitment, performance appraisal, job satisfaction, productivity, leadership, co-workers relationship, and counterproductive behavior. So, examining the religiosity constructs proposed by the IFBM would be a promising area of research which would surely enrich our understanding of religiosity impacts in organizations. I hope that my effort contributes to facilitating such empirical research and to enriching the knowledge of international market and management literature while encouraging reflection on how to manage diverse workforces in the globalized economy.

#### **6.4 Practical Implications**

This thesis offers practical contributions for management, ethics training and education and for policymakers more generally. For instance, the findings can provide evidence on whether specific types of Islamic theological beliefs could, to a degree, be held responsible for unethical behavior in organizations. This might help explain the normative gap between Islam's ethical teaching and the business practices in many Muslim countries where corruption is high (see Transparency International's Corruption Index, 2014) and thus offer practical contributions for managing unethical behavior in those Muslims countries.

Moreover, given the global nature of business, the thesis's findings go beyond archetypal images of Islam and provide international companies operating in the regions where Islamic beliefs are dominant with valuable guidance. Specifically,

Muslims today form one of the largest religious groups in a number of Western countries and the findings offer practical contributions for managing the diversity of the workforce, for example by providing useful information for ethics training and education, in companies operating in these Western countries, as well as in other areas of the world where there are Muslim workers. However, before elaborating on this I would like to emphasize that I don't claim to hold the key to what constitutes Islamic ethical truth, and I have no interest in changing others' ethics to match mine. Rather than presenting my ideas of what constitutes ethical judgment and behavior (Bazerman & Tenbrunsel, 2011, p.22), I am interested in highlighting what the reasons are that make Muslims behave in ways that may be inconsistent with their own personal values in order to identify practical implications for managing ethical failure more effectively. These practical implications are listed in the following section.

#### **6.4.1 Implications for Management**

This thesis provides guidelines for managing the influence of religiosity on ethics effectively. The overarching objective for management should be to build a strong ethical organizational culture that recognizes the role of religiosity on System 1 and 2 of the ethical decision-making process. In other words, leaders are accountable for transferring culture in their organizations, and ethical dimensions of organizational culture which might be shaped by religion are no exception. If leaders desire to build a strong ethical culture, the first essential step is to understand the present state of their organizations in regard to how formal structures and informal mechanisms shape both the deliberate (System 2) and intuition (System 1) aspects of the ethical

decision-making process. They need to recognize the nuances of different religious views and their influence on both systems. From this, leaders can move to take other important steps to transfer ethical organizational culture. So, the unique practical contribution for management provided by this thesis is as follows.

An organizational culture is often determined by formal structures such as promotion, compensation and performance appraisal systems, but also equally by informal mechanisms such as social interaction with co-workers and organizational context (Deal & Kennedy, 1982; Schein, 2004). The best way to manage the influence of religiosity on ethics and to support ethical conduct through Systems 1 and 2 of moral decisions is to bring it into line with the formal and informal cultural systems. Specifically, I argue the formal system for ethical conduct can influence System 2 of moral ethical decision-making process (deliberate and fully conscious moral judgment), while the informal cultural systems can support System 1 (intuitive moral judgment). The formal system can support deliberate moral judgment and behavior through performance management and reward systems. For instance, the evaluation of others' ethical decision-making and behavior is gradually becoming a significant part of performance appraisals of employees within organizations, as recommended by previous studies (Weaver et al., 1999; Weaver & Trevino, 2001). If ethical judgments are biased by systematic errors that are justified by religious concepts, then performance evaluations might incorrectly reward those employees who achieved respectable work outcomes but who did so through unethically practices.

Moreover, sending deliberate and fully conscious ethical messages across the organization is crucial. Workers need clear and consistent ethical messages to tie ethics to the long-term success of the organization. Those ethical deliberations should be shared across the workplace with employees at different hierarchical levels. Trusted religious leaders, for instance, could help in this matter by including followers in any calls to encourage ethical conduct and fight organizational corruption. However, this research shows that, at times, religious leaders and organizations can be part of the problem, rather than part of the solution if they adopt a religious discourse that reinforces the forgiveness of Allah and overlooks His accountability to believers' actions. The only messages that could have a positive impact are those messages coming from religious leaders increasing individual's conscious to fear God, as much as the hope of His mercy, for example there is a need for messages that help Muslims to become fully aware that Allah knows the manifest and the hidden and will hold all accountable for their actions at work. Such messages would emphasize and reinforce the sense of viewing work as an integral part of a Muslim's worship to Allah.

In contrast, moral intuitive judgment can be supported by informal cultural systems. For example, the mechanisms for changing ethics lie in sharing religious ethical views (emphasizing unconscious ethical conduct) across the organization. In such situations, management could use Islamic ideal norms to change the discourse around corruption in organizations and promote and motivate Muslim managers and employees' awareness of Allah's accountability since this would allow for better intuitive moral judgment.

For instance, in religious countries, such as Saudi Arabia, religion plays a vital role in the lives of most people and maintains a deep hold on people's values and

attitudes and therefore constitutes an important potential source of power to facilitate ethical transformation (Marquette, 2012). Management should foster or even amplify a specific image of Allah that would lead to better ethical judgment in organizations.

One way to do this is to utilize nonverbal language and information to promote moral intuitions among religious workers. So, in the case of Islamic religiosity, balancing love, hope, fear (BV) might justify and motivate ethical intuitions. As an example of nonverbal information, managers could use posters conveying and emphasizing Allah's accountability which may lead to better moral intuitions in their organizations. In Muslim working environments, posters can be placed in a workplace and shared on an organization's social media.

These posters should use Quranic verses and prophet sayings which emphasize Allah's accountability. There are ample examples of such verses and sayings: "Know that Allah is Severe in punishment and that Allah is Oft-Forgiving, Most Merciful" (Quran 5:98) and "So whosoever does good equal to the weight of an atom (or small ant) shell see it. And whosoever does evil equal to the weight of an atom (or small ant) shell see it" (Quran 100:6–8). Also, Prophet Muhammad said "I have only been sent to perfect good characteristics" (al-Bukhaari in al-Adab al-Mufrad, 273: 1: 20); "The most beloved of people to Allah is the one who brings most benefit to people" (Al-Targheeb wa'l-Tarheeb, 2623: 6: 345); and "Allah loves, when one of you is doing something, that he/she do it in the most excellent manner" (al-Bukhaari 230: 12: 45).

So, decision-makers should anticipate being judged not only on the ethics of their decisions but also on the consequences of those decisions on others. This approach

has been strongly emphasized in Islamic teachings, and management should utilize this to facilitate transmitting ethical culture in organizations.

Moreover, studies show that emotion can unconsciously affect moral judgment (e.g., Bechara & Damasio, 2005) and organizational contexts have also been found to have an influence on emotions such as trust and stress, which could, in turn, influence one's ability to form moral sentiments such as empathy (Zak, 2011). So, if intuitions are triggered by emotion, as I also mentioned in Chapter Three, management should encourage and promote religious emotions (such as religious shame and guilt) that are evoked by specific images of Allah to help better ethical intuitions in organizations. For instance, Islamic teachings emphasize the description of committing forbidden acts such as backbiting, or earning illegal money, and likens these to the eating of a corpse or drinking the sweat of the people of Hell. This would elicit feelings of disgust that would increase the severity of moral judgments.

This can be also backed up by recent studies demonstrating that experimentally induced feelings of disgust can increase the severity of intuitive moral judgments, leading the individuals to evaluate a specific action as quite immoral (Schnall, Haidt, Clore, & Jordan, 2008; Wheatley & Haidt, 2005; Zhong & Liljenquist, 2008). Management could use nonverbal language to convey such messages. For instance, management could use a video clip depicting bribery as akin to the eating of a corpse to encourage better moral intuitive judgment in organizations.

Furthermore, research shows that cognitive reflection and reappraisal could help with facilitating the scrutiny of emotions that lead to ethical intuitions (Feinberg et

al., 2012; Paxton, Ungar, & Greene, 2012). So, management should utilize cognitive reflection to develop better religious emotions and thus stronger moral intuitions in organizations. Of equal importance is the need to explain the process of self-deception to the employees in an organization and to raise awareness as to how one could unintentionally misuse the concept of Allah's forgiveness to justify unethical judgment and behavior. This can be achieved through ethics training. More details on this are provided later in the implication for ethics training.

In addition, management should foster and promote religious practice in organizations. This would reinforce religious emotions and help to trigger more ethical intuitions. For instance, Chapter Three in this thesis has demonstrated that Islamic teachings emphasize the obligatory activities that required physical purity and ablution (*Tahara and Wudu*) before they being performed (e.g. praying, fasting, and pilgrimage). This, I've argued, would cause Muslim workers to have more intense feelings of purity which could, in turn, trigger more ethical intuitive judgments. This argument can be also supported by the study of Zhong, Strojcek and Sivanathan (2010) which provides evidence of the link between a physical self-cleansing and self-virtuousness i.e. a self-cleansing would render harsher moral judgments. Moreover, fasting, for instance, would create a feeling of hunger, compassion and sympathy for poor people. Empathy may contribute to justice and moral intuitive judgment (Gaudine & Thorne, 2001; Puka, 1994; Zak, 2011).

In addition, I have argued that in the case of quality relationships where there is trust between co-workers, moral intuition can be formed by debate and reasoning and result in reappraisals of initial judgments and perhaps even weakened stimulus for



emotion (Haidt, 2001, 2004; Haidt & Bjorklund, 2008, Weaver et al., 2014). So, if moral suasion and argument among religious co-workers can help to alert unethical intuitive judgment, management should encourage religious conversation and thus, the expression of religious self-identity. To do so, ensuring the tolerance of dialogue on religious in organizations is a key in this matter. As Weaver and Agle (2003, p. 93) have commented, "Tolerance of religious expression is likely to make it easier for individuals to identify coreligionists at work, thus enhancing the salience of religion and making behavior more likely to conform to the religion's ethical standards".

The most important action to be taken by managers and organizations in dealing with the diversity of religious views is to foster and develop an organizational culture whereby managers are not only able to accommodate the beliefs of their employees, but also to communicate with them and influence their mind-set in the ethical decision-making process, for example by frequently participating in ethical decision-making. In addition, sensitivity towards those who take faith seriously and the risk of discriminating between those who do and do not have such beliefs needs careful management. This can be done by building a mechanism whereby employees show respect for each other's beliefs through understanding and developing better communication channels. For instance, management could set up ongoing workshops to discuss ethical business decisions and different employees' views.

It is important that both the employer and employee learn to respect each other's religious views (Hicks, 2003, p. 174; also see Gentile, 2011). This requires both parties to show tolerance and acceptance for others' beliefs and to avoid making

judgments about each other's beliefs. One way to do this is for the employer to become familiar with the fundamental tenets of different religious views. Employers can also help to facilitate better communication between themselves and the employees through creating appropriate channels. For instance, they should have routinely sharing and discussion of ethics and values as part of business decision-making. This can help transform the organizational culture and encourage employees to value each other's opinions.

Whilst managing religious diversity is about valuing employees as individuals and recognizing their heterogeneity, some situations may require employers to adopt a no-tolerance policy. Thus the key to effective diversity management for religious beliefs has to be clearly defined. Moreover, it is important to emphasize that these deeply held religious views that pervade individual experience – whether one is conscious of them or not – are not always expressed explicitly by religious individuals. Yet, they can be manifested in the person's religious language, practices and behaviors and can be affected by co-workers' views in addition to organizational contexts.

To sum up, the thesis has suggested recommendations to help create a more respectful work environment in which both employers and employees can learn to understand and value differences without compromising the ethical values of the organization. This should support the management notion of the meta-norm or 'respectful pluralism' in organizations and diversity trainings (Hicks, 2003).

## 6.4.2 Implications for International Marketing and Management

The growth of international business competition in recent years has been also accompanied by growth in corruption (Burguet & Che, 2004). Given the globalized nature of business and increasing religious diversities within the workplace, it is imperative that, to deal with ethical behaviors, global managers and multinational enterprises (MNE) develop culturally sensitive workplaces accommodating a diversity of religious beliefs. Global managers should be able to manage diverse employees efficiently, regardless of their religious backgrounds. It is critical for them to understand how religious attitudes are formed and the impact of these attitudes on the moral judgment and behavior of individuals in organizations.

This thesis provides practical implications that can also be useful for global managers and MNEs. The IFBM's components are presumably universally present across religions and cultural contexts and therefore the IFBM provides global managers with a tool that they can use to understand and manage religious diversity, as well as to identify some of the critical religious and culture-related phenomena. For instance, in the case of Islamic religiosity, understanding how and why attitudes about religious beliefs are formed can assist managers in empathizing how and why Muslim employees behave in a particular way (Gaudine & Thorne, 2001; Puka, 1994; Zak, 2011).

Encouraging employees to obey rules whilst defying their own beliefs may not be in the organization's best interest. Managers cannot monitor employees' every move, but they can support them to recognize the right thing to do when organization's priorities clash. This support lies in the use of Islamic ideal ethics and in encouraging

the view of Allah's accountability. This also means that it is imperative for such managers to focus their attentions on the importance of diverse religions and to recognize that their employees may not only have diverse beliefs and values but that these may also be an integral part of their lives. Setting up ongoing workshops and mandatory meetings that discuss emerging ethics issues from Islamic perspective would therefore be beneficial.

Furthermore, Islamic business ethics needs to be brought up on a regular basis so that it stays at the top of managers' and employees' attentions. Executives and managers should raise ethics questions in meetings in a form of hypothetical situations using Islamic ethical ideal norms to show how to respond to such dilemmas. Ethical workforces make for an ethical organization and a good reputation will help with profit. Not only does such an ethical company attract more clients, it will also attract and retain a more skilled workforce. The most important action to be taken by managers for building an ethical workforce then is to foster and understand their Muslim employees' religious attitudes. How well global managers do this will determine whether an organization becomes a place where people make the right or wrong decision.

Accordingly, the major contribution of this thesis for global managers is that they now have a framework to guide them in their endeavors across religions and cultural contexts. Nevertheless, I make this recommendation with caution as there are still significant differences in content and the ways in which religious dimensions are emphasized. These differences lead to various forms of religiosity and different

influences among religion/religious groups and may perhaps have different effects on ethical cultures in organizations.

### 6.4.3 Implications for Ethics Training

Given the different religious views that individuals might hold, in a working environment with a predominantly Muslim workforce there are likely to be clashes in their perceptions and judgments of ethical issues, one way in which employers might deal with this, and manage ethical failure, is to offer training programs that are not only designed to detect and prevent unethical behavior and increase the awareness of various forms of accountability resulting from different beliefs, but that are also aimed at helping employees to recognize and respond to ethical issues. Moreover, development of practical training for employees illustrating how acts of Islamic worship such as praying, zakah, fasting and the pursuit of excellence in work as a kind of worship can improve ethical behavior in the workplace. Further, organizational collaboration with religious leaders and figures could help in infusing these meanings and encouraging the viewing of work as a kind of worship; promoting the accountability of Allah and ethical conduct in the workplace can also help in this matter.

In addition, and most importantly, it is important to train the decision makers how to detect and deal with the self-deception process of their ethical judgments. One way to achieve this is to develop better understanding of the psychological process behind an employee's un/ethical judgment and how they may misuse religious concepts to rationalize their unethical acts in their own eyes. These programs may also include ethical awareness of the process of unintentional decisions and of how people re-

rationalize their unethical judgments afterwards through the use of religious concepts. Furthermore, these sessions can instill values of respect, tolerance and understanding, and discuss with individuals what is acceptable in terms of imposing their religious views on others and how this may be done without them even realizing it. Employers can also encourage employees to accept differences. This can be achieved through monitoring the behavior of employees and if it is evident that there is dissatisfaction over religious matters, managers should offer training and encouragement to employees to discuss their religious views and this may perhaps lead to a better understanding and facilitate the finding of common ground between workers.

#### **6.4.4 Implications for Business Education**

In addition, this research can provide useful information on how to improve the way business ethics is currently taught in professional business schools in Saudi Arabia and in other similar religious countries. Spiritual and moral value-based messages can make a difference if these are included in the education system. This suggests that business schools and their academic staff would more effectively change student behaviors by recognizing how different religious views could influence their actual ethical behavior. So, rather than focus only on teaching students how they should behave when facing ethical dilemmas, or informing them about what Islamic ethics would recommend, this thesis suggests a different approach.

The thesis offers an opportunity to help business students and professionals better understand their own ethical decision-making and behavior by monitoring their own rationalizations using religious ideas and comparing it to how they would ideally like

to behave. It recommends that only by reflecting on their ethical failures and understanding the psychological process behind how they use some religious aspects and views to rationalize their unethical behavior, and the inconsistencies between their desire to be ethical and their actual action, can they rise to the standard recommended by Islamic business ethics.

In education, the message that should be emphasized is that ethical failures witnessed in organizations are not the consequence of so-called “bad apples” but rather all of us might engage in unethical behavior, given the right circumstances (Bazerman & Gino, 2012; De Cremer, Mayer, & Schminke, 2009). People are not as ethical as they think they are (Bazerman & Gino, 2012; Schwitzgebel, 2009) and this, without doubt, includes everyone – even the most pious Muslims. This is – confirmed by Islamic ethics: Prophet Muhammad said “Every single son of Adam continually errs (sins), while the best of those who continually err are those who continually repent” (Ibn Maajah: 4251).

This approach to teaching business ethics may perhaps help to improve ethical decision-making and behavior since the focus would not only be on teaching students how they *should* behave, but also on how they *actually* behave in reality (Bazerman & Gino, 2012; David De Cremer et al., 2011). One way to achieve this is by using a case study for recent ethical failure, linking it to Islamic ideal norms and discussing with students why those norms were not enough to prevent ethical failure. Further, seeking to build links with companies would be beneficial, as such companies could cooperate and gain a good reputation by giving an opportunity to

business students to visit and monitor how decisions are made in light of Islamic business ethics.

#### **6.4.5 Implications for Policy Formation Process**

This thesis could inform potential policy formation. This can be done by understanding how religiosity can influence ethics and therefore the way institutions, government and organizations can intervene to change the way we manage ethical failure. For example, the assumption behind the current policy is that people always have control over their behavior and the unethical outcomes are the results of fully conscious and deliberate ethical decisions. However, policy makers should have a more thorough understanding of the new behavioral ethics approach and take into account the unaware biases that prevent people from understanding that their behaviors are unethical (Bazerman & Gino, 2012). By recognizing the effect of System 1 on un/ethical decisions, as well as the strong situational impacts on System 1, policy makers can design more creative policies that help change ethical contexts and thus change intuitive ethical behavior.

Arguing from this perspective, the IFBM demonstrates how religiosity influences the two-system of moral decision-making processes. Understanding this can help policy makers to draw a policy that uses religion to influence System 1 and improve ethical contexts. For example, the thesis's IFBM shows (in Chapter Three) that praying requires more physical cleansing and this would cause religious individuals to have more intense feelings of purity which could, in turn, trigger more ethical intuitive judgments. This argument can be supported by the study of Zhong, Strejcek and Sivanathan (2010) which provides evidence of the link between a physical self-cleansing and self-virtuousness i.e. a self-cleansing would render harsher moral



judgments. So, if this is case, policy makers may possibly make a policy that requires organizations to have a prayer and ablution room.

Salience of group identity is shown to be significant in the effect of unethical norms and behavior (Gino, Ayal, & Ariely, 2009). So, a policy should be designed to subconsciously reinforce the social norms and evoke religious emotion that would influence the likelihood that people will not engage in intuitive unethical behavior. For instance, as discussed in Chapter Three, a creative policy should be designed to indirectly foster the salience of religious shame that would improve intuitive ethical outcome in organizations.

#### **6.4.4 Implications for Anti-Corruption**

More broadly, the analysis of public policies could look fundamentally different when we understand the aspects of religiosity influence on the two-system of moral decision-making processes. For instance, this thesis can also help inform the Anti-Corruption Commission in Saudi, and in similar religious countries, and assist with the formulation of regulations and policies that use religion to prevent and combat corruption. Though it is has been argued that, in a systemically corrupt country religion is unlikely to have big influence on corrupt actions (Marquette, Pavarala, & Malik, 2014), in religious countries such as Saudi, religion plays a key role in peoples' lives and provides a language of ethics, and actual rules to live by and so it can be of particular importance in fighting corruption (Beets, 2007; Luxmoore, 1999; Marquette, 2012).

Understanding the process of how religion can offer reinforcement to collective justification of corruption can help the Anti-Corruption Commission to intervene to prevent and fight corruption. For instance, Muslims could misuse some of the Islamic jurisprudence where this has a pragmatic approach to corrupt actions, e.g. where bribery behavior can be acceptable as the lesser of two evils, the other being a major loss or bankruptcy. From this perspective, such corruption can be justified because it is so widespread as to be built into the system (Rothstein, 2011), and therefore being uncorrupt often makes little sense (Persson, Rothstein, & Teorell, 2010) or may even be seen as silly (Marquette, 2012).

This situation occurs when individuals engage in a process of what Bandura calls 'selective moral disengagement' via 'diffusion of responsibility': 'Where everyone is responsible, no one really feels responsible'. Such a case of collective behavior may offer anonymity for responsible individuals and moral control can be greatly weakened; any misconduct by a group can always be imputed to the actions of other individuals (Bandura, 2002, p. 107). So, potentially, the Anti-Corruption Commission can use specific Islamic values to fight against corruption and for a transformative role in collective action which corrects the religious justification for corruption.

One way to achieve this is by formulating policies and actions that take into account this process of "diffusion of responsibility" through the two-system of moral decision-making processes. In such a case, religious discourse is essential because it can consciously and unconsciously convince people to act in a particular way e.g. to avoid particular immoral behaviors. For instance, one of the most apparent

corruption problems in Saudi Arabia is nepotism (*wasta*) (Aldossari & Robertson, 2015). People often justify nepotism behavior using religious idea that one should be nice and supportive to his/her relatives. So, the Anti-Corruption Commission could enlist religious leaders to change the discourse around *wasta*, corruption and religious self-deception of such widely spread behaviors. This can be achieved by consciously persuading people through System 2.

The Anti-Corruption Commission should also work to strongly promote the ugliness of *waste* and other corrupt behaviors and therefore unconsciously infuse feelings of disgust towards these behaviors to people. This could be (re)injected into the religious discourse on corruption through System 1. In other words, as I have also discussed in Chapter Three, Islamic teachings emphasize the description of committing forbiddens such earning illegal money, and likens these to the eating of a corpse or drinking the sweat of the people of Hell. This would elicit feelings of disgust that would increase the severity of moral judgments as I already mentioned. So, using Islamic religious teachings that reflect such depiction, the Anti-Corruption Commission, for instance, can utilize the drama to infuse and firmly attach the feeling of disgust with specific corrupt action (e.g., *wasta*) in individuals' unconscious mind.

## 6.5 STRENGTHS, LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

Various studies have called for changes to the way in which the influence of religiosity on un/ethical behavior within organizations is investigated. These changes have called for a consideration of multidimensional conceptualizations of religiosity (King, 2008; Parboteeah et al., 2008; Steffy, 2013; Tracey, 2012), the development of a more nuanced understanding of religiosity' influence (King & Martha R Crowther, 2004; Tracey, 2012; Weaver & Agle, 2002), and the extension of the scope of research to include a variety of religious viewpoints other than Western Christianity (Beekun & Badawi, 2005; Smith, 2008; Tracey, 2012). Various chapters in this thesis answer these calls.

This research explored what Muslims understand or accept as un/ethical behavior within their own societies, and how their attitudes towards unethical behavior within organizations are influenced by their religious beliefs. The research sought to understand their interpretations of the religious beliefs and concepts by employing more pragmatic methods of qualitative and quantitative data collection. One of this thesis' strengths is that it has attempted to understand the research problem from its targeted population's perspective. Although many of the respondents spoke English, all interviews, focus group discussions, surveys and vignettes were conducted in the local language (Arabic) to avoid problems of mis-translating concepts related to unethical behavior which may exist in one culture and language but not in others.

In addition, the thesis built a theory that is presumably universally present across religions and cultural contexts and conducted an empirical investigation to test it.

However, this theoretical model has been tested in organizations within only one Muslim country (Saudi Arabia); obviously it is not representative to all the Muslim countries, or to other religious populations that are spread globally across many countries. To further the validation of the practicality of this theoretical framework and the empirical findings of this thesis, future research has to replicate it in different Muslim countries and across other religions and cultural contexts. Such work would provide much needed theoretical validation and would guide empirical research on the links between religion and ethics in variety of cultures and contexts.

Moreover, this study has only tested one part of the IFBM – what I termed “the Hot Intersection”. That is the influence of views of God, mediated by religious practice and knowledge, on deliberate and rational (System 2) ethical judgment. So, future research should examine the “the Cold Intersection” part of the IFBM which links views of God to intuitive moral judgment and is mediated by religious affect and practice. This would be a promising area of research that would surely enrich the knowledge of behavioral business ethics field, and encourage a wider view for the processing of ethical judgment in organizations. Future research should explore these issues in more depth.

Finally, while this study utilized a survey design, future studies might productively expand the insights from this study by exploring its findings in a longitudinal design. Moreover, future research on intuitive moral behavior should adopt more advanced and methodological innovative methods rather than the conventional methods often used in organizational research. For instance, hypnosis, think-aloud, narratives, shadowing, protocols, priming and the Implicit Association Test (IAT) or Functional magnetic resonance imaging or functional MRI (fMRI) (see Reynolds, Leavitt &

DeCelles, 2010; Leavitt, Reynolds, Barnes & Hannah; 2012; Uhlmann, Leavitt, Menges, Koopman, Howe & Johnson, 2012).

Finally, whereas the focus of this thesis has been on Islamic religiosity's influence on ethical judgment in organizations, future research should use this study to explore the influence of Islamic religiosity on Muslim individuals in other areas of organizational inquiry such as job sanctification, entrepreneurial behavior, co-worker relationships and leadership, etc. Furthermore, future research should conduct comparative studies that compare the impacts of Islamic religiosity in organizations with the impacts of other religions. This would be a promising area of research that would surely enrich the knowledge of international management and marketing literature, and encourage a wider view for processing globalization and managing diversity.

## **6.6 Concluding Comments**

This research agrees with the previous studies (Corner, 2009; Gundolf & Filser, 2013; Tracey, 2012) concluding that religiosity can provide a great contribution to the emerging interest in ethical decision-making and behavior in organizations. This thesis also supports others (e.g., Gümüşay (2015), Corner, (2009), Parboteeah et al. (2008), King and Crowther (2004), Vitell (2009), Walker, Smither, and DeBode (2012) and Weaver and Agle (2002)) in the view that religiosity can be measured and examined in scientifically rigorous ways and that this should be encouraged in organizational researchers interested in ethical decision-making and behavior in organizations.

To the best of my knowledge, this thesis represents the first attempt to examine the influence of Islamic religiosity on ethical decision-making and behavior within organizations from a behavioral ethics perspective (Bazerman & Gino, 2012; De Cremer & Tenbrunsel, 2012). It investigates how different Islamic beliefs interact with other religious dimensions (practice, knowledge, affective dimensions) shaping Muslims' identity and how these in turn affect their two-system processes of ethical judgment and behavior within organizations. In doing so, this thesis provides a starting point for a more integrated approach. The hope is that it will contribute to our understanding of how religiosity influences un/ethical decision-making and behavior in organizations, and will inspire others to take the same integrative approach to study religiosity in attempting to reduce moral failures in organizations.

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## **APPENDIX 1 (PAPER 2)**



People, Management and  
Organisations Division  
Manchester Business  
School Booth Street East  
Manchester M15 6PB

عزيزي عضو نادي الطلبة السعوديين بمانشستر  
عزيزي عضو رابطة الأكاديميين العرب بمانشستر

دعوة للمشاركة في بحث دكتوراه عن دور الدين في مكان العمل

انا طالب سعودي مبتعث لدراسة الدكتوراه في جامعة مانشستر كلية ادارة الاعمال. اسعى لتطوير مقياس يقيس مدى أثر تصور المسلم الله سبحانه وتعالى على تصرفاته في مكان العمل. الفئة المستهدفة هم من كان لديه خبرة سابقة لا تقل عن سنتين في مجال التسويق والادارة.

المقابلة تستغرق من الوقت حوالي الساعة وتجرى المقابلات في مقر ادارة الاعمال بجامعة مانشستر المبنى الشرقي على طريق اكسفورد الرئيسي.

اذا كان لديك الرغبة او أحد زملائك للتكرم بالمساعدة في اجراء هذه المقابلة أرجو الاتصال على رقم الجوال التالي

07588374433

او التواصل عبر الايميل التالي [faisal.alshehri@manchester.ac.uk](mailto:faisal.alshehri@manchester.ac.uk)

وتقبل خالص تحياتي

فيصل الشهري

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People, Management and  
Organisations Division  
Manchester Business  
SchoolBooth Street East  
Manchester M15 6PB

Dear Member of Saudi students club in Manchester and/or the association of Arab Academics

**Invitation to participate in PhD research about the role of religion in the workplace**

I'm a PhD student at Manchester Business School. My research aims to develop a scale to explore the perceptions of Muslim's about Allah and how this influences their behaviours in the workplace. I am particularly interested in the marketing and management professionals with, at least, two years of work experience.

I was wondering whether you would be interested in taking part? The interview would last about an hour and would be conducted face-to-face at Manchester business school, East. If you (or any of your friends) are willing to be interviewed and/or would like more information, please just let me know:

[faisal.alshehri@manchester.ac.uk](mailto:faisal.alshehri@manchester.ac.uk) / 07588374433

I hope to hear from you soon.

Kind regards,

Faisal Alshehri | PhD Researcher  
People, Management and Organisations Division |  
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### Appendix 1.3

#### Focus Groups Protocol

- 1- ماهو الاسم وماهي الصفة التي عادةً ما تستحضرها عن الله؟
- 2- هل تستحضر عادةً الله في عملك؟ وماهي الصفة التي تتصورها عادةً عن الله عند ما تستحضر صفاته في عملك ؟
- 3- هل عادةً ما تستشهد بأسماء الله في عملك؟ وإذا كان كذلك فما هو النص الذي عادةً تستخدمه؟
- 4- هل تستطيع القول ان استحضار الله يؤثر على سلوكك وتصرفاتك في مكان العمل؟ وإذا كان كذلك فما هو هذا التأثير؟
- 5- هل تستطيع القول ان استحضار صفة ان الله شديد العقاب يؤثر على سلوكك وتصرفاتك في مكان العمل؟ وإذا كان كذلك فما هو هذا التأثير؟
- 6- هل تستطيع القول ان استحضار صفة ان الله غفور رحيم يؤثر على سلوكك وتصرفاتك في مكان العمل؟ وإذا كان كذلك فما هو هذا التأثير؟
- 7- هل عادةً تلاحظ الموظفين أو المدراء في مكان عملك يستشهدون بأسماء الله ؟ وإذا كان كذلك فما هو النص الذي عادةً يستخدم؟
- 8- هل عادةً تشير الى اي اسم من أسماء الله او صفة من صفاته عندما تتحدث مع الآخرين فيما يتعلق بأمور العمل؟ وإذا كان كذلك هل من الممكن إعطاء مثال؟
- 9- هل عادةً تلاحظ الموظفين أو المدراء في مكان عملك يشيرون الى اي اسم من أسماء الله او صفة من صفاته عند اعداد خطة عمل أو اتخاذ القرار الخ؟ وإذا كان كذلك فما هو النص الذي عادةً يستخدمونه؟
- 10- هل تستطيع القول ان استحضار كلتا صفتين الله معاً (انه غفور رحيم وانه الله شديد العقاب) قد يؤثر على سلوكك وتصرفاتك في مكان العمل؟ وإذا كان كذلك فما هو هذا التأثير؟

## Appendix 1.4

### Focus Groups Protocol (Ten Questions, English version)

1. What are the most common Names and Attributes of Allah that you usually recall?"
2. Do you usually evoke (bring to mind) Allah at work and in what way?";
3. Do you usually cite names for Allah at work and, if so, in what context?").
4. Would you say that evoking Allah has affected your sense of meaning in the workplace?"; If so, in what way
5. Would you say that evoking Allah as severe in punishment or strict in torment affected your sense of meaning in the workplace? ". If so, in what way
6. Would you say that evoking Allah as most merciful and forgiving affected your sense of meaning in the workplace? ". If so, in what way
7. Do you usually note other co-workers or managers cite names for Allah at work and, if so, in what context?
8. Do you usually refer to any of Allah names or attribute when talking with other about anything related to work, can you give an examples?
9. Do you usually note others co-worker or managers refer to any of Allah names or attribute when talking about any decisions, plan etc.? if so, in what context?
10. Would you say that evoking Allah as both most merciful and forgiving and severe in punishment or strict in torment affected your sense of meaning in the workplace? ". If so, in what way ?

## Appendix 1.5

### The 40-item SMVAW (Original Arabic Version)

اسماء وصفات الله سبحانه - لقياس جانب الرجاء	اسماء وصفات الله سبحانه - لقياس جانب الخوف
1. الغني	1. انه سريع العقاب
2. الرحيم	2. الجبار
3. الصبور	3. المتكبر
4. المعطي	4. المهيمن
5. الرزاق	5. القوي
6. انه خليم	6. المنزل
7. الطيب	7. الله خير الماكرين
8. ان الله غفور رحيم	8. الحسيب
9. انه هو التواب	9. الرقيب
10. انه هو الودود	10. الشهيد
11. انه رؤوف رحيم	11. المخصي
12. هو اللطيف	12. المنيب
13. انه عفو كريم	13. انه هو القاهر
14. السلام	14. المنتقم
15. البر	15. انه شديد العذاب
16. الرحمن	16. ان الله يسمع ويرى
17. الكريم	17. انه يغضب ويسخط
18. الغفار	18. انه يكره ويمقت
19. المجيب	19. انه عزيز ذو انتقام
20. الرؤوف	20. يعلم ما تخفي الصدور

## The 16-item SMVAW (Original Arabic Version)

### The 16-item SMVAW

في كل شؤنك أثناء ممارسة عملك ، الى أي مدى **تستحضر** حقيقة معاني أسماء الله وصفاته التالية:

لا استحضر المعنى أبداً	نادراً	قليلاً	استحضر المعنى أحياناً	كثيراً	غالباً	استحضر المعنى دائماً
1	2	3	4	5	6	7

1.HV أن الله غفور رحيم \_\_\_\_\_

2.FV أن الله يسمع ويرى \_\_\_\_\_

3.FV إنَّه يغضب ويسخط \_\_\_\_\_

4.HV إنَّه هو التواب \_\_\_\_\_

5.HV إنَّه هو الوؤود \_\_\_\_\_

6. Dropped إنَّه يكره ويمقت \_\_\_\_\_

7.FV إنَّه عزيز ذو انتقام \_\_\_\_\_

8. Dropped إنَّه رؤوف رحيم \_\_\_\_\_

9.FV يعظم ما تخفي الصدور \_\_\_\_\_

10.FV إنَّه سريع العقاب \_\_\_\_\_

11.HV إنَّه حلِيم \_\_\_\_\_

\_\_\_\_\_ .12 **Dropped** إِنَّهُ هُوَ الْقَهَّارُ

\_\_\_\_\_ .13HV هُوَ اللَّطِيفُ

\_\_\_\_\_ .14FV إِنَّهُ شَدِيدُ الْعَذَابِ

\_\_\_\_\_ .15HV إِنَّهُ عَفُوٌّ كَرِيمٌ

\_\_\_\_\_ .16HV السَّلَامُ

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## Appendix1.6

### The 16-item SMVAW (English Version)

#### Scale of Muslims' View of Allah at Work (SMVAW)

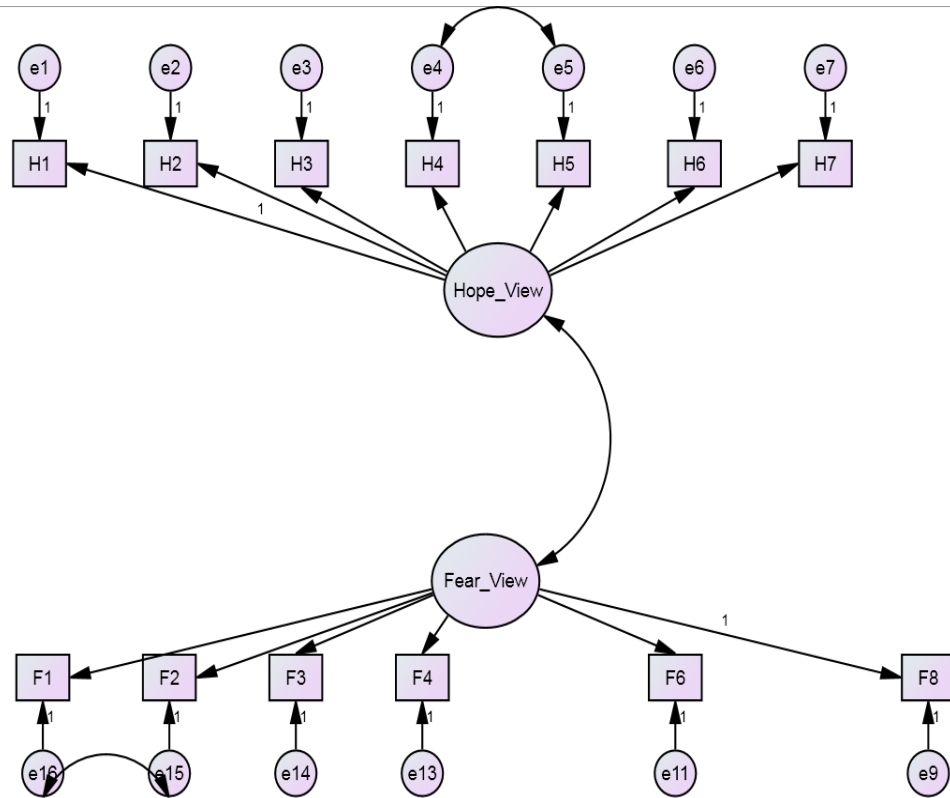
In whatever you do at work, to what extent do you evoke (recall) the meanings of the following names and attributes of Allah?

1 - - - - 2 - - - - 3 - - - - 4 - - - - 5 - - - - 6 - - - - 7  
I never evoke the meaning   Rarely   Occasionally   I evoke the meaning sometimes   Often   Very often   I always evoke the meaning

1. Verily, Allah is Oft-Forgiving, Most Merciful
2. He is The All-Hearing, All-Seeing
3. Allah becomes extremely angry
4. He is the Acceptor of Repentance
5. He is Most Loving
6. Allah dislikes and hates **Dropped**
7. Allah is All-Mighty, All-Able of Retribution
8. He is full of pity, kind, and merciful **Dropped**
9. Allah knows the fraud of the eyes, and all that the breast conceals
10. He is quick in retribution (for the disobedient, wicked)
11. Allah is Most Forbearing
12. He is the Irresistible **Dropped**
13. The Subtle One
14. Allah is strict in torment
15. He is the Oft-Pardoning, the Most Generous
16. The Source of Peace

## Appendix 1.7

### CFA for the final the SMVAW 13-item scale



#### Model Fit Summary

##### CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	31	98.465	60	.001	1.641
Saturated model	91	.000	0		
Independence model	13	3731.848	78	.000	47.844

##### RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.091	.969	.954	.639
Saturated model	.000	1.000		

Model	RMR	GFI	AGFI	PGFI
Independence model	1.226	.332	.221	.284

#### Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.974	.966	.990	.986	.989
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

#### Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.769	.749	.761
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

#### NCP

Model	NCP	LO 90	HI 90
Default model	38.465	15.119	69.710
Saturated model	.000	.000	.000
Independence model	3653.848	3457.499	3857.475

#### FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.209	.082	.032	.148
Saturated model	.000	.000	.000	.000
Independence model	7.923	7.758	7.341	8.190

#### RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.037	.023	.050	.955
Independence model	.315	.307	.324	.000

#### AIC

Model	AIC	BCC	BIC	CAIC
Default model	160.465	162.364	289.331	320.331
Saturated model	182.000	187.575	560.285	651.285



Model	AIC	BCC	BIC	CAIC
Independence model	3757.848	3758.644	3811.889	3824.889

**ECVI**

Model	ECVI	LO 90	HI 90	MECVI
Default model	.341	.291	.407	.345
Saturated model	.386	.386	.386	.398
Independence model	7.978	7.562	8.411	7.980

**HOELTER**

Model	HOELTER	HOELTER
	.05	.01
Default model	379	423
Independence model	13	14

**APPENDIX 2 (PAPER 3)**

## Appendix 2.1

### (FOCUS GROUP)INTERVIEW INVITATION LETTER



People, Management and  
Organisations Division  
Manchester Business  
SchoolBooth Street East  
Manchester M15 6PB

عزيزي عضو نادي الطلبة السعوديين بمانشستر

دعوة للمشاركة في بحث دكتوراه عن اخلاقيات الاعمال في السعودية

انا طالب سعودي مبتعث لدراسة الدكتوراه في جامعة مانشستر كلية ادارة الاعمال. اسعي لتكوين صورته واضحة عن اخلاقيات الاعمال في السعودية. الفئة المستهدفة هم السعوديون ممن لديهم خبرة سابقة لا تقل عن سنتين في مجال التسويق والادارة. حلقة النقاش تستغرق من الوقت حوالي الساعة وتجرى المقابلات في مقر ادارة الاعمال بجامعة مانشستر المبنى الشرقي على طريق اكسفورد الرئيسي.

اذا كان لديك الرغبة او أحد زملائك للتكرم بالمساعدة في اجراء هذه المقابلة أرجو الاتصال على رقم الجوال التالي

07588374433

او التواصل عبر الايميل التالي [faisal.alshehri@manchester.ac.uk](mailto:faisal.alshehri@manchester.ac.uk)

وتقبل خالص تحياتي

فيصل الشهري

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**Appendix 2.2**

**(FOCUS GROUP)INTERVIEW INVITATION LETTER**



People, Management and  
Organisations Division  
Manchester Business  
SchoolBooth Street East  
Manchester M15 6PB

Dear Member of Saudi students club in Manchester

**Invitation to participate in PhD research about Business Ethics in Saudi**

I'm a PhD student at Manchester Business School. My research aims to explore the ethical dilemmas in Saudi's organizations. I am particularly interested in the marketing and management professionals with, at least, two years of work experience.

I was wondering whether you would be interested in taking part? The focus group would last about an hour and would be conducted face-to-face at Manchester business school, East. If you (or any of your friends) are willing to be interviewed and/or would like more information, please just let me know:

[faisal.alshehri@manchester.ac.uk](mailto:faisal.alshehri@manchester.ac.uk) / 07588374433

I hope to hear from you soon.

Kind regards,

Faisal Alshehri | PhD Researcher  
People, Management and Organisations Division |  
Manchester Business School | The University of Manchester |  
MBS East. Room C1 | Booth Street East Manchester M15 6PB |  
UK + 44 (0) 7588374433

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## Appendix 2.3

**Email to the Scientific and Consultation Committee of the Saudi Management Association to obtain support for my research by providing the email list of its registered members and giving permission to contact them.**

حفظه الله

سعادة د. عجلان بن محمد الشهري

السلام عليكم ورحمة الله وبركاته

انا محاضر بجامعة طيبة بالمدينة المنورة، كلية ادارة الاعمال وطالب دكتوراة في جامعة مانسستر حالياً.

مشروع بحثي في مجال اخلاقيات الاعمال

(Ethical decision-making in organizations)

مجتمع الدراسة يشمل مختلف الشرائح لمحترفي الادارة والتسويق في السعودية. وسوف اجمع البيانات عن طريق

(web-based survey)

لعينة مختارة من محترفي الادارة والتسويق لتعبئة الاستبيان عبر ارسال ايميلات.

وبناءً على ان الجمعية السعودية للادارة تشجع إجراء البحوث العلمية في المجالات الإدارية وما يتصل بها؛ ونظراً لاهمية هذا البحث وندرته في مجاله وللمعرفة أكثر واقعية لاسباب القرارات الأخلاقية في بيئة الاعمال السعودية، وحيث ان الجمعية مكونه من أكثر من ستة الاف عضو يمثلون مختلف الشرائح الإدارية في القطاعات الحكومية والخاصة في المملكة، أُرغب بمساعدتكم في إجراء هذا البحث وذلك بتزويدي بقائمة البريد الإلكتروني لاعضاء الجمعية من العاملين في مجال الإدارة والتسويق والشركات و المؤسسات الاعضاء ليتمكن لي اختيار العينة المناسبة وارسال رابط الاستبيان لايميلاتهم.

ارجو التكرم بالمساعدة في اجراء البحث وجمع البيانات اللازمة ولكم جزيل الشكر والامتنان!!!

اخوك

فيصل بن علي الشهري

مانسستر-بريطانيا

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Original Thinking Applied  
MBS Doctoral Programmes ranked No 1 in the world 2012, 2011,2009 and 2008 (Financial Times)

## Appendix 2.4 Questionnaire Email Invitation

السلام عليكم ورحمة الله وبركاته...

أخي الفاضل / أختي الفاضلة عضو جمعية الادارة السعودية

مرفق رابط الإستبانة الخاصة ببحتي، بعنوان "العوامل المؤثرة في صنع القرارات الأخلاقية في بيئة الأعمال السعودية" وذلك للحصول على درجة الدكتوراة. الهدف من الدراسة الوصول إلى تصور واضح عن كيفية اتخاذ القرارات الأخلاقية في بيئة الأعمال السعودية والعوامل الرئيسية المؤثرة فيها ، وذلك للخروج بنتائج و توصيات تسهم في حل بعض المشاكل الإدارية والإقتصادية. فإن كنت ذو خبرة لا تقل عن سنتين في مجال الإدارة أو التسويق، أمل التكرم بالإجابة على الإستبانة من خلال الرابط في الاسفل ، علماً ان الاستبانة مكونة من مرحلتين وهذي هي المرحلة الاولى، ان كنت علي استعداد لإكمال المرحلتين فأمل المشاركة في هذي المرحلة وسيتم التواصل معك أخي / أختي الفاضلة في وقت لاحق لإستكمال المرحلة الثانية.

[Take the Survey](#)

Or copy and paste the URL below into your internet browser:

[http://mbs.az1.qualtrics.com/SE/?Q\\_SS=eDmPaZZJrS8QYst\\_5bSIsIMpCqji9Mh&\\_ =1](http://mbs.az1.qualtrics.com/SE/?Q_SS=eDmPaZZJrS8QYst_5bSIsIMpCqji9Mh&_ =1)

Follow the link to opt out of future emails:

[Click here to unsubscribe](#)

شكراً جزيلاً لدعمكم و لمشاركتكم في هذا البحث

الباحث فيصل الشهري / جامعة ماتنستر

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## Appendix 2.5 Online Questionnaire

العربية

### "العوامل المؤثرة في صنع القرارات الأخلاقية في بيئة الأعمال السعودية"

السلام عليكم ورحمة الله وبركاته...

أخي القاضل / أختي الفاضلة

أمل التكرم بالمشاركة في هذا الاستبيان ، وقبل بدء الإجابة يرجى الاطلاع على التالي.

- هذا البحث جزء من رسالة مقدمة للحصول على درجة الدكتوراة بجامعة مانشستر و يهدف بشكل رئيسي إلى:

• الوصول إلى معرفة دقيقة ومثيرة لتكوين صورة واضحة و فهم عميق عن كيفية اتخاذ القرارات الأخلاقية في بيئة الأعمال السعودية والعوامل الرئيسية المؤثرة فيها.

• الخروج بنتائج و توصيات قيمة تسهم في حل بعض المشاكل الإدارية والإقتصادية التي تعوق مشاريع التقدم والتنمية.

#### ملاحظات هامة:

- لن يُطلب منك تقديم أي معلومة شخصية . كالإسم أو العنوان - وستبقى الإجابات سرية، وستستخدم لأغراض البحث العلمي فقط.

- مشاركتك في تعبئة هذه الإستبانة تعتبر ذات أهمية كبيرة للبحث، كما لن يترتب عليها أي تبعات او مسؤوليات.

- تعبئة هذه الإستبانة إختيارية و غير ملزمة، لذلك في حال الشعور بعدم الإرتياح يمكنك الإسحاب خلال أي مرحلة من مراحل الدراسة و كذلك سحب أي بيانات قدمتها لم تتم معالجتها في البحث.

- جميع البيانات المتحصل عليها سوف تحفظ بطريقة آمنة و سوف تستخدم فقط في هذا البحث، ثم تلتف بعد 5 سنوات من النشر وذلك وفقاً للوحة التنظيمية للأخلاقيات البحثية في جامعة مانشستر.

- تستغرق تعبئة الإستبانة عشر دقائق تقريباً.

كما يجدر التنويه أنه لا يوجد إجابة صحيحة أو خاطئة وحيث ان نجاح البحث يعتمد اعتماداً كلياً على مصداقية المشارك، ارجو تحري الدقة و المصداقية في الاجابة والتكرم باختيار الإجابة التي تعتقد أنها تعكس واقعك معتمداً على تقديراتك وقيمك الشخصية فقط.

البحث مُجرى من قبل لجنة الأخلاق البحثية الإنسانية في جامعة مانشستر بأنجلترا و لمزيد من المعلومات حول الدراسة يرجى التواصل مع الباحث

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فيصل الشهري

كلية لدراسة الاعمال بجامعة مانشستر

شكراً جزيلاً لدعمكم و لمشاركتم في هذا البحث

أوافق على المشاركة

لا أوافق

<<

أخي الفاضل / أختي الفاضلة

أشكر لك تفضلك بالمشاركة في هذا الاستبيان المكوّن من موضوعات مختلفة، وقبل بدء الإجابة أمل منك التكرم بمطالعة النقاط التالية:

- يرجى الإجابة على جميع العبارات و أحرص على أن تكون خياراتك صريحة وصادقة.

- لا يوجد إجابة صحيحة أو خاطئة؛ لذا تكرم باختيار الإجابة التي تعتقد أنها تعكس واقعك في جميع الأسئلة.

---



Close Preview



العربية

الجنس

ذكر

أنثى

العمر

من 18 إلى 25

من 26 إلى 35

من 36 إلى 45

من 46 إلى 60

أكثر من 60

الحالة الاجتماعية

أعزب

متزوج

مطلق

أرمل

المستوى التعليمي

ابتدائي

متوسط

ثانوي

بكالوريوس

دراسات عليا

المسمى الوظيفي



كم عدد سنتين الخبرة التي لديك في هذا المجال؟

- أقل من سنتين
- من 2 الى 5 سنوات
- من 6 الى 10 سنوات
- من 11 الى 20 سنة
- من 21 الى 30 سنة
- أكثر من 30 سنة

في مجال عملك هل تتخذ قرارات تتعلق (بالإدارة او التسويق)؟

- نعم
- لا

في كل شؤونك أثناء ممارسة عملك، إلى أي مدى **تستحضر** حقيقة معاني أسماء الله وصفاته التالية؟

استحضر المعنى دائماً 7	غالباً 6	كثيراً 5	أحياناً المعنى 4	قليلاً 3	ناراً 2	لا استحضر المعنى أبداً 1	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	أن الله غفور رحيم
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	أن الله يسمع ويرى
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه يغضب ويسخط
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه هو الثواب
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه هو التوكل
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه عزيز ذو انتقام
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	يعلم ما تخفي الصدور
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه سريع العقاب
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه حلِيم
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	حق اللطيف
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه شديد العذاب
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إنه عفو كريم
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	السلام

هل تتابع مباريات كأس العالم لكرة القدم؟

- أتابع بشغف
- أتابع أحياناً
- لا يهمني

قضية "قيادة المرأة للسيارة" حق مكتسب أم إلهاء فكري؟

- حق مكتسب
- إلهاء فكري
- لا أدري

#### الصدقة

- نلراً ما أنصدق
- أنصدق أحياناً
- أنصدق دائماً

#### أداء صلاة الفريضة في وقتها

- دائماً
- غالباً
- أحياناً

#### طاعة الوالدين

- نلراً ما أقوم بها لكثرة مشاغلي
- أقوم بها أحياناً
- أقوم بها دائماً

#### العصاة

- لا أفكر فيها الآن
- لؤديها أحياناً
- أحرص عليها كثيراً

#### الأمر بالمعروف والنهي عن المنكر

- نلراً ما أقوم به
- أقوم به أحياناً
- أقوم به دائماً

#### المكان الذي أصلي فيه

- المسجد في كل الأوقات
- المسجد في معظم الأوقات
- المسجد أحياناً

#### قول الكلام على غير حقيقته

- نلراً ما أمارسه
- أمارسه أحياناً
- أمارسه كثيراً

### في رمضان

- يبقى أسلوب حياتي كما هو عليه في غيره
- أزيد في عبادات التطوع قليلاً
- أزيد في عبادات التطوع كثيراً

### صيام التطوع

- أكتفي بصيام رمضان
- أقوم به أحياناً
- أحرص عليه كثيراً

### الموسيقى والأغاني

- أسمعها كثيراً
- أسمعها أحياناً
- أبتعد عن سماعها

### الخمير

- لا أشربها
- أشربها أحياناً
- أشربها كثيراً

### صلاة الفجر

- تؤديها دائماً قبل الشروق
- تؤديها غالباً قبل الشروق
- تؤديها أحياناً قبل الشروق

### شعر اللحية

- أتركه ولا أخذ منه شيئاً
- أحلق بعضه
- أحلقه كله

### زكاة الفريضة

- أخرجها إذا طلب مني إخراجها
- أخرجها في الوقت المناسب لظروفي المالية
- أخرجها في وقتها

### الحج

- لا أفكر فيه الآن
- أفكر في أدائه في أول فرصة
- أديته

### غيبية النفس

- نادراً ما أمارسه
- أمارسه أحياناً
- أمارسه كثيراً

أخذ الربح على المال من البنوك

أُجنبه

أُجد فيه بعض الفائدة

أُجده مناسباً للحياة العصرية

### النظر إلى المرأة الأجنبية

أُنظر إليها لأرى مدى جمالها

أُنظر إليها إذا كانت شابة

أُصرف النظر عنها

### الاختلاط مع الأجنبية (غير المحرم)

أقوم به عند الضرورة فقط

أفكر في أدائه في أول فرصة

أُبيته

### إذا رأيت نعمة على إنسان

أُكفني تحولها منه إلي

أُكفني حصولي على مثلها

أُكفني له المزيد

### نوع الحجاب الذي تتركيه عادةً

حجاب يظهر الوجه وجزء من الشعر

نقاب يكشف العينين

غطاء كامل للوجه

<<

يرجى اختيار الرقم المناسب الذي يمثل مدى معرفتك بالعبارات التالية من 1 الى 5

لا اعرف = 1

معرفة تامة = 5

معرفة تامة 5	4	3	2	لا اعرف 1	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بركان الصلاة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام الزكاة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام الحج
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأنواع وأحكام الرباء
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام الأمر بالمعروف والنهي عن المنكر
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بواجبات الصلاة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بالعلاقات الإجتماعية المحرمة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأنواع الغيبة وأحكامها
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام الصيام
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بسنن الصلاة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام العمرة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام صيام التطوع
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام الطهارة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بما يحرم الملابس
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بما يحرم من الأطعمة
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بما يحرم من التصوير
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بما يحرم من الموسيقى والأغاني
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بأحكام الحنث بالخط
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	معرفتي بطريق المحرمه لكسب المال

شكراً جزيلاً لتكرمك بالمشاركه وسوف يتم التوصل معك للتكرم بإكمال المرحلة الثانية من الإستبيان.

من منظورك الشخصي ، يرجى تقييم مدى اخلاقية التصرفات و القرارات الموصوفة في العبارات التالية؛ (علماً انه لا يوجد إجابة صحيحة أو خاطئة، الإجابة الصحيحة هي ما يعبر عن رأيك فقط).

يرجى استخدام المقياس من 1 " غير مقبول مطلقاً " الى 7 " دائماً مقبول "

غير مقبول مطلقاً	1	2	3	4	5	6	7	دائماً مقبول
غير مقبول مطلقاً	1	2	3	4	5	6	7	دائماً مقبول
1	2	3	4	5	6	7	دائماً مقبول	
1	2	3	4	5	6	7	دائماً مقبول	
1	2	3	4	5	6	7	دائماً مقبول	
1	2	3	4	5	6	7	دائماً مقبول	

1. من أجل زيادة الأرباح، قام مدير الإنتاج برفع معدل العمليات اليومية رغم تجاوزها الحدود القانونية المسموح بها لمقاييس التلوث البيئي.

2. من أجل الحصول على عقد امتياز في بلد أجنبي والمتوقع أن يدر ارباح تقدر بحوالي 10 مليون دولار، قام مدير التسويق الدولي في شركة سعودية ما بدفع مبلغ 500 الف دولار لمسؤول حكومي في ذلك البلد تحت مسمى "استشارات"، في المقابل تعهد المسؤول الاجنبي بمساعدة الشركة في الحصول على ذلك المشروع.

3. تتلقى مؤسسة صغيرة أغلب إيراداتها الإجمالية في شكل نقدي. لكي ينخفض مقدار الزكاة، قام مالك المؤسسة بالإفصاح فقط عن 50 % من الإيرادات والارباح لمصلحة الزكاة والدخل معلاً ذلك بأن المصلحة لا تصرف كل الاموال المجابة في مصارف الزكاة الشرعية.

4. تم ترشيح مهندسان يحملان نفس المؤهلات والخبرات

والكفاءة اللازمة لشغل وظيفة إشرافية في شركة كبيرة تعمل في مجال البترول. قام المدير التنفيذي باختيار المهندس الذي ينتمي لنفس المذهب الديني لأغلب موظفي الشركة وذلك لخشيته من استياء الموظفين وعدم تعاونهم مع مشرف يخالفهم في الإلتزام الديني والمذهبي.

غير مقبول مطلقاً 1 2 3 4 5 6 7 دائماً مقبول

5. مدير في إحدى الشركات، علم ان شركة تنوي ان تعلن عن منح أسهم مجانية وتوزيع أرباح نقدية للمساهمين. بناءً على هذه المعلومة قام بشراء أسهم شركة ليستفيد من بيعها بعد الإعلان.

غير مقبول مطلقاً 1 2 3 4 5 6 7 دائماً مقبول

6. مدير هندسي يعمل في الإنتاج اكتشف خلل في المنتج يعتقد انه قد يشكل خطر على سلامة المستهلك، فقام بإبلاغ المسؤولين ولكن الشركة رفضت تصحيح الخلل. قرر المدير الهندسي ان يلتزم الصمت بدلاً من ان يصعد شكواه لجهات خارج الشركة.

غير مقبول مطلقاً 1 2 3 4 5 6 7 دائماً مقبول

7. تحت ضغط مجلس إدارة الشركة قام مراقب مالي باختيار طريقة قانونية معينة لإعداد القوائم المالية ، لأن هذه الطريقة تخفي عن الناس بعض الحقائق المالية المحرجة.

غير مقبول مطلقاً 1 2 3 4 5 6 7 دائماً مقبول

8. تحت ضغط شركة الوساطة المالية التي يعمل بها، قام محلل



○ ○ ○ ○ ○ ○ ○  
 مالي بإعطاء توصية استثمارية  
 لشراء أسهم شركة معينة بالرغم  
 من قناعة بعدم جدوى الاستثمار  
 في تلك الاسهم.

غير  
 مقبول  
 مطلقاً  
 1 2 3 4 5 6 7  
 دائماً  
 مقبول  
 7

9. لإستفاد جميع اجازاة  
 النظامية، قَدَم موظف اجازة  
 مرضية وهمية لجهة عمله  
 ليتغيب عن الدوام و يتمكن من  
 حضور مناسبة زواج احد اقاربة  
 المقام في مدينة اخرى.

○ ○ ○ ○ ○ ○ ○  
 غير  
 مقبول  
 مطلقاً  
 1 2 3 4 5 6 7  
 دائماً  
 مقبول  
 7

10. فازت شركة ما بعقد صيانة  
 قطاع حكومي لمدة ثلاث  
 سنوات عند استلام الشركة  
 للمشروع ادرك مدير الشركة ان  
 من الممارسات الشائعة المتعارف  
 عليها سابقاً ان تقدم الشركة  
 المتعاقد له كبار مسؤولين ذلك  
 القطاع الحكومي عيديات سنوية.  
 قرر مدير الشركة الاستمرار في  
 ذلك العرف و تقديم الهدايا رغم  
 تكلفتها لكي لا يؤثر عدم تقديم  
 الهدايا على قرار تجديد العقد مع  
 شركته في المستقبل

○ ○ ○ ○ ○ ○ ○  
 غير  
 مقبول  
 مطلقاً  
 1 2 3 4 5 6 7  
 دائماً  
 مقبول  
 7

11. قام مدير تنفيذي بترقية ابن  
 قبيخته الذي يحمل المؤهلات  
 اللازمة والخبرات الكافية لشغل  
 منصب مدير قسم مفضلاً له على  
 شخص آخر اكثر كفاءة ولكن لا  
 تربطه به اي علاقة قرابه.

○ ○ ○ ○ ○ ○ ○  
 غير  
 مقبول  
 مطلقاً  
 1 2 3 4 5 6 7  
 دائماً  
 مقبول  
 7

12. كجزء من استراتيجية  
 التسويق للمنتج، قام مدير  
 التسويق بتغيير غلاف المنتج  
 ولونه ومن ثم تسويقه " كمنتج  
 جديد ومطور" على الرغم من ان  
 الخصائص الأخرى لم تتغير.

غير

مقبول مطلقاً 1  
2  
3  
4 أحياناً مقبول  
5  
6  
7 دائماً مقبول

13. تاجر تجزئة يقدم عروض مجانية مثل (اشتر شيئا ما واحصل على الآخر مجاناً) وذلك لتسويق بضاعته و إغراء الزبائن ، ولكن في الواقع تكلفة البضاعة او الخدمة المقدمة مجاناً مغطاه في نفس سعر الشراء الذي يتحملة العميل.

غير مقبول مطلقاً 1  
2  
3  
4 أحياناً مقبول  
5  
6  
7 دائماً مقبول

14. مدير قسم يحصل على مبالغ مالية اضافية من خلال الزيادة في تكلفة فواتير انتدابهاته وتنقلاته لان الكل من مدراء و كبار مسؤولين يفعلون الشيء نفسه.

غير مقبول مطلقاً 1  
2  
3  
4 أحياناً مقبول  
5  
6  
7 دائماً مقبول

15. رجل أعمال يقوم بشراء أوامر منح اراضي من اصحابها ويطبقها في مواقع إستراتيجية وحيوية بمساعدة معارفة في امانة احدى المدن الرئيسية.

غير مقبول مطلقاً 1  
2  
3  
4 أحياناً مقبول  
5  
6  
7 دائماً مقبول

16. صاحب معرض سيارات لا يبين للمشتري بالتفصيل كل ما يعرف عن عيوب السيارة المعروضه للبيع برغم علمه ببعض العيوب الخفية، ولكنه يسمح للمشتري بفحص السيارة وتجربتها.

غير مقبول مطلقاً 1  
2  
3  
4 أحياناً مقبول  
5  
6  
7 دائماً مقبول

17. رغم أن نظام الدولة يمنع استخدام سيارات القطاعات الحكومية خارج الدوام الرسمي،

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	إلا ان مدير إقليمي في قطاع حكومي ما يستخدم سيارة العمل خارج أوقات الدوام لأن هذا التصرف متعارف عليه في ذلك القطاع وجميع المدراء في القطاع يفعلون الشيء نفسه.
دائماً مقبول 7	6	5	أحياناً مقبول 4	3	2	غير مقبول مطلقاً 1	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	18. يقوم مدير خدمات العملاء في إحدى البنوك بإقناع العملاء بالإقراض لأن البنك يدفع له عموله مجزية عن كل عميل يحصل على قرض عن طريقه.
دائماً مقبول 7	6	5	أحياناً مقبول 4	3	2	غير مقبول مطلقاً 1	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	19. قام مدير إقليمي في احد البنوك بتمويل مشروع تجاري بقرض موافق لأحكام الشريعة الإسلامية (كما يزعم البنك)، رغم علمه ان القروض التمويلية التي يقدمها البنك صوريه ولا تلتزم بالشروط الشرعية.
دائماً مقبول 7	6	5	أحياناً مقبول 4	3	2	غير مقبول مطلقاً 1	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	20. لتجنب تكاليف التنظيف الكبيرة لتلوث التربة بعناصر مثل الرصاص والزنك والنيق والزنك والنحاس والتي تؤثر على صحة السكان والبيئة المجاورة، قامت شركة تعدين باستئجار مكتب ابحاث واستشارات ببنية ليقدّم تقرير ينفي وجود التلوث.
دائماً مقبول 7	6	5	أحياناً مقبول 4	3	2	غير مقبول مطلقاً 1	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	21. قرر مدير قناة فضائية الغاء حلقة برنامج اقتصادي لقاته، وذلك بعد تهديد رجال اعمال بسحب جميع اعلاناتهم التجارية من القناة اذا اذيعت الحلقة المستضيفة لمحلل مالي مشهور بجرأته في انتقاد التلاعب في سوق الاوراق المالية.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

غير مقبول مطلقاً 1 2 3 4 أحياناً مقبول 5 6 دائماً مقبول 7

22. تاجر تجزئة يستخدم عروض تسعيريه مختلفه ، فيبدأ بسعر مرتفع جداً ثم يخفض السعر تدريجياً ليظهر للزبان ان المتجر يقدم تخفيضات، ولكن في الواقع التاجر يحصل على أرباح كافية في جميع الحالات.

غير مقبول مطلقاً 1 2 3 4 أحياناً مقبول 5 6 دائماً مقبول 7

23. قام مدير عام المنح بأمانة منطقة ما بمساعدة ابن اخته في تطبيق منحة أرضه الحاصل عليها نظامياً، في موقع حيوي.

غير مقبول مطلقاً 1 2 3 4 أحياناً مقبول 5 6 دائماً مقبول 7

24. رجل اعمال قام بإنشاء مصنع بسبب ضوضاء عالية جداً أثناء الإنتاج بجوار قرية مأهولة بالسكان ، لأن سعر الأرض رخيص في ذلك المكان.

فيما يلي مجموعة من العبارات تتناول موضوعات مختلفة، يرجى اختيار الإجابة التي تعبر عما تفكر فيه أو تشعر به أو تمارسه في الواقع حيال الموضوعات الواردة في كل عبارة. (لا توجد بدائل صحيحة و أخرى خاطئة ، وإنما الصحيح هو ما يعبر عن رأيك بالفعل).

هل تقلقك الأوضاع السياسية المشتعلة في المنطقة؟

- نعم، باستمرار  
 أحياناً  
 لا أهتم

هل تعتقد أن العدل قيمة مطلقة واجبه على كل أحد لكل أحد في كل حال، ام انه قيمة نسبية تتأثر بالمكان والزمان؟

- أعتقد انه قيمة مطلقة  
 أعتقد انه قيمة نسبية  
 لا يوجد لدي تصور واضح

هل يعجبك الشعر النبطي؟

- نعم  
 بعض الأحيان  
 لا

نشكرك لاستطلاعك جزءاً من وقتك للإجابة عن هذا الاستبيان.  
تم تسجيل استجابتك.

## Appendix 2.6

### Religious knowledge Scale (English Version)

Level of religious knowledge on a scale of 1-5

1 = no knowledge

5 = Comprehensive knowledge

Please circle the appropriate number(s) that best describes your level of knowledge of each element.

1- My knowledge of the pillars of prayer	1	2	3	4	5
2- My knowledge of the rules of <i>Zakat</i>	1	2	3	4	5
3- My knowledge of the rules of Hajj	1	2	3	4	5
4- My knowledge of the types and principles of <i>Riba</i> (usury)	1	2	3	4	5
5- My knowledge of the principles of the promotion of the virtue and prevention of vice	1	2	3	4	5
6- My knowledge of the obligatory acts of prayer	1	2	3	4	5
7- My knowledge of the types and the forbidden of backbiting and gossip	1	2	3	4	5
8- My knowledge of the principles of fasting	1	2	3	4	5
9- My knowledge of <i>Sunnah (Nawafil)</i> Prayers	1	2	3	4	5
10- My knowledge of the principles and rules of <i>'Umrah</i>	1	2	3	4	5
11- My knowledge of the rules of voluntary fasting	1	2	3	4	5
12- My knowledge of the rules of <i>Taharah</i> (ritual purity)	1	2	3	4	5
13- My knowledge of the forbidden clothing	1	2	3	4	5
14- My knowledge of the forbidden food	1	2	3	4	5
15- My knowledge of the forbidden photography	1	2	3	4	5
16- My knowledge of the forbidden music and singing	1	2	3	4	5
17- My knowledge of the expiation for breaking an oath	1	2	3	4	5
18- My knowledge of the forbidden earnings	1	2	3	4	5
19- My knowledge of the forbidden relationships	1	2	3	4	5

## Appendix 2.7

### Religiosity Practise Scale

#### Instructions:

This scale consists of 19 statements on various topics and there are three options for each one of them. Please tick [ ] the appropriate box next to each statement. Please make sure to be open and honest about your options and be informed that there is no right or wrong answers. The best choice is an answer that best describes your opinion and what you do in reality.

- Please respond to all statements in this scale without leaving any of them blank.
  - We assure you that all responses will be held strictly confidential and will be used only for scientific research purposes.
- 

I observe the obligatory daily prayers punctually:

- all the time
- usually
- rarely

I offer my prayers in the mosque:

- most or all the time
- some of the time
- rarely

Giving Sadaqah (optional charity)

- I rarely give it
- I sometime give it
- I always give it

#### Honoring Parents

- I always too busy to honor my parents
- I sometime do it
- I always do it

#### Umrah

- I do not intend to perform it now
- I sometime perform it
- I strive hard in performing much of it

#### Enjoining what is good and forbidding what is evil

- I seldom do
- I sometime do
- I always do

#### Saying something that you know is not true

- I never do it
- I sometime do it
- I frequently do it

#### During the month of Ramadan (Month of Fasting)

- my lifestyle is just the same as it was before
- I somewhat increase my supererogatory acts of worship
- I dramatically increase my supererogatory acts of worship more than at other times

#### A voluntary fast

- I only fast Ramadaan
- I sometime perform a voluntary fast
- I strive hard in performing much of voluntary fast

Listening to music and songs

- I frequently do it
- I sometime do it
- I forbear from doing so

Drinking alcohol

- I never drink it
- I sometime drink it
- I often drink to enjoy myself

I pray early Morning Prayer (al fajr prayer)

- I always do perform it on time
- I usually do perform it on time
- I rarely do perform it on time

Beard (for men only)

- I grow my beard
- I shave some of it
- I shave it

Paying zakaah (obligatory charity)

- I pay it when I am forced to do so
- I pay it at the suitable time for my financial circumstances
- I pay it immediately on time

Hajj (pilgrimage)

- I do not intend to perform it now
- I intend to perform it at the earliest opportunity
- I already performed



Spreading malicious gossip among people in order to cause trouble between them

- I spread malicious gossip about those I hate
- I avoid spread gossip about my best friends
- I completely avoid it

Earning interest by placing money in banks (usury)

- I avoid it
- I sometime find it profitable
- I find it appropriate for modern life

Gazing at a non-mahram woman (for men only)

- I do to enjoy her beauty
- I do if she attractive
- I lower my gaze

When I see a blessing that Allah has bestowed to someone

- I wish the blessing to be taken away from that person and be given to me
- I wish I had the same blessing
- I wish him or her more

Which type of hijab you wear (for women only).

- One that covers part of the hair
- One that covers all the hair but not the face
- One that covers all the hair and the face

Mixing with a non-mahram man (for women only)

- I do only when it is necessary
- I do it in social occasions
- I do it in line with modern life

## Appendix 2.8

(Vignettes, English Version)

Please evaluate, on the basis of your personal point of view and values, the ethical quality of the decision described in each following vignette below, from 1 “never acceptable” to 7 “always acceptable.”, (Bearing in mind that there is no right or wrong answer. The right answer is only what is reflected in your personal opinion).

---

1-In order to increase profitability, the production manager has increased the daily average operations despite the fact that it exceeds the permitted legal limits in the environmental pollution scale.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

2-In order to obtain a concession contract of a potential 10 million dollar profit in a foreign country, the international marketing manager in a Saudi company has paid 500 thousand dollars to a government official in that country under a “so-called consultancy”. In exchange, the government official has vowed to help the company in obtaining the project.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

3-A small firm gets most of its overall income in cash. And in order to underpay the set amount of Zakat<sup>1</sup>, the owner of the firm discloses 50% only of the income and profits to the Zakat and Income Department under the pretext that the Department does not distribute deservedly all the zakat money levied on Zakat legitimate causes in compliance with the Islamic law.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

4-Two equally qualified and experienced engineers have been short-listed to occupy a supervisory position in a big oil company. The CEO of the company has chosen the engineer with the same religious doctrine as that of most of the employees for fear that the rest of the employees will be upset and uncooperative with a supervisor of a different religious and doctrinal appurtenance as theirs.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

5-A manager of a company realised that his company intended to announce the granting of free shares and the distribution of some monetary dividends on the shareholders. Based on this information, he buys his company's shares to avail of the sellback after the announcement.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

6-Production Engineer manager found out a flaw in a product that might be a hazard to the safety of the consumers. He reported it to those in charge but the company refused to redress the problem. The manager decided to keep silent rather than escalate the problem to external bodies.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

7-Under the pressure of the company's board of administration, an auditor has selected a legal method to set up financial lists because this method conceals from general public some unsettling facts. **Dropped**

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

8-Under the pressure of the company's financial mediation in which a person is employed, an auditor has given an investment recommendation to an investor to purchase the shares of a certain company despite him being convinced that the investment in those shares was not viable. **Dropped**

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

9-In order to use all his statutory leave, the employee submits a fake sick leave to his employer so that he can be absent and partake in a wedding ceremony of one of his/her relative held in another city.

**Dropped**

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

10- A company concluded a 3 year maintenance contract for a government sector. After the company had received the project, its director realized that some of its past conventional and common practices were offering Eid<sup>3</sup> presents by the contracting company to the government high-ranking officials in the sector. The director decides to carry on with this custom and offer gifts despite its onerous cost so that the renewal of the company's contract does not get affected in the future.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

11-The executive director has promoted his averagely qualified and sufficiently experienced person from his tribeto occupy a position of a head of department; giving him precedence over another more qualified person to whom he has no blood-relation.

---

Never acceptable			Sometimes acceptable		Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

12- As part of a product's marketing strategy, the marketing manager proceed to change the packaging/cover/wrapping and the colour of the product and then market it as a newly-enhanced product despite the fact that other characteristics of the product have not changed.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

13- A retailer has made free offers such as "buy one, get one free" to market his goods and attract customers. However, the cost of the goods or the service is in fact covered in the same purchase price disbursed by the customer.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

14- A head of department receives extra amounts of money through an overcharge in the cost of his allowances and travel costs as all managers and high-ranking officials do the same.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

15- A businessman has purchased orders of granting lands from its owners and uses it in strategic and vital sites by the help of his influential acquaintances in a municipality of one of the major cities.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

16- A (cars) showroom owner does not show the purchaser in details all the flaws he knows about in the car exhibited for sale despite his knowledge about some hidden flaws. He nonetheless allows the purchaser to check and drive-test the car. **Dropped**

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

17- Despite the fact that the state system forbids the use of government-owned cars outside the official working hours, a regional manager in a government sector uses the car outside those hours as a conventionally, agreed-upon conduct; and because all managers in the same sector do just the same.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

18- Customer service manager in a bank has persuaded customers to borrow money because the bank pays him a rewarding commission per each customer obtaining a loan through him.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

19- A regional manager in a bank has financed a commercial project through a loan in compliance to Islamic law (As alleged by the bank), despite his knowledge that the loan and its terms are not in compliance with Islamic Law.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

20- In order to avoid a colossal cleaning cost for polluting the soil with components such as lead, mercury, and zinc, copper which jeopardize the health of the inhabitants and the nearby environment, a mining company has sought the services of a research and environmental consultancy bureau to provide a pollution-free report.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---



21- A head of a satellite channel has decided to cancel an economic programme after businessmen threatened to take all their commercials off air if the channel was to air an interview with a famous financial analyst known for his boldness in criticising the manipulation of the stock-market.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

22- A retailer uses different pricing offers, starting by a very high price, and then reduces the price to show the customers that the store is giving discounts, nonetheless, the trader is making enough profits after all.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

23- A General Manager of Land Grants in a municipality helps his nephew in using the land he received legally in a different vital location.

---

Never acceptable			Sometimes acceptable			Always acceptable
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

24- A businessman has built an extremely noisy factory by an inhabited village because of the cost-effective land price.

---

Never acceptable		Sometimes acceptable			Always acceptable	
1	2	3	4	5	6	7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

Following are a series of expressions about different topics. Please choose the answer that best reflects what you think of or feel or do in reality towards the below topics.

There is no right or wrong answer, the right answer is in fact the true reflection of your opinion)

**-Are you following the world football cup in Brazil?**

---

- Yes, very closely
- Sometimes
- I don't care

**-Do you feel worried by the chaotic political situation in the region?**

---

- Yes, continuously
- Sometimes
- I don't care

**-Do you think justice is an absolute value that everyone should be entitled to, and that it should be implemented by everyone in any way, or is it a relative value that gets affected by space and time?**

---

- I think it's an absolute value
  - I think it's a relative value
  - I don't have a clear conception
-

**-Do you like Al Nabati<sup>2</sup> poetry?**

- Yes
  - Sometimes
  - No
- 

- 1-Zakat: Muslim mandatory annual alms.
- 2-Nabati poetry: A type of dialectal poetry known in the gulf region
- 3-Eid: Muslim joyous annual festival

## APPENDIX 3

### DATA ANALYSIS- PAPER THREE

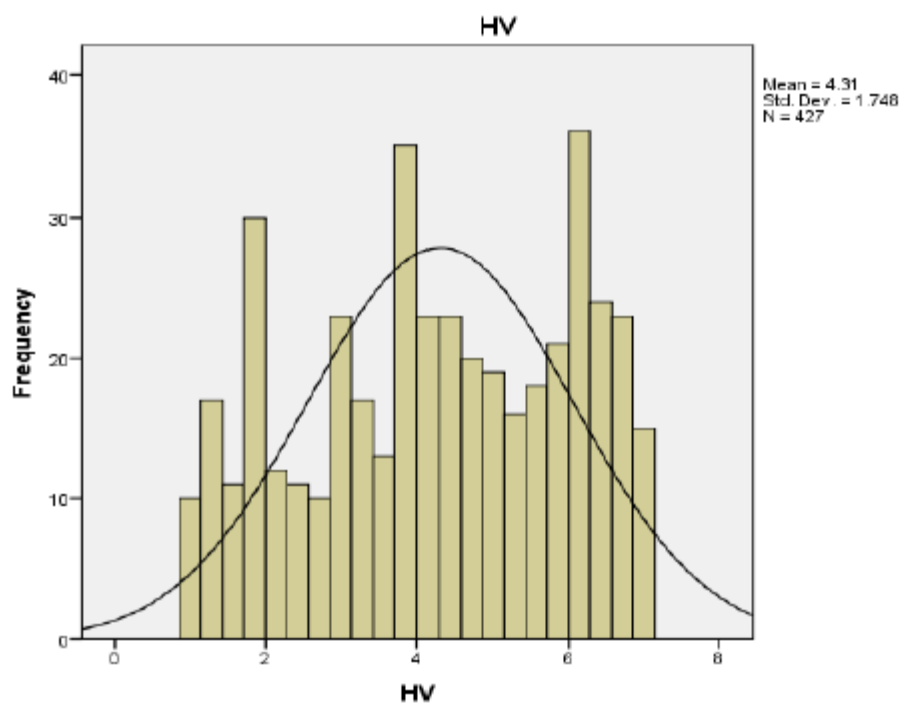
#### DATA SCREENING

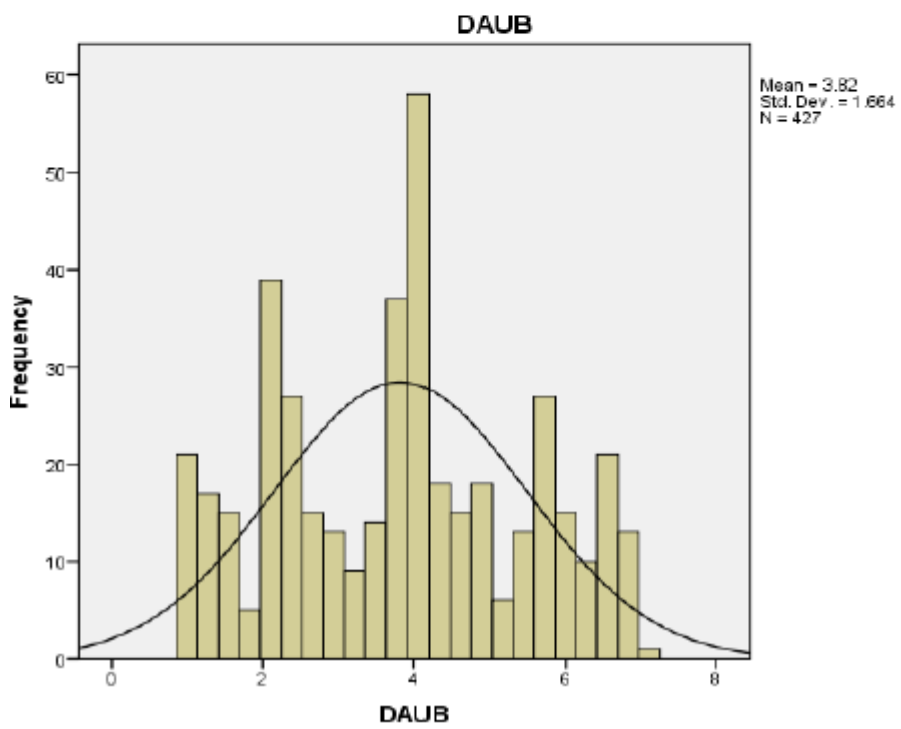
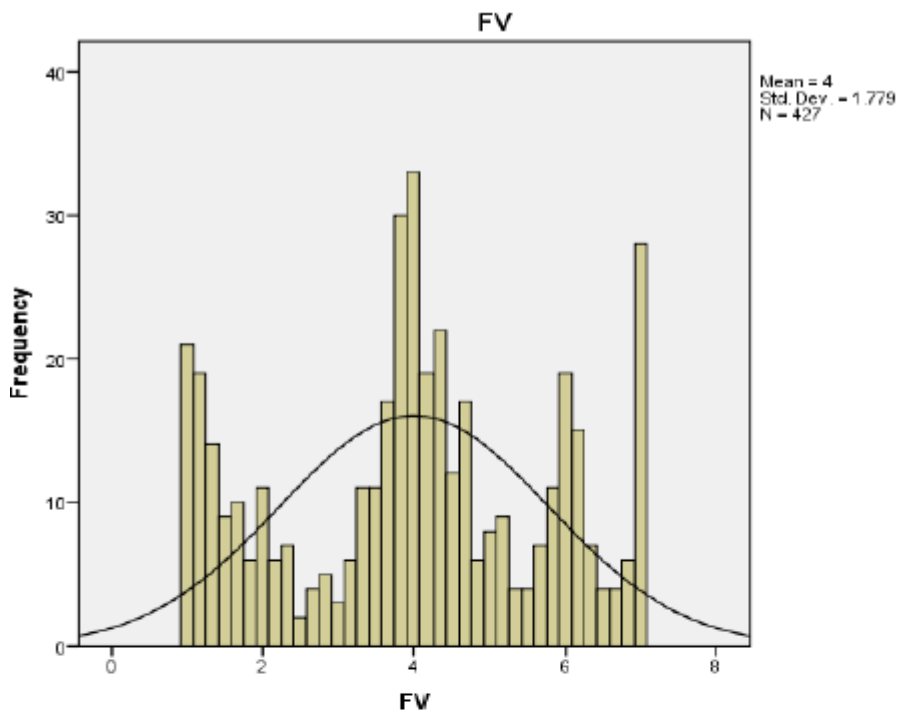
##### **Data Normality**

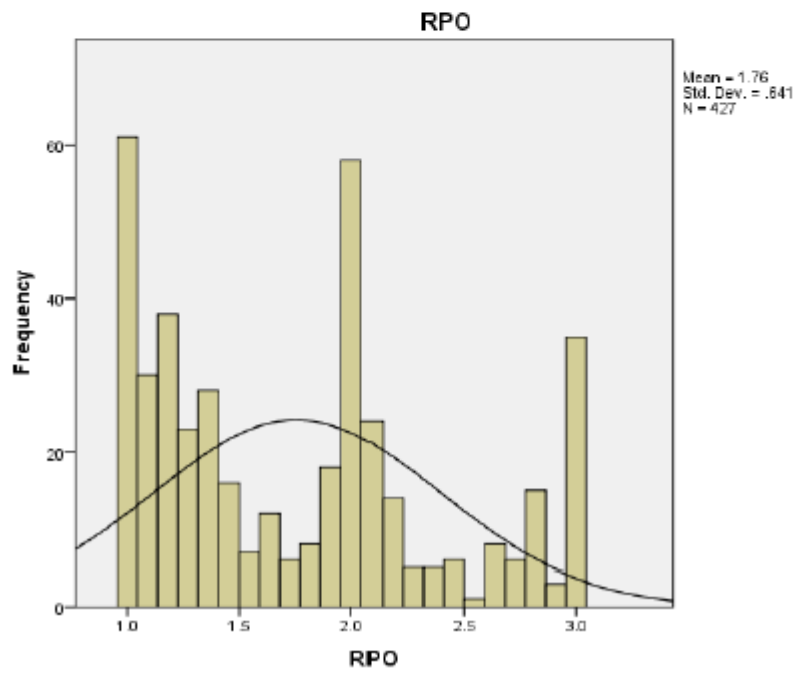
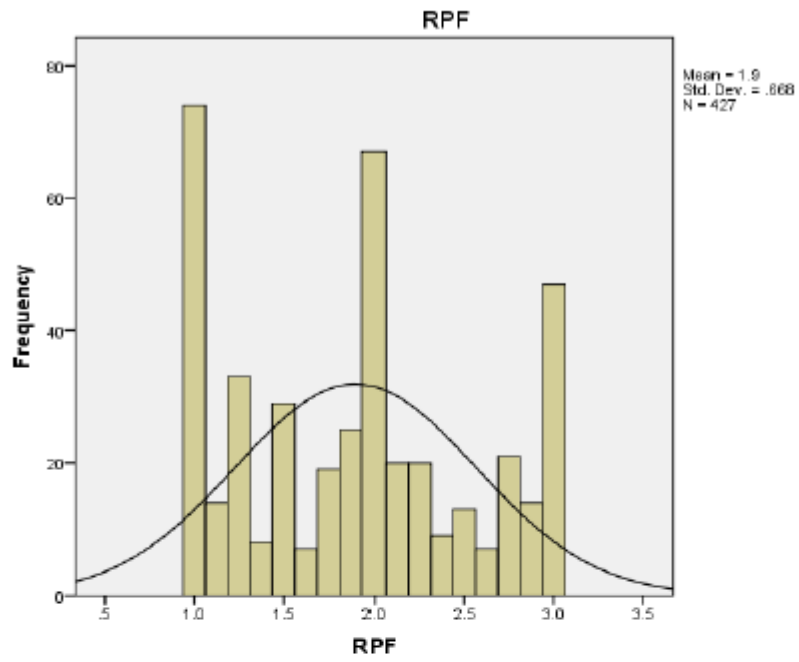
Normality as the most fundamental assumption in multivariate analysis (in the use of AMOS in particular) refers to the shape of data distribution (Raykov and Marcoulides 2008; Byrne, 2009). Therefore, it is a crucial stage to assess whether the data meets this criterion. Byrne (2009, p. 103) indicated that “prerequisite to the assessment of multivariate normality is the need to check for univariate normality as the latter is a necessary”. Univariate normality test for each construct was performed through using skewness and kurtosis values for the measured constructs ( $\pm 1$  for skewness and  $\pm 2$  for kurtosis) following Byrne, 2009, Kline, 2005 and Hair et al., 2010. Outcomes show that the constructs mostly do not deviate significantly from the normal distribution, as can be seen below.

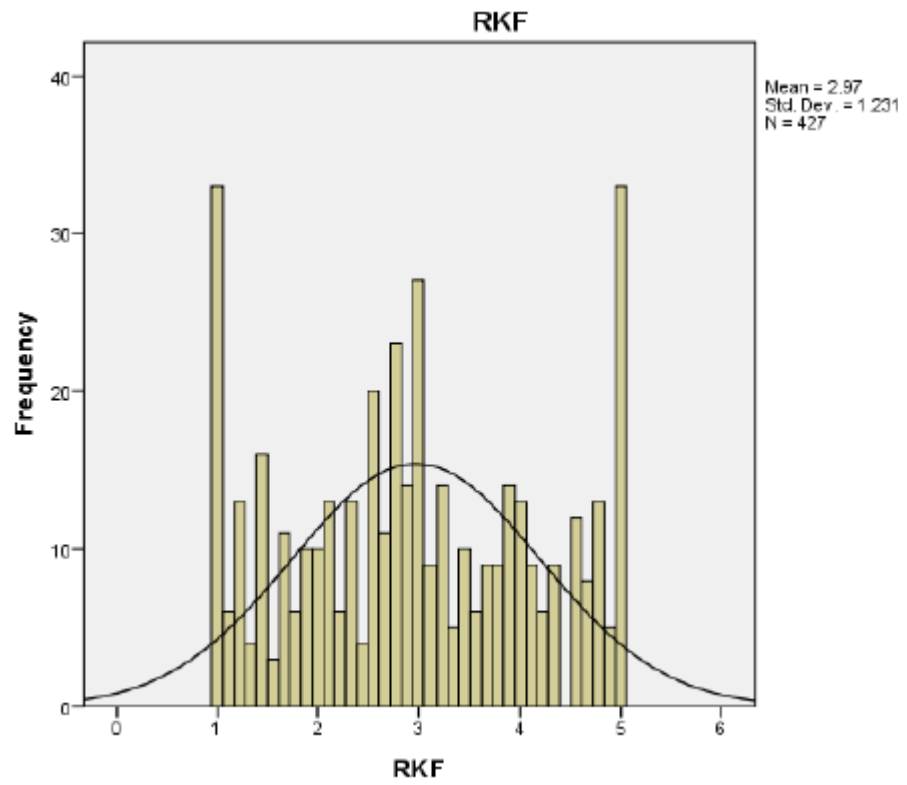
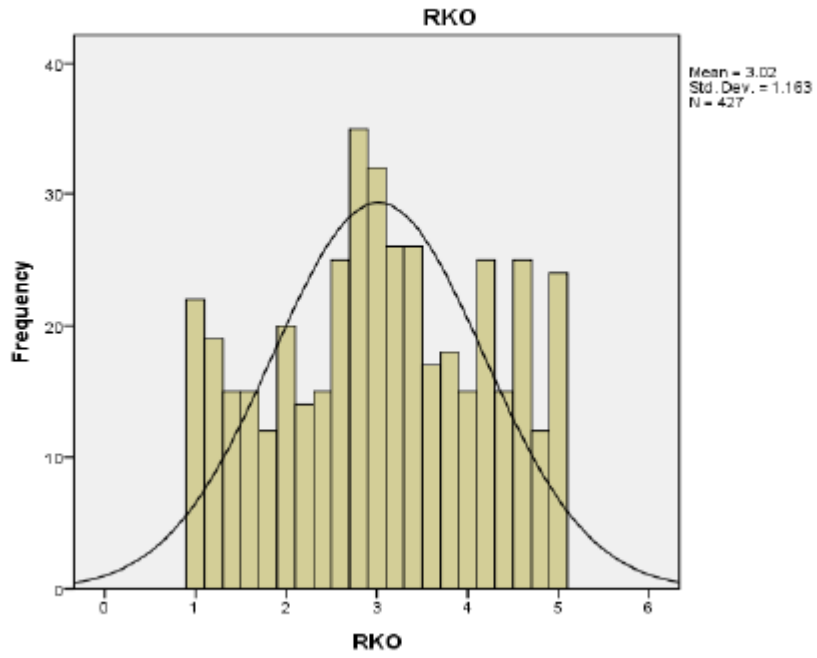
- Normality

		Statistics						
		HV	FV	DAUB	RPF	RPO	RKO	RKF
N	Valid	427	427	427	427	427	427	427
	Missing	0	0	0	0	0	0	0
Mean		4.31	4.00	3.82	1.90	1.76	3.02	2.97
Std. Deviation		1.748	1.779	1.664	.668	.641	1.163	1.231
Skewness		-.212	-.085	.074	.201	.547	-.059	.060
Std. Error of Skewness		.118	.118	.118	.118	.118	.118	.118
Kurtosis		-1.096	-.917	-.990	-1.129	-.848	-.982	-1.052
Std. Error of Kurtosis		.236	.236	.236	.236	.236	.236	.236
Range		6	6	6	2	2	4	4
Minimum		1	1	1	1	1	1	1
Maximum		7	7	7	3	3	5	5







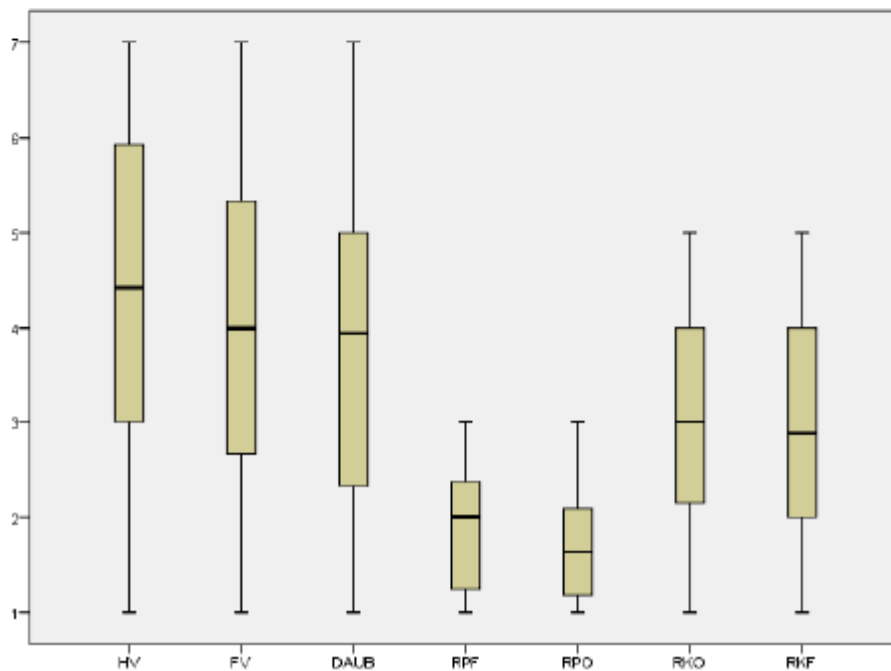




**- Outliers:**

All variables were on ordinal scales with seven or fewer intervals, thus extreme value outliers do not exist. For customer interactions, I examined a box plot for outliers.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
HV	427	100.0%	0	0.0%	427	100.0%
FV	427	100.0%	0	0.0%	427	100.0%
DAUB	427	100.0%	0	0.0%	427	100.0%
RPF	427	100.0%	0	0.0%	427	100.0%
RPO	427	100.0%	0	0.0%	427	100.0%
RKO	427	100.0%	0	0.0%	427	100.0%
RKF	427	100.0%	0	0.0%	427	100.0%



## Appendix 3.2

### Exploratory Factor Analysis (EFA) for the degree of accepting unethical behavior Scale (DAUB):

I conducted an EFA using Promax rotation to see if the observed variables loaded together as expected, were adequately correlated, and met criteria of reliability and validity. I address each of these below:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.964
Approx. Chi-Square		9187.975
Bartlett's Test of Sphericity	df	278
	Sig.	.000

Communalities		
	Initial	Extraction
Vin1	1.000	.686
Vin2	1.000	.765
Vin3	1.000	.679
Vin4	1.000	.556
Vin5	1.000	.550
Vin6	1.000	.577
Vin7	1.000	.652
Vin8	1.000	.647
Vin9	1.000	.681
Vin10	1.000	.647
Vin11	1.000	.712
Vin12	1.000	.645
Vin13	1.000	.718
Vin14	1.000	.745
Vin15	1.000	.603
Vin16	1.000	.693
Vin17	1.000	.674

7

Vin18	1.000	.636
Vin19	1.000	.574
Vin20	1.000	.707
(Vin9EFA_dropped)	1.000	.988
(Vin10EFA_dropped)	1.000	.534
(Vin11EFA_dropped)	1.000	.989
(Vin18EFA_dropped)	1.000	.607

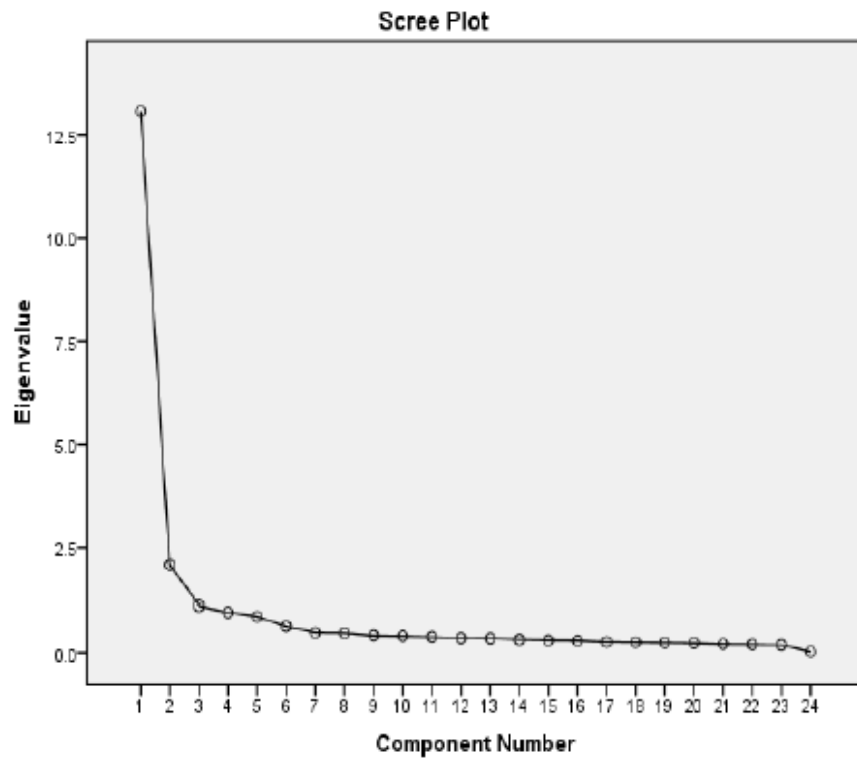
Extraction Method: Principal Component

Analysis.

Total Variance Explained							
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings <sup>a</sup>
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	13.077	54.486	54.486	13.077	54.486	54.486	13.077
2	2.075	8.645	63.131	2.075	8.645	63.131	2.034
3	1.116	4.650	67.780	1.116	4.650	67.780	1.250
4	.965	4.022	71.803				
5	.866	3.809	75.411				
6	.630	2.626	78.037				
7	.480	1.999	80.036				
8	.470	1.956	81.992				
9	.409	1.705	83.698				
10	.394	1.642	85.339				
11	.377	1.571	86.910				
12	.348	1.451	88.361				
13	.340	1.419	89.780				
14	.311	1.294	91.074				
15	.294	1.226	92.300				
16	.284	1.181	93.481				
17	.254	1.058	94.539				
18	.248	1.032	95.572				
19	.240	1.000	96.571				
20	.228	.952	97.524				
21	.203	.846	98.370				
22	.193	.805	99.175				
23	.182	.756	99.931				
24	.017	.069	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.



**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
Vin1	.828		
Vin2	.872		
Vin3	.824		
Vin4	.735		
Vin5	.736		
Vin6	.760		
Vin7	.804		
Vin8	.805		
Vin9	.824		
Vin10	.802		

Vin11	.844	
Vin12	.801	
Vin13	.847	
Vin14	.857	
Vin15	.778	
Vin18	.830	
Vin17	.821	
Vin18	.793	
Vin19	.755	
Vin20	.841	
(Vin9EFA_dropped)	.974	
(Vin10EFA_dropped)	.293	.669
(Vin11EFA_dropped)	.971	-.215
(Vin18EFA_dropped)	.257	.735

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

Pattern Matrix <sup>a</sup>			
	Component		
	1	2	3
Vin1	.828		
Vin2	.871		
Vin3	.824		
Vin4	.737		
Vin5	.738		
Vin6	.760		
Vin7	.805		
Vin8	.805		
Vin9	.825		
Vin10	.802		
Vin11	.843		
Vin12	.801		
Vin13	.847		
Vin14	.855		
Vin15	.778		
Vin18	.829		
Vin17	.820		
Vin18	.794		
Vin19	.754		
Vin20	.841		
(Vin9EFA_dropped)		.993	

**Structure Matrix**

	Component		
	1	2	3
Vin1	.828		
Vin2	.872		
Vin3	.824		
Vin4	.735		
Vin5	.738		
Vin6	.760		
Vin7	.804		
Vin8	.805		
Vin9	.824		
Vin10	.802		
Vin11	.844		
Vin12	.801		
Vin13	.847		
Vin14	.857		
Vin15	.776		
Vin16	.830		
Vin17	.821		
Vin18	.793		
Vin19	.755		
Vin20	.841		
(Vin9EFA_dropped)		.994	
(Vin10EFA_dropped)			.730
(Vin11EFA_dropped)		.994	
(Vin18EFA_dropped)			.779

Extraction Method: Principal Component Analysis.

Rotation Method: Promax with Kaiser Normalization.

Component Correlation Matrix			
Component	1	2	3
1	1.000	.002	.020
2	.002	1.000	.167
3	.020	.167	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Promax with Kaiser

Normalization.

Exploratory Factor Analysis (EFA) for the degree of accepting unethical Scale (DAUB) after dropping 4 items, loading on one factor:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.980
	Approx. Chi-Square	7687.157
Bartlett's Test of Sphericity	df	190
	Sig.	.000

Communalities		
	Initial	Extraction
Vin1	1.000	.685
Vin2	1.000	.761
Vin3	1.000	.679
Vin4	1.000	.540
Vin5	1.000	.542
Vin6	1.000	.577
Vin7	1.000	.647
Vin8	1.000	.647
Vin9	1.000	.679
Vin10	1.000	.643
Vin11	1.000	.711
Vin12	1.000	.642
Vin13	1.000	.717
Vin14	1.000	.734
Vin15	1.000	.602
Vin16	1.000	.689
Vin17	1.000	.674
Vin18	1.000	.628
Vin19	1.000	.571
Vin20	1.000	.707

Extraction Method: Principal

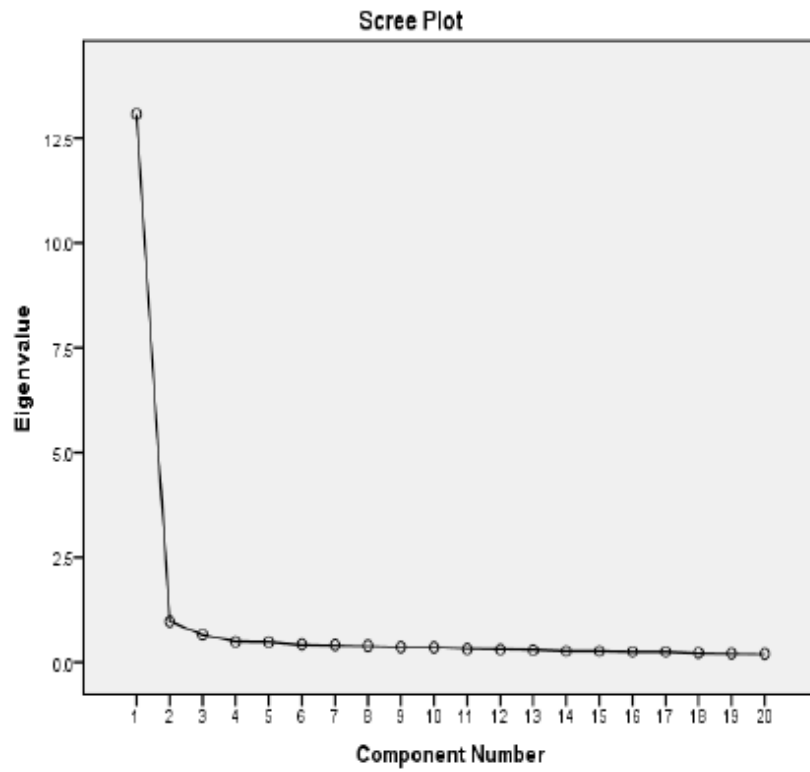
Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.076	65.378	65.378	13.076	65.378	65.378
2	.965	4.825	70.203			
3	.644	3.221	73.424			
4	.482	2.410	75.834			
5	.474	2.369	78.203			
6	.411	2.053	80.255			
7	.394	1.970	82.226			
8	.378	1.892	84.118			
9	.353	1.764	85.881			
10	.346	1.732	87.613			
11	.311	1.555	89.169			
12	.300	1.500	90.668			
13	.284	1.421	92.090			
14	.255	1.274	93.364			
15	.255	1.273	94.637			
16	.243	1.216	95.852			
17	.240	1.202	97.054			
18	.208	1.041	98.095			
19	.195	.975	99.071			
20	.186	.929	100.000			

Extraction Method: Principal Component Analysis.





**Component Matrix<sup>a</sup>**

	Component
	1
Vin1	.828
Vin2	.872
Vin3	.824
Vin4	.735
Vin5	.736
Vin6	.760
Vin7	.804
Vin8	.805
Vin9	.824
Vin10	.802
Vin11	.843
Vin12	.801
Vin13	.847
Vin14	.857

Vin15	.776
Vin16	.830
Vin17	.821
Vin18	.793
Vin19	.755
Vin20	<u>.841</u>

Extraction Method:  
Principal Component  
Analysis.  
a. 1 components  
extracted.

**Rotated  
Component  
Matrix<sup>a</sup>**

---



---

a. Only one  
component was  
extracted. The  
solution cannot be  
rotated.

### Evaluation of Construct Reliability

Cronbach's alpha is used for internal consistency of the each construct of the model. The rule of thumb for Cronbach's alpha is given as:  $\alpha > 0.9$  – excellent;  $\alpha > 0.8$  – good;  $\alpha > 0.7$  – acceptable;  $\alpha > 0.6$  – questionable;  $\alpha > 0.5$  – poor; and  $\alpha < 0.5$  – unacceptable by Darren and Mallery (2012).even though it has been mostly used measure of scale reliability, Cronbach's Alpha suffers from some limitations, therefore it is claimed that relying totally on Cronbach's Alpha for reliability might generate defective results (Cronbach and Shavelson, 2004; Hult et al., 2006). In addition to Cronbach's alpha, construct reliability also measures reliability and internal consistency based on the square of the total factor loadings of each

construct. The formula suggested by Hair et al. (1987) and Fornell and Larcker (1981) is followed for calculating the construct reliability. The formula is given:

$$CR_{\eta} = \frac{(\sum \lambda_{\gamma_i})^2}{(\sum \lambda_{\gamma_i})^2 + \sum \varepsilon_i}$$

Where;

$\lambda$  is factor loadings (standardised regression weights)

$i$  is total number of items

$e$  is the error variance for each latent construct

The significant value for a good construct reliability and internal consistency is given as  $>0.7$  (Byrne, 2010; Hair et al., 1987).

#### Reliability for DAUB

#### Scale: DAUB

Reliability Statistics	
Cronbach's Alpha	N of Items
.967	16

## Reliability for the other Factors

Scale: HV

Reliability Statistics	
Cronbach's Alpha	N of Items
.893	6

Scale: FV

Reliability Statistics	
Cronbach's Alpha	N of Items
.921	6

Scale: RPO

Reliability Statistics	
Cronbach's Alpha	N of Items
.935	9

### Scale: RPF

#### Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.904	7

### Scale: RKO

#### Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.914	9

### Scale: RKF

#### Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.914	5

**Table 1: Fit indices and their acceptable thresholds**

<b>Fit Index</b>	<b>Acceptable Threshold Levels</b>
Chi-Square $\chi^2$	Low $\chi^2$ relative to degrees of freedom with an insignificant p value ( $p > 0.05$ )
Relative $\chi^2$ ( $\chi^2/df$ )	2:1 (Tabachnik and Fidell, 2007) 3:1 (Kline, 2005)
Root Mean Square Error of Approximation (RMSEA)	Values less than 0.07 (Steiger, 2007)
GFI	GFI Values greater than 0.95
AGFI	Values greater than 0.95
RMR	Good models have small RMR (Tabachnik and Fidell, 2007)
SRMR S	SRMR less than 0.08 (Hu and Bentler, 1999)
Incremental Fit Indices NFI	Values greater than 0.95 08 (Hu and Bentler, 1999)
NNFI (TLI)	Values greater than 0.95 08 (Hu and Bentler, 1999)
CFI	Values greater than 0.95 08 (Hu and Bentler, 1999)
P-value of Close Fit	PCLOSE $\geq 0.05$

**How to improve model fit**

It is frequent to find that the fit of a proposed model is poor. Thus, some modifications can be made to improve results. It is good practice to assess the fit of each construct and its items individually to determine whether there are any items that are particularly weak. Any item shows high cross-loading using standardized error covariance should be deleted from the model.

**Maximum Likelihood**

If the underlying data is normally distributed, ML is the most appropriated methods for estimating the parameters of measurement model. Although the ML is, empirically, robust to non-normal distribution for large data, normality needs to be examined.

*Normality assessment:* Observations with significant value of Mahalanobis d-squared are dropped from the sample as they are deviated from normality.

### **Weighted Least Square**

Since the underlying data is ordinal, the normality may be not satisfied, and hence WLS is used which is also known as asymptotically distribution-free (Timothy A, 2006, page: 387).

### **Reliability and Validity**

The validity and reliability of the items should be examined to verify the ability of the items to measure the underlying constructs. The main difference in using validity and reliability is that reliability is concerned with consistency, while validity concentrates on what the researcher intended to measure.

In the framework of SEM, the measurement model is considered to be the first step in establishing and testing structural models to assure that the indicators used to measure the constructs are valid. Validity evaluates relationships between the

observed variables and the constructs. To measure validity, the factor loading of each item should more than 0.50 (Holmes-Smith 2011).

### **Evaluation of Construct Validity of First-Order Model**

Validity is for assessing whether constructs measure what they are supposed to measure. Construct validity is defined as “the extent to which a set of measured variables actually represents the theoretical latent construct those variables are designed to measure” (Hair et al. 2010, p. 689). Construct validity is evaluated under convergent, discriminant and nomological validity tests.

#### **Convergent Validity**

“Convergent validity is the degree to which multiple attempts to measure the same concept are in agreement” (Bagozzi et al., 1991, p.425). It assumes that two or more measures of an construct should have high covariance if they are valid measures of the given concept (ibid). Following Fornell and Larcker, (1981) Anderson and Gerbing (1988) and Bagozzi and Yi (1988) average variance extracted (AVE) is calculated for evaluating convergent validity of each construct in the model.

$$AVE = \frac{\sum_{i=1}^n L_i^2}{n}$$

Where:

$\lambda$  is factor loadings (standardised regression weights)

$i$  is total number of items

$n$  is the error variance for each latent construct



Convergent validity exists when the AVE of the construct is  $>0.5$  (Diamantopoulos and Siguaw 2000; Fornell and Larcker 1981). . The minimum cut-off criterion for item factor loading- standardised factor loading, which support the convergent validity of the constructs is also determined as  $>0.5$  (Anderson and Gerbing 1988b; Hair et al. 2010; Henseler, Ringle, & Sinkovics, 2009).

### **Discriminant Validity**

“Discriminant validity is the degree to which measures of different concepts are distinct. The notion is that if two or more concepts are unique, then valid measures of each should not correlate too highly”(Bagozzi et al., 1991, p.425). In another saying, it evaluates whether a given construct is measuring something different from other constructs (Hair et al., 2010). In order to evaluate discriminant validity in the present research, AVE of each construct is compared with their Squared Inter-construct Correlation (SIC) results. A higher AVE value than SIC value proves discriminant validity of the constructs (Hair et al., 2006; Fornell and Larcker, 1981).

### **Evaluation of First-Order Measurement Model**

To test the priori measurement models, a confirmatory factor analysis (CFA) was run. Following the recommendation of Anderson and Gerbing (1988) I run first-order CFA and second order CFA. Goodness of fit indices (GOF), validity and reliability of the measurement model was evaluated in order to test the model through first-order CFA. The GOF indices of the initial test was ( $\chi^2 = 4007.846$ ,  $df = 2393$ ;  $p = .000$ ;  $CMIN/DF = 1.675$ ;  $AGFI = .770$ ,  $IFI = .930$ ;  $TLI = .927$ ;  $CFI = .930$ ;  $RMSEA = .040$ ;  $RMR = .123$ ;  $PCLOSE = 1.000$ ) showing imperfect fit (Hair et al., 2010, Hu and Bentler, 1999, Tabachnik and Fidell, 2007). Accordingly, I refined the model

further. Following (Byrne, 2010, Kline, 2005, Hair et al., 2009); regression weights, loading estimates, modification indices and standardized residual covariances were used in assessing the refined measurement model. Based on this goodness-of-fit indices, following items PO\_9, KF\_8, Vin19, Vin4, HV1, PF\_8, KF\_2, KF\_3, and KO\_4 were dropped from the model for achieving significant GOF indices. Then, new measurement model with dropped items was re-run. The outcomes of the CFA first-order revised model yielded an acceptable fit ( $\chi^2 = 2740.328$ ,  $df = 1808$ ;  $p = 000$ ;  $CMIN/DF = 1.516$ ;  $AGFI = .807$ ,  $IFI = .952$ ;  $TLI = .950$ ;  $CFI = .952$ ;  $RMSEA = .035$ ;  $RMR = .114$ ;  $PCLOSE = 1.000$ ).

#### **Validity and Reliability of the First-Order Measurement Model**

To test for convergent validity AVE was calculated. The convergent validity of the constructs was supported for all factors, as the AVE was above 0.50 (Anderson and Gerbing 1988b; Hair et al. 2010; Henseler, Ringle, & Sinkovics, 2009) see table II. In order to test the discriminant validity in the present first-order CFA model, the square root of the AVE (on the diagonal in the matrix below) of each construct was compared to all Squared Inter-factor Correlations (SIC). All factors demonstrated adequate discriminant validity because the AVE values were greater than SIC value (Hair et al., 2006; Fornell and Larcker, 1981) see table II. Moreover, the composite reliability (CR) was computed for each factor. In all factors the CR exceeded the minimum threshold of 0.70, indicating I have a good reliability in factors (Bagozzi & Yi, 1988; Byrne, 2010; Hair et al., 1987) as illustrated in table1.

### Evaluation of Second-Order Measurement Model

Since three of the constructs “Views of Allah, Religious knowledge and Religious Practice” in my model measured through lower order factors<sup>1</sup>. Therefore, it was also required to run a second-order CFA model analysis (Anderson and Gerbing, 1988). The same procedure (goodness-of-fit, validity and reliability) followed in the first-order CFA model was repeated in the analysis of the second-order CFA model (Byrne, 2010). The GOF indices of the initial test was ( $\chi^2 = 2764.822$ ,  $df = 1817$ ;  $p = 0.000$ ;  $CMIN/DF = 1.522$ ;  $AGFI = .807$ ;  $IFI = .951$ ;  $TLI = .949$ ;  $CFI = .951$ ,  $RMSEA = .035$ ;  $RMR = .136$ ;  $PCLOSE = 1.000$ ) showing an acceptable fit (Hair et al., 2009, Hu and Bentler, 1999, Tabachnik and Fidell, 2007). However, standardized residual covariances results show some items values that are larger than acceptable threshold of 2.58 (Byrne, 2010, Joreskog & Sorbom, 1993). Accordingly, we refined the model further. Based on this goodness-of-fit indices and standardized residual covariances following items Vin1, Vin7, PO\_11, PF\_1 were dropped from the model for achieving model fit with significant GOF indices. Then, new measurement model with dropped items was re-run. The outcomes of the CFA second-order revised model demonstrated an adequate model fit ( $\chi^2 = 2371.951$ ;  $df = 1583$ ;  $p = 0.000$ ;  $CMIN/DF = 1.498$ ;  $AGFI = .820$ ;  $IFI = .955$ ;  $TLI = .953$ ;  $CFI = .955$ ;  $RMSEA = .034$ ;  $RMR = .132$ ;  $PCLOSE = 1.000$ ).

---

<sup>1</sup> Views of Allah construct measured through: Hope view factor and Fear view factor; while Religious knowledge measured through: Knowledge of Obligation (KO) & Knowledge of Forbidden (KF); and Religious Practice construct measure through: Practice of Obligation (PO) & Obligation of Forbidden (PF).

### **Validity and Reliability of the Second-Order Measurement Model**

To test for convergent validity AVE was re-calculated. The convergent validity of the constructs was supported for all factors, as the AVE was above 0.50 (Anderson and Gerbing 1988b; Hair et al. 2010; Henseler, Ringle, & Sinkovics, 2009) see table III. In order to test the discriminant validity in the second-order CFA model, the square root of the AVE (on the diagonal in the matrix below) of each construct was compared to all Squared Inter-factor Correlations (SIC). All factors confirmed adequate discriminant validity because the AVE values were bigger than SIC value (Hair et al., 2006; Fornell and Larcker, 1981) see table III. Additionally, the composite reliability (CR) was computed for each factor and the CR for all factors exceeded the minimum threshold of 0.70, indicating a good reliability in factors (Bagozzi & Yi, 1988; Byrne, 2010; Hair et al., 1987) as illustrated in table III.

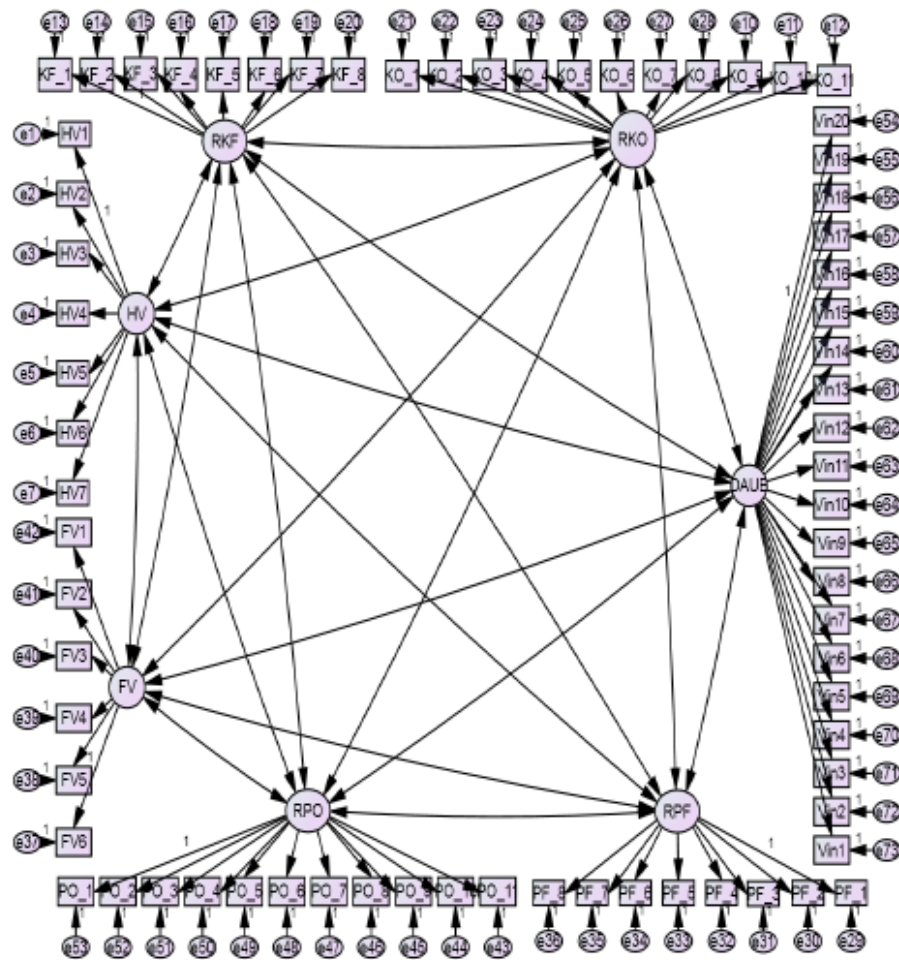
### **Analytical strategy**

Structural equation modeling was used to test the relationships between all research constructs in the hypothesized model in Figure 1. SEM in general follows a two-stage procedure. In the first stage, a measurement model is specified and fit. In this stage, I run a confirmatory factor analysis (CFA) to test the priori measurement models (Kline, 2005). In the second stage, the structural model the structural model is fit to the data (see Anderson & Gerbing, 1988). In order to benefit from structural equation modeling (SEM) advantages, a covariance-based SEM program (Amos 20) was used with Maximum Likelihood (ML) estimation technique to test the measurement properties of the study model and test all hypotheses simultaneously.

### Appendix 3.3

#### Confirmatory Factor Analysis

##### Initial measurement model



**Hope view (HV)**

<b>Items</b>	<b>Dropped Items</b>
	HV1
HV2	
HV3	
HV4	
HV5	
HV6	
HV7	

**Fear View (FV)**

<b>Items</b>	<b>Dropped Items</b>
FV1	
FV2	
FV3	
FV4	
FV5	
FV6	

**Religious Practice of the Forbidden (RPF)**

<b>Items</b>	<b>Dropped Items</b>
	PF_1
PF_2	
PF_3	
PF_4	
PF_5	
PF_6	
PF_7	
	PF_8

**Religious Practice of the Obligations (RPO)**

<b>Items</b>	<b>Dropped Items</b>
PO_1	
PO_2	
PO_3	
PO_4	
PO_5	
PO_6	
PO_7	
PO_8	
	PO_9
PO_10	
	PO_11



**Religious knowledge of Forbidden (RKF)**

Items	Dropped Items
KF_1	
	KF_2
	KF_3
KF_4	
KF_5	
KF_6	
KF_7	
	KF_8

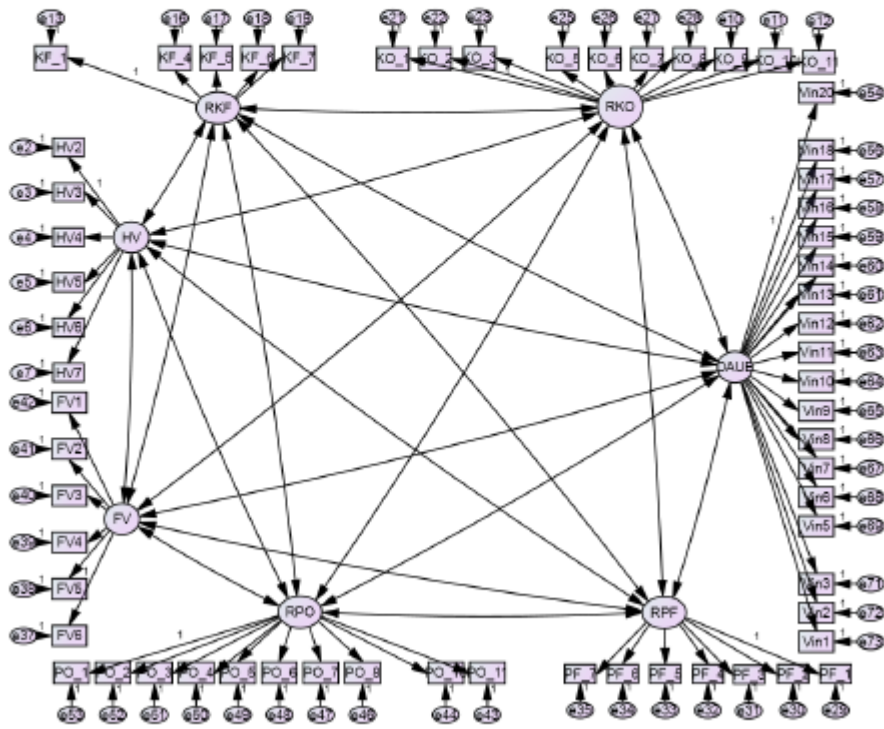
**Religious knowledge of the Obligations (RKO)**

Items	Dropped Items
KO_1	
KO_2	
KO_3	
	KO_4
KO_5	
KO_6	
KO_7	
KO_8	
KO_9	
KO_10	
KO_11	

Degree of Acceptance Unethical Behavior (DAUB)

Items	Dropped Items
	Vin1
Vin2	
Vin3	
	Vin4
Vin5	
Vin6	
	Vin7
Vin8	
Vin9	
Vin10	
Vin11	
Vin12	
Vin13	
Vin14	
Vin15	
Vin16	
Vin17	
Vin18	
	Vin19
Vin20	
Vin21	
Vin22	
Vin23	
Vin24	

First model after fit



**Model Fit Summary****CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	145	2740.328	1808	.000	1.516
Saturated model	1953	.000	0		
Independence model	62	21272.562	1891	.000	11.249

**RMR, GFI**

Model	RMR	GFI	AGFI	PGFI
Default model	.114	.821	.807	.760
Saturated model	.000	1.000		
Independence model	1.000	.148	.121	.144

**Baseline Comparisons**

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.871	.865	.952	.950	.952
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

**Parsimony-Adjusted Measures**

Model	PRATIO	PNFI	PCFI
Default model	.956	.833	.910
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

**NCP**

Model	NCP	LO 90	HI 90
Default model	932.328	795.283	1077.296
Saturated model	.000	.000	.000
Independence model	19381.562	18915.783	19853.818

**FMIN**

Model	FMIN	F0	LO 90	HI 90
Default model	6.433	2.189	1.867	2.529
Saturated model	.000	.000	.000	.000
Independence model	49.936	45.497	44.403	46.605

**RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
-------	-------	-------	-------	--------

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.035	.032	.037	1.000
Independence model	.155	.153	.157	.000

**AIC**

Model	AIC	BCC	BIC	CAIC
Default model	3030.328	3080.659	3618.562	3763.562
Saturated model	3906.000	4583.901	11828.899	13781.899
Independence model	21396.562	21418.083	21648.083	21710.083

**ECVI**

Model	ECVI	LO 90	HI 90	MECVI
Default model	7.113	6.792	7.454	7.232
Saturated model	9.169	9.169	9.169	10.760
Independence model	50.227	49.133	51.335	50.277

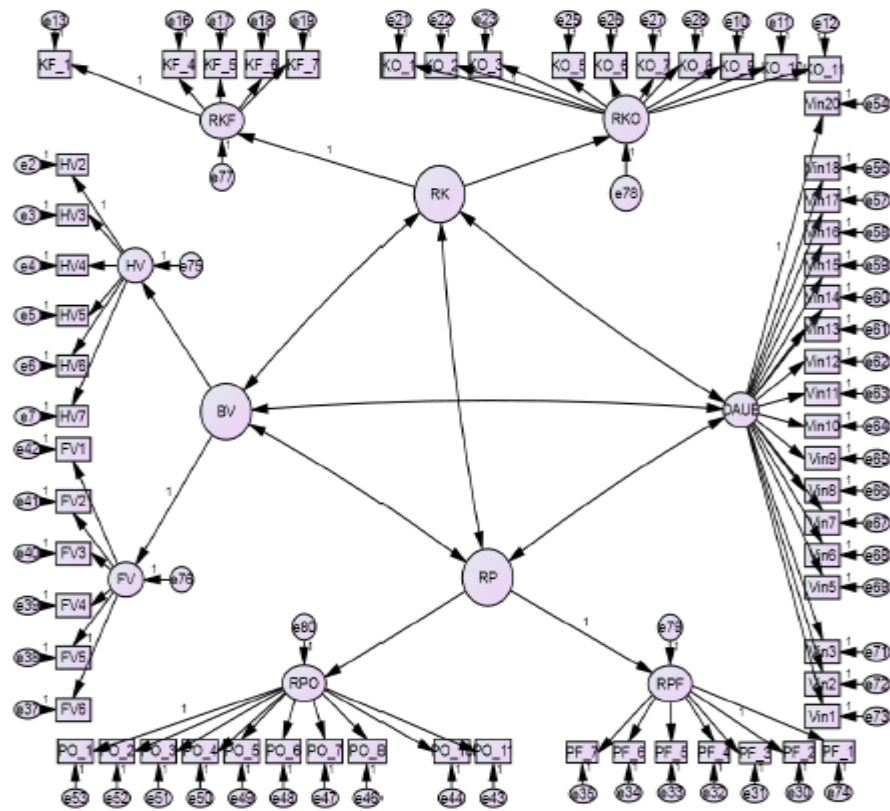
**HOELTER**

Model	HOELTER .05	HOELTER .01
Default model	297	304
Independence model	40	41

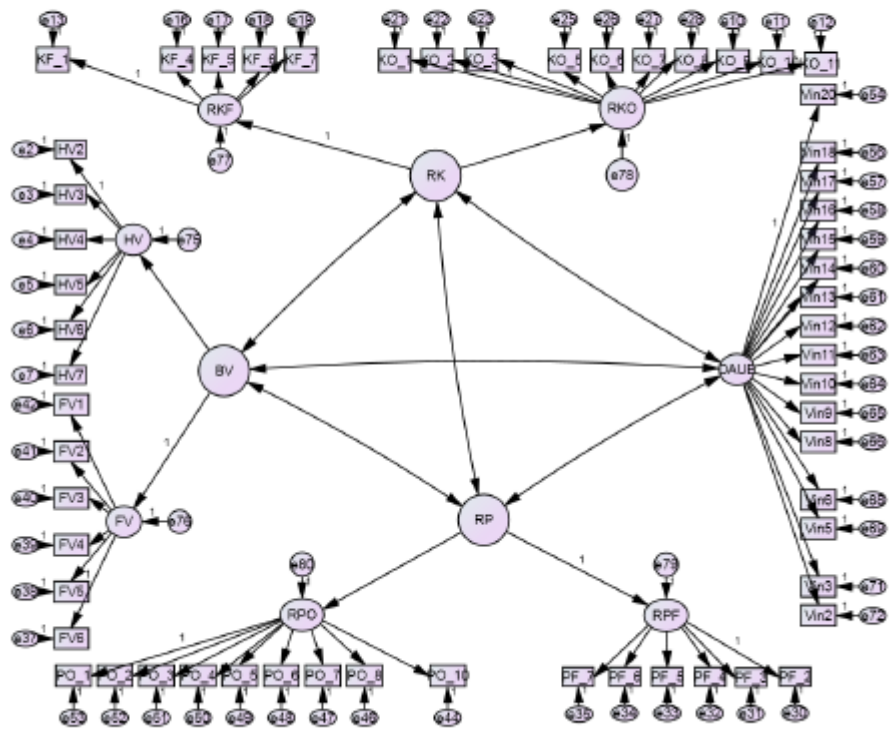
# Appendix 3.4

## Structure Model

Initial Second order mode



Second order model after fit



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	128	2371.951	1583	.000	1.498
Saturated model	1711	.000	0		
Independence model	58	19274.895	1653	.000	11.661

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.132	.833	.820	.771
Saturated model	.000	1.000		
Independence model	.983	.162	.133	.157

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.877	.871	.955	.953	.955
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.958	.840	.915
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	788.951	662.111	923.736
Saturated model	.000	.000	.000
Independence model	17621.895	17178.312	18071.947

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	5.568	1.852	1.554	2.168
Saturated model	.000	.000	.000	.000
Independence model	45.246	41.366	40.325	42.422

RMSEA



Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.034	.031	.037	1.000
Independence model	.158	.156	.160	.000

**AIC**

Model	AIC	BCC	BIC	CAIC
Default model	2627.951	2669.107	3147.220	3275.220
Saturated model	3422.000	3972.131	10363.157	12074.157
Independence model	19390.895	19409.544	19626.189	19684.189

**ECVI**

Model	ECVI	LO 90	HI 90	MECVI
Default model	6.169	5.871	6.485	6.266
Saturated model	8.033	8.033	8.033	9.324
Independence model	45.519	44.477	46.575	45.562

**HOELTER**

Model	HOELTER .05	HOELTER .01
Default model	302	309
Independence model	39	40

**Multivariate (tested after measurement model):**

**- Linearity**

We tested linearity by performing curve estimation regression for all direct effects in my model. The results show that the relationships between variables are sufficiently linear (i.e., all p-values were less than 0.05).

**DAUB ≠ HV**

ANOVA Table					
	Sum of Squares	df	Mean Square	F	Sig.

		(Combined)	111.919	36	3.109	1.094	.332
	Between	Linearity	31.985	1	31.985	11.253	.001
DAUB *	Groups	Deviation from					
HV		Linearity	79.934	35	2.284	.803	.782
	Within Groups		1108.546	390	2.842		
	Total		1220.465	426			

**Measures of Association**

	R	R Squared	Eta	Eta Squared
DAUB * HV	.162	.026	.303	.092

**Measures of Association**

	R	R Squared	Eta	Eta Squared
DAUB * HV	.168	.028	.341	.117

**DAUB \* FV**

**ANOVA Table**

			Sum of	df	Mean	F	Sig.
			Squares		Square		
		(Combined)	209.810	36	5.828	2.249	.000
	Between	Linearity	136.741	1	136.741	52.767	.000
DAUB *	Groups	Deviation from					
FV		Linearity	73.069	35	2.088	.806	.779
	Within Groups		1010.655	390	2.591		
	Total		1220.465	426			

**Measures of Association**

	R	R Squared	Eta	Eta Squared
DAUB * FV	-.335	.112	.415	.172

**DAUB \* BV**

ANOVA Table							
			Sum of	df	Mean	F	Sig.
			Squares		Square		
		(Combined)	186.940	61	3.065	1.082	.325
	Between	Linearity	36.903	1	36.903	13.033	.000
DAUB *	Groups	Deviation from					
BV		Linearity	150.037	60	2.501	.883	.717
	Within Groups		1033.525	365	2.832		
	Total		1220.465	426			

Measures of Association				
	R	R Squared	Eta	Eta Squared
DAUB * BV	-.174	.030	.391	.153

**DAUB \* RP**

ANOVA Table							
			Sum of	df	Mean	F	Sig.
			Squares		Square		
		(Combined)	140.894	32	4.403	1.607	.022
	Between	Linearity	55.056	1	55.056	20.093	.000
DAUB *	Groups	Deviation from					
RP		Linearity	85.837	31	2.769	1.011	.454
	Within Groups		1079.572	394	2.740		
	Total		1220.465	426			

Measures of Association				
	R	R Squared	Eta	Eta Squared
DAUB * RP	-.212	.045	.340	.115

## DAUB \* RK

ANOVA Table							
			Sum of	df	Mean	F	Sig.
			Squares		Square		
(Combined)			206.317	36	5.731	2.204	.000
DAUB * RKO	Between	Linearity	125.034	1	125.034	48.083	.000
	Groups	Deviation from Linearity	81.283	35	2.322	.893	.646
	Within Groups		1014.149	390	2.600		
Total			1220.465	426			

Measures of Association				
	R	R Squared	Eta	Eta Squared
DAUB * RKO	-.320	.102	.411	.169

## Homoscedasticity

The results of the homoscedasticity test (scatter plot of zPred on zResid) indicate that the mediators and are homoscedastic. As I will be moderating by gender, age and education category, I retested reliability for each subgroup (male, female, etc.) and found it to be homoscedastic within each.

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	HV <sup>b</sup>	.	Enter

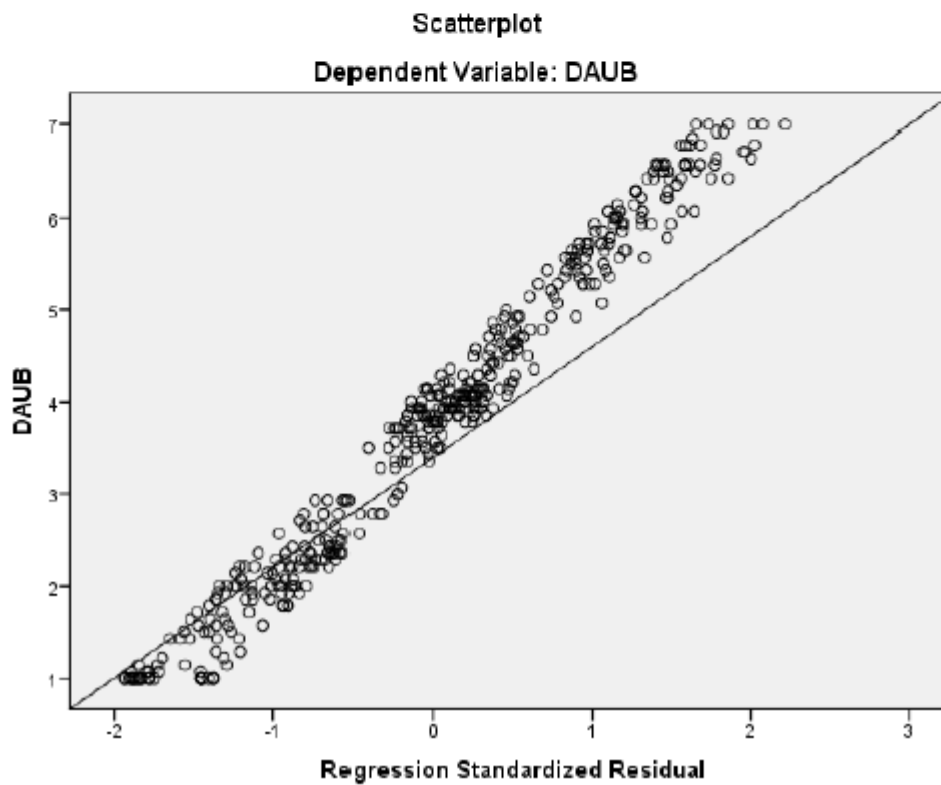
a. Dependent Variable: DAUB

b. All requested variables entered.

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.162 <sup>a</sup>	.026	.024	1.672

a. Predictors: (Constant), HV

b. Dependent Variable: DAUB

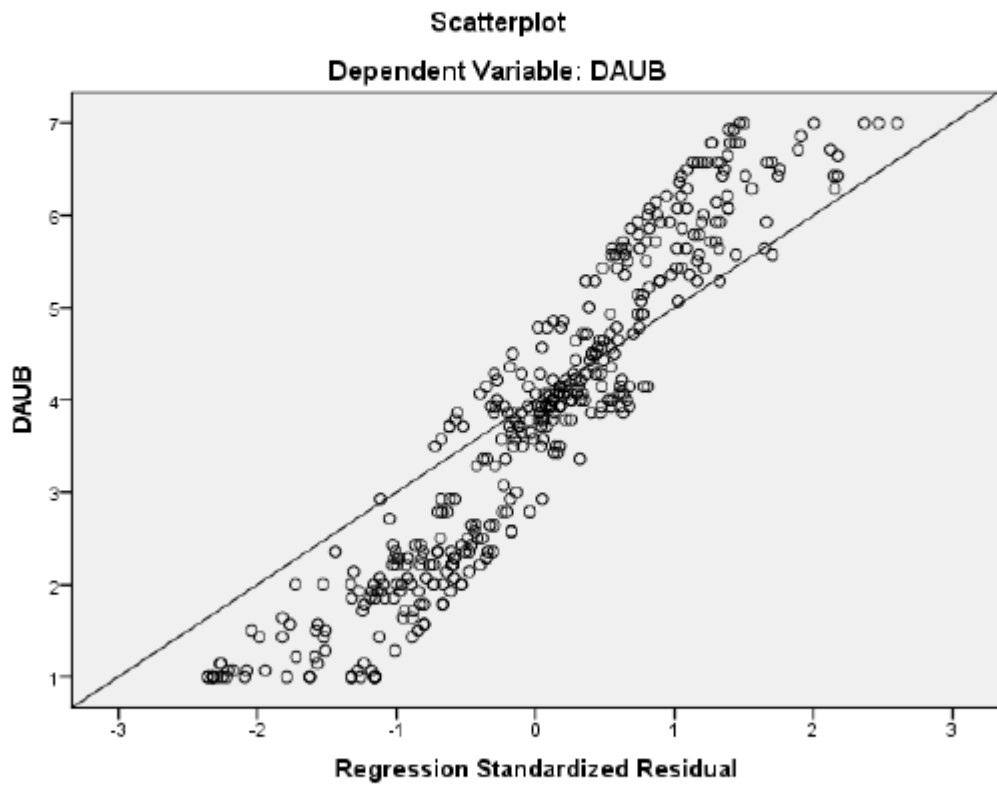


**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.335 <sup>a</sup>	.112	.110	1.597

a. Predictors: (Constant), FV

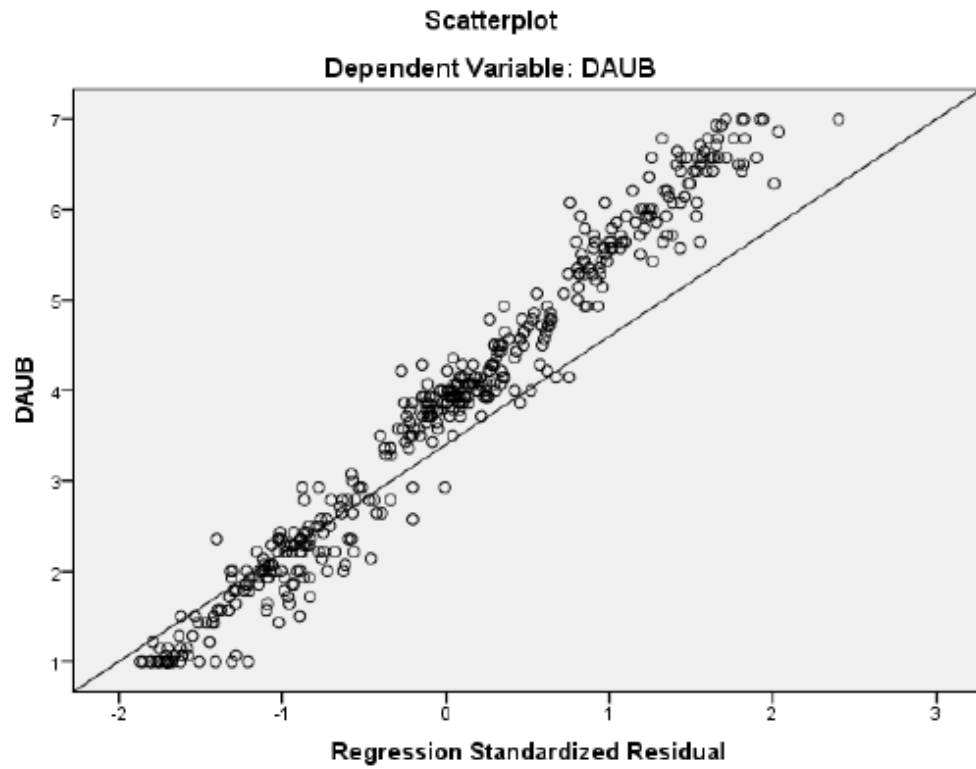
b. Dependent Variable: DAUB



Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.174 <sup>a</sup>	.030	.028	1.669

a. Predictors: (Constant), BV

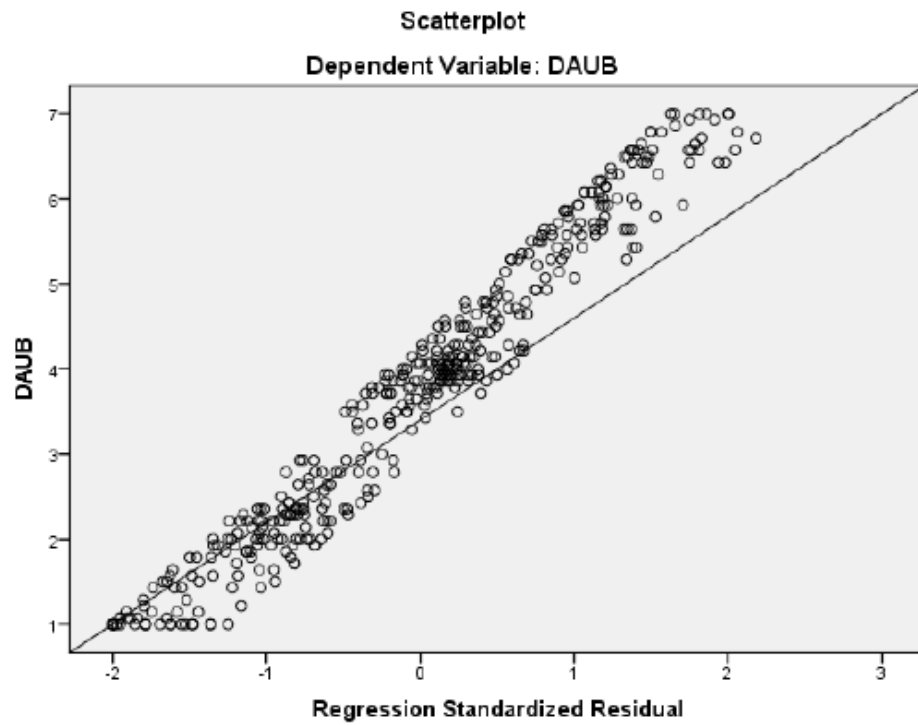
b. Dependent Variable: DAUB



Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	RP <sup>b</sup>		. Enter

a. Dependent Variable: DAUB

b. All requested variables entered.



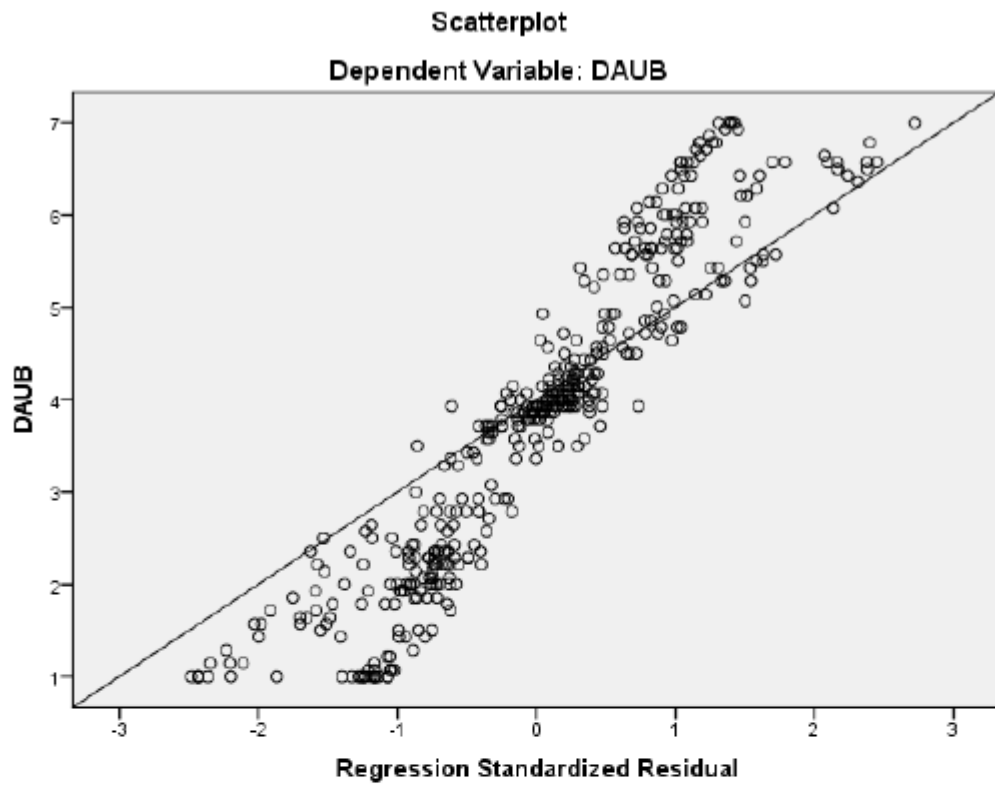
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.356 <sup>a</sup>	.128	.124	1.584

a. Predictors: (Constant), RK

b. Dependent Variable: DAUB





**- Multicollinearity**

I tested the Variable Inflation Factor for all of the exogenous variables simultaneously. The VIFs were all less than 2.0, indicating that the exogenous variables are all distinct.

Coefficients <sup>a</sup>			
Model	Collinearity Statistics		
	Tolerance	VIF	
1	RK	.984	1.016
	FV	.548	1.823
	BV	.675	1.482
	RP	.754	1.327

a. Dependent Variable: HV

Coefficients <sup>a</sup>			
Model	Collinearity Statistics		
		Tolerance	VIF
1	RK	.984	1.016
	RP	.754	1.327
	HV	.698	1.433
	FV	.702	1.425

a. Dependent Variable: BV

Coefficients <sup>a</sup>			
Model	Collinearity Statistics		
		Tolerance	VIF
1	RK	.984	1.016
	RP	.754	1.327
	HV	.562	1.781
	BV	.695	1.439

a. Dependent Variable: FV

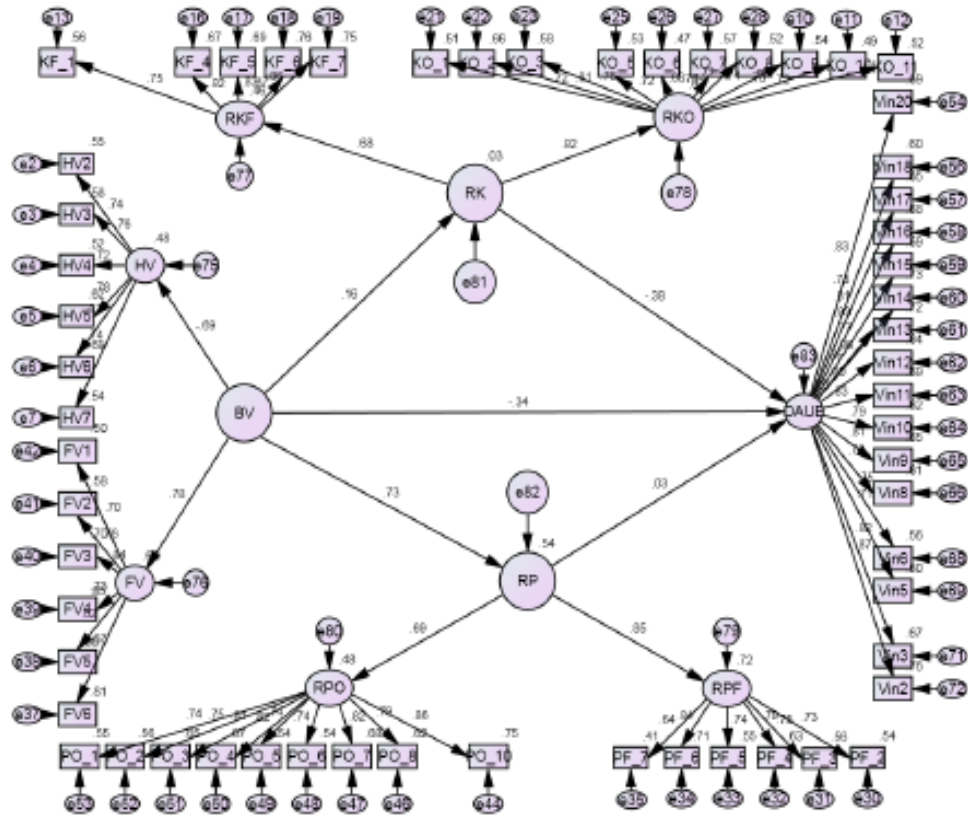
Coefficients <sup>a</sup>			
Model	Collinearity Statistics		
		Tolerance	VIF
1	RP	.754	1.327
	HV	.700	1.429
	FV	.705	1.419

a. Dependent Variable: RK

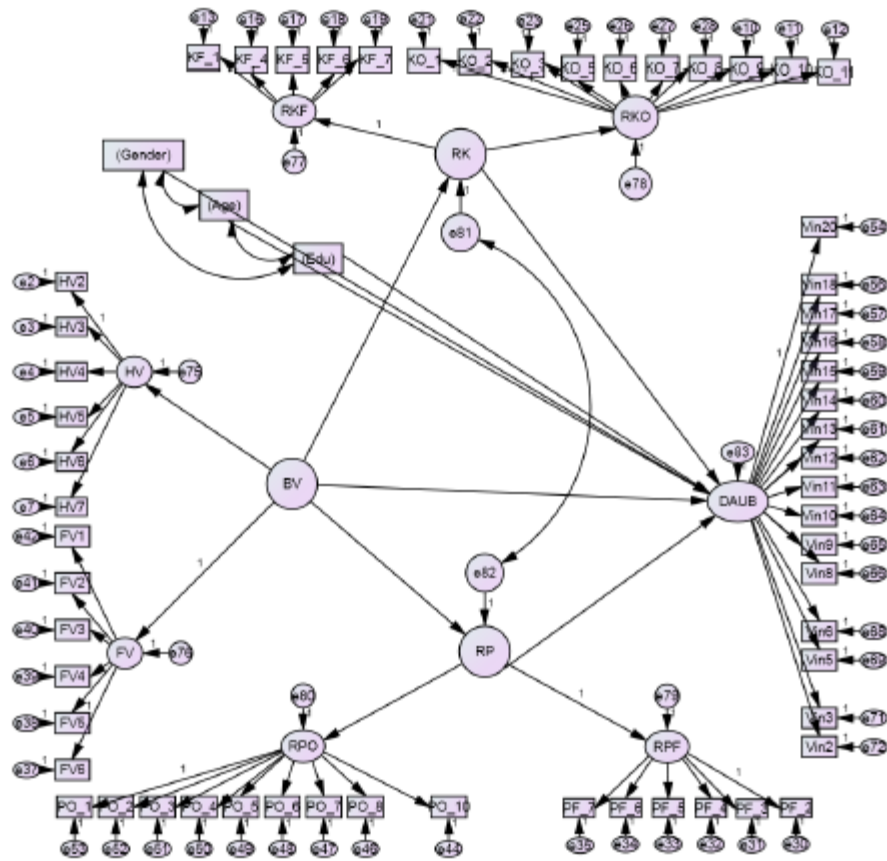
Coefficients <sup>a</sup>			
Model	Collinearity Statistics		
		Tolerance	VIF
1	HV	.741	1.349
	BV	.750	1.334
	RK	.984	1.016

a. Dependent Variable: RP

The structure model



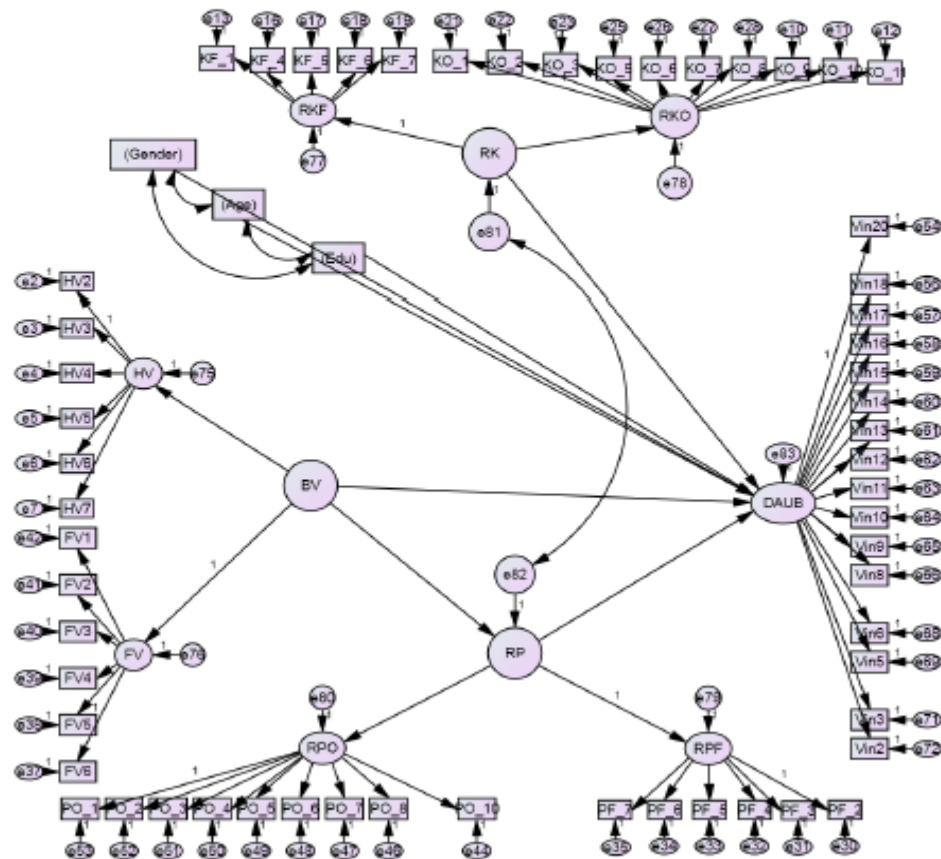
Structure model with controls



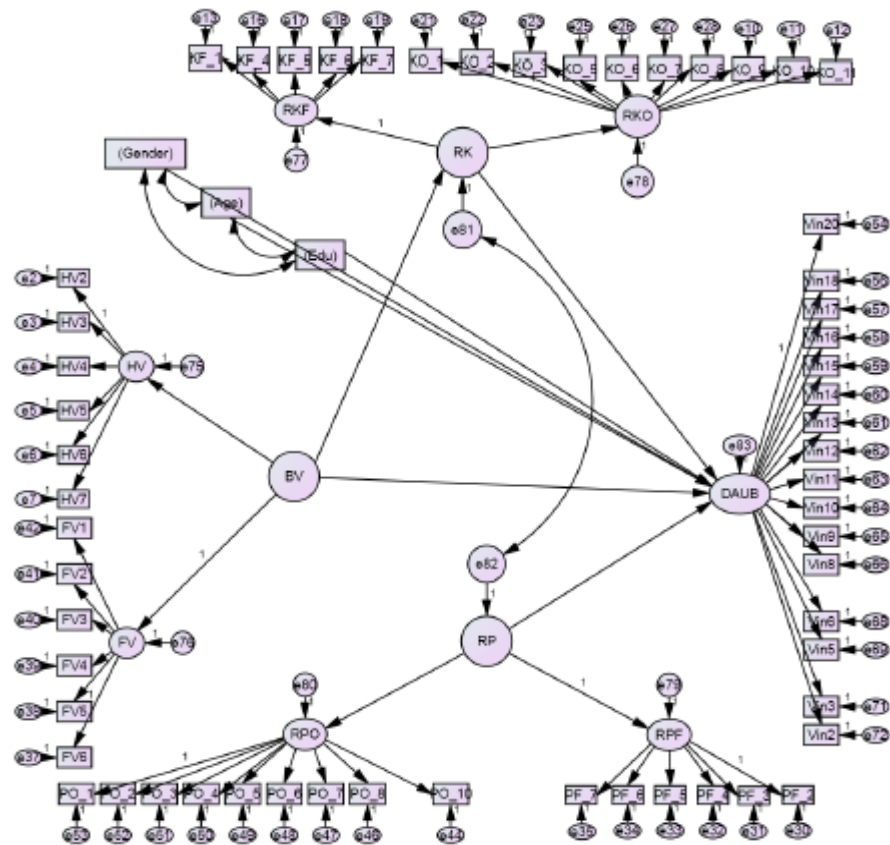
# Appendix 3.5

## Mediation Model

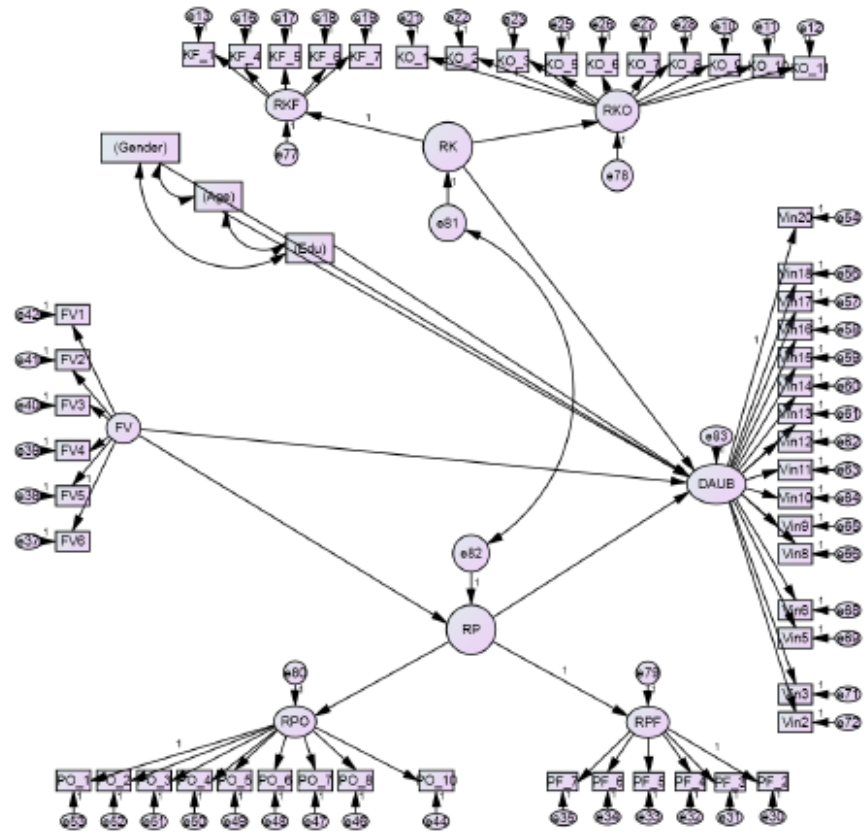
Mediation model for BV-RP-DAUB path



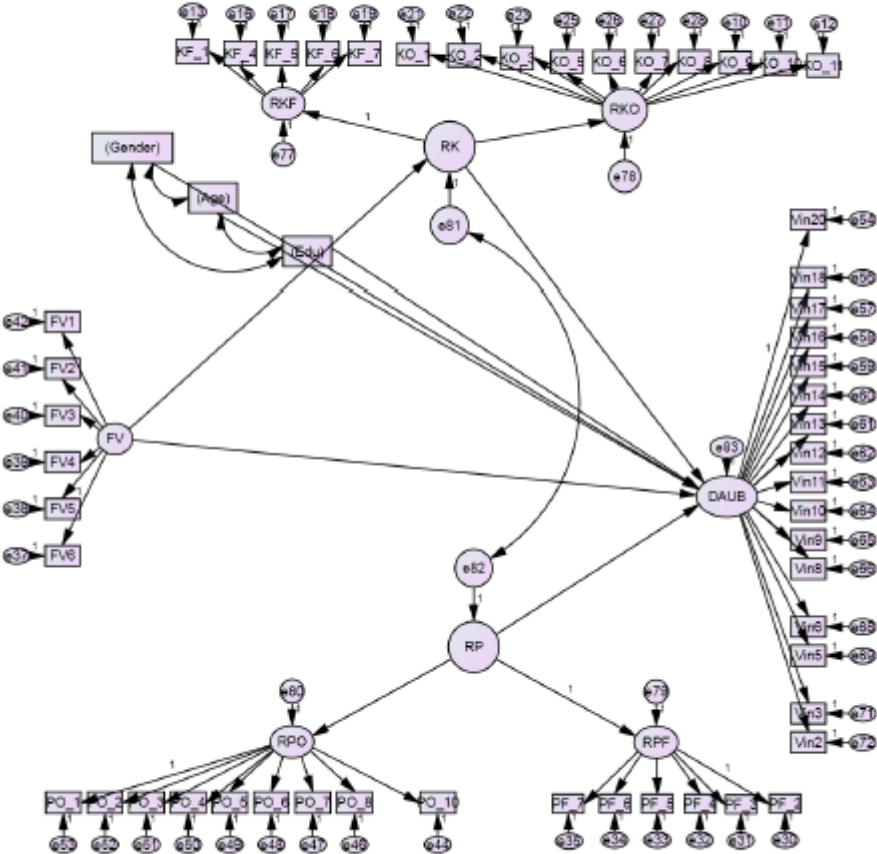
Mediation model for BV-RK-DAUB path



Mediation model for FV-RP-DAUB path

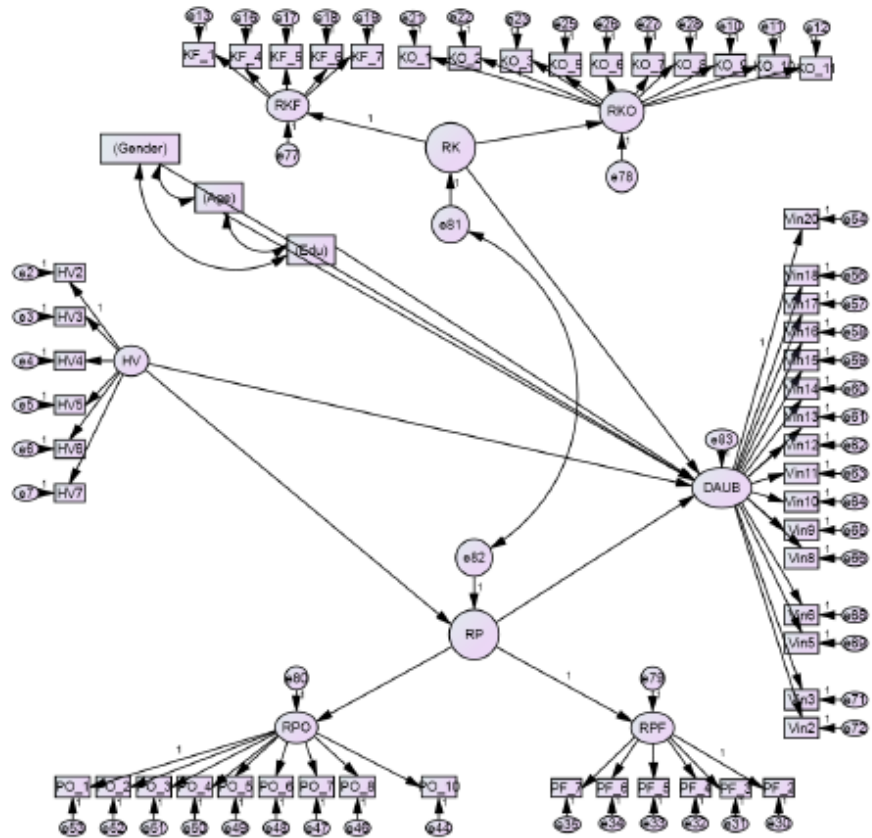


Mediation model for FV-RK-DAUB path





Mediation model for HV-RP-DAUB path



Mediation model for HV-RK-DAUB path

