

**RELIGIOUS COMMITMENT AND ETHICAL INTERVENTION AS
PREDICTORS OF ETHICAL BUSINESS BEHAVIOUR OF FUTURE
MANAGERS IN THE DISTANCE LEARNING INSTITUTE,
UNIVERSITY OF LAGOS, LAGOS**

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Abstract

This study examined religious commitment and ethical intervention as predictors of ethical behaviour of future managers in the Distance Learning Institute University of Lagos, Lagos. A sample of 300 final years students of Accounting and Business Administration who had taken at least a course in business ethics constitute theselected sample from the population of 2800 representing about 10.71% of the population. A self-administered questionnaire was distributed to those that were available in the lecture room. Pearson correlations and multiple regressions were used to test the hypotheses of the study. The indicated a positive and significant relationship between (i) religious commitment and business ethical behaviour ($r = 0.393$, $p < 0.01$) and (ii) ethical intervention and business ethical behaviour ($r = 0.609$, $p < 0.01$) and ethical business behaviour. Combinations of religious commitment and ethical intervention predict the ethical business behaviour of future managers. ($R^2 = 0.405$, $F = 77.169$, $p < 0.001$). The study recommends that more ethical related courses should be added to the curriculum of future managers, while commitment to religious activity should be encouraged in both academic institutions as well as business organisations.

Key words: Religious commitment, ethical intervention, ethical business behaviour

1.1 Introduction

The complexities in the business environment have increasingly emphasised the importance of business ethics, particularly in a globalised world where prospective sellers and buyers do not necessarily have to meet face-to-face before business deals are sealed. High level of trust required for all parties involved to ensure increased business relationship. There is, therefore, the need for all parties

to demonstrate globally acceptable business ethical behaviour to promote and increase world trade continually. The degree of decadence in the business environment has reached an alarming dimension particularly in the Nigerian business environment (Cateora, 2007).

2. PROBLEM STATEMENT

The political business leaders have used their positions to accumulate wealth at the detriment of the masses. The political leaders divided the resources to develop infrastructure for the society among themselves. Omonobi (2012) reported a considerable sum of 3 million US dollars oil subsidy scandal involving a top politician and a prominent businessman in Nigeria. Unethical boardroom behaviour denied innocent investors from receiving an appropriate return on their little investment in the various public quoted companies as the assets of some companies converted to personal assets (Omoh and Komolafe, 2009). Also, reported that the Central Bank of Nigeria (CBN) sacked five banks Chief Executive Officers as a result of over N1.1 trillion bad loans, liquidity ratio below the minimum and over-reliance on interbank/CBN borrowing and conversion of company assets into personal assets (Omoh and Komolafe, 2009). West and Zech, 2007, Throop, 2001 and Busby, 2005 reported that church members steal from their churches hence they have a tendency to steal from their employers.

Zachariah, Masoyi, Ernest and Gabriel (2014) argued that Nigerian banks over the past decades had suffered from the menace of frauds which resulted to distresses and liquidations which hamper the roles of banks in the economy. Nigeria has suffered a great deal from unhealthy ethical behaviour to the extent that foreign investors are discouraged to put their investments in a corrupted business environment. Transparency International rated Nigeria as one of the corrupt nations, placed at number 136 and 148 positions in the 2016 and 2017 respectively (Transparency International, 2016, 2017). Unethical behaviour has also extended to the private sector, where no one cannot receive any contract except one is ready to part with a given percentage of money not yet earned. The unethical behaviour in the society has become a cloak in the wheel of progress as unethical practices had eaten deep into the fabrics of the society. The tertiary institutions whose award of degrees and certificates are by learning and character have also been severely affected, as dangerous practices are standard within the various campuses (Mamah, 2016). The study of Kanu and Ursula (2012), listed comprehensively various unethical practices at all levels of the Nigerian educational systems. Also, professional organisations that train organisational managers with a prescribed code of conduct corrupted as many organisations certified okay or manage by these professionals eventually collapsed as a result of unethical behaviours. Despite the various enabling laws, little achievement by government agencies

established to maintain law and order, by sanitising the polluted business environment.

The Nigerian society is perceived to be religious; one expects that religious commitment should positively influence ethical business behaviour. For instance, the study of Olayiwola and Sulaimon (2016), revealed that while small business owners were high in religious commitment, they are low ethically. This study based on designing interventions for behavioural change proposed by Jun, Carvalho and Sinclair, (2018). They suggested three fundamental questions: (i) Why do people persist with undesirable behaviour? (questions of moral psychology). (ii) What is the desirable behaviour? (questions of Philosophical ethics) moreover, (iii) How can the gap between unacceptable and desirable behaviour be narrowed in an ethically acceptable way? (questions of design ethics). The study employed religiosity and ethical intervention as a possible bridge to fill the gap between undesired business ethical behaviour and desired behaviour (Jun, Carvalho and Sinclair, 2018).

This study specifically investigated the extent to which religious commitment and ethical intervention can bridge the gap between unacceptable and desirable behaviours among future managers. It also examined the relationship between (i) religious commitment (ii) ethical intervention and business ethical behaviours of future managers.

3. Review of Literature

3.1 Religion and Ethics

According to Minkes, Small and Chatterjee, (1999) ethics is a philosophical term that originated from the Greek word "ethos" meaning 'custom' or 'character'. Ethics is concerned with describing and prescribing ethical requirements and behaviours. Thus, ethics suggests that there are acceptable and unacceptable ways of behaving. For Gripaldo, (2008) ethics is the study of what "ought" to be. 'Ethics is the code of values and moral principles that guide individual or group behaviour concerning what is right or wrong' (Trevino, 1986, Trevino, & Nelson, 2016). 'Ethics, as a branch of philosophy, has three components namely "meta-ethics" which studies the sources and meaning of ethical terms'; (Medeiros, Watts, Mulhern, Steele, Mumford, & Connelly, 2017), while "normative ethics" (Kagan, 2018), deals with a more practical task of examining the moral standards that regulate right and wrong conduct; and "applied ethics" (Hope, 2015), examines controversies such as abortion, infanticide, animal rights, environmental concerns, homosexuality, capital punishment or nuclear war (Jackson, 1992, Einstein, 2017). 'From an organisational context, ethics is 'a frank conversation about those values and issues most important to stakeholders and business'. 'In a

way, it is a continuous discovery and reaffirmation and evaluation of own values and principles' (Mihelic, Lipienik and Tekavcic, 2010 quoting Freeman & Stewart, 2006).

Ethical behaviour, on the other hand, is defined as behaviour which is morally acceptable 'as "good" and "right" as opposed to "bad" or "wrong" in a given situation' (Mihelic, Lipienik and Tekavcic, 2010, Sims, 1992, Small, Smidt, & Yasseen, 2017). 'Ethical behaviour is both legally and morally acceptable to the broader community' (Trevino, 1986). Ethical dilemmas though are present in certain situations, in which different interests, values, beliefs about multiple stakeholders' conflict (Wang, & Calvano, 2015). Appropriate and generally acceptable principles can be used to solve such dilemmas.

Religion and ethics are naturally intertwined, as their many studies of Christian, and Islamic ethics, which presumed that ethical life based on religious tenets (Gripaldo, 2008, Kashif, Zarkada, & Thurasamy, 2017). The relationship between religiosity and ethical attitudes according to Gripaldo, (2008) summarised various thoughts of different scholars about religious into three categories namely (i) devoutness, (ii) gathering together, and (iii) regularity. A person may have a religion but is not religious in the sense that he is not a "devout believer." He goes to church/mosque but gambles and later in the evening womanises in nightclubs. On the other hand, the word "religious," used in a literal sense as in Homo religious, where the person is thought to be "essentially" religious even while shopping because he goes to malls or other places where people "gather together." Zepp Jr. (1977) as quoted in Aydemir and Egilmea., (2010) used the word 'religious.' The third sense is "regularity in attendance." It is in this sense that we sometimes say a person is highly "religious". Our concern here is whether a person can have a religious spirituality ("religious") even if he does not believe in a transcendent God". (Aydemir and Egilmea., 2010).

Although researchers argued that effects of religiosity on the ethical attitudes of people are situational (Saat, Porter, and Weedbine, 2009), while others are of the opinion that 'high religiosity does not always mean high ethical values' (Aydemir and Egilmea., 2010 Rashid and Ibrahim, 2008). On the contrary, other researchers found a positive relationship between religiosity and ethical behaviours. For example, religiosity has an influence both on human attitudes and behaviours (Clark and Dawson, 1996). Religious factors significantly influence people's values, and ethical judgments (Aydemir and Egilmea., 2010, Hunt and Vitell, 1993), ethical and social responsibilities (Rashid, and Ibrahim 2008). Religiosity, in general, positively impact ethical attitudes (Conroy and Emerson, 2004, Kashif, Zarkada, & Thurasamy, 2017). Also, provides an important basis for social integration and the prevention of deviant behaviours (Stack and Kposowa, 2006). Practising religious beliefs or attending religious activities are also positively

related to ethical behaviour (Phau and Kea, 2007). From the standpoint of intrinsic religiosity and extrinsic religiosity classification, there is a positive correlation between intrinsic religiosity and ethical behaviour. Intrinsically motivated people have more positive ethical behaviour than extrinsically motivated people (Donahue, 1985; Aydemir et al., 2010). Intrinsic religiosity is a determinant of ethical behaviour. Aydemir et al., (2010) noted the stronger a person's 'sense of intrinsic religiosity, the more likely such person finds 'questionable business activities unethical (Aydemir and Egilmea, (2010) quoting Vitell et al. 2005; Vitell and Muncy, 1992; Vitell et al. 2006; Vitell et al. 2007, Baer, 2015). "Extrinsically motivated person uses his religion whereas the intrinsically motivated lives his religion" (Allport and Ross, 1967). The person with intrinsic religious orientation finds his primary motive in religion (because he internalised his religious belief) so that his religious beliefs and commitments guide his behaviour in the areas of social and business life (Allport, 1966).

Thus, the first hypothesis of this study:

- H₁ There is a positive and significant relationship between religious commitment and ethical business behaviour of future managers.

3.2 Ethical intervention

Besides religion, ethical intervention is another way of enhancing good ethical behaviour in society. It is the act of salvaging unethical behaviour of managers in private and public sectors of the economy by introducing ethical courses at the tertiary undergraduate levels or by instituting a system that trains future managers in areas of corporate ethical behaviour. Some scholars agree to the fact that ethical intervention refers to the training and education of students in the field of ethics (Bonawitz, 2002). Martinov-Bennie & Mladenovic (2015) argued that the academic community had criticised for its failure to incorporate sufficient ethical education in some business programmes. Based on this understanding, 'it appears logical to assume that ethical training would increase positive ethical behaviour in future managers' (Burks, and Selliani, 2008). Several studies reported a positive correlation between ethical intervention and ethical behaviour of individuals (Rest, 1986; Glenn, 1992; Armstrong, 1993; Bonawitz, 2002; Green & Weber, 1997; Eynon, Hill, & Stevens, 1997 Martinov-Bennie, & Mladenovic, 2015).

However, Fulmer and Cargile (1987) found little or no correlation between ethical intervention and ethical behaviour. Other studies suggest that 'opposition to (or support for) behavioural policy interventions should not always be taken at face value, as people appear to conflate their attitudes about general-purpose policy methods with their attitudes about specific policy objectives or policy sponsors' (Tannenbaum, Fox, & Rogers, 2017). Bonawitz (2002) studied the

effects of individual ethics courses on the moral development of students and found a positive correlation. Burks, and Selliani, 2008 noted that numerous studies had examined ethical intervention, the impact on moral development still appears to be inconclusive (Musto, Rodney, & Vanderheide, 2015, Aryati, Sudiro, Hadiwidjaja, & Noermijati, 2018).

This study proposed the second and third hypotheses thus:

H₂ There is a positive relationship between ethical business behaviour and ethical intervention.

H₃ Religious commitment and ethical intervention jointly predict the ethical behaviour of future managers.

4. Research Methods

4.1 Research Design

The study adopted a case study approach. The population of the study constitute the final year students of Accounting and Business Administration of the Distance Learning Institute of the University of Lagos. The total numbers of registered students in the two departments as at the end of the 2015/2016 session were about 2,800. Bartlett, Kotrlik, and Higgins, (2001) table for determining the minimum sample size for a given population size for continuous and categorical data were used to choose 300 students. Distance Learning Institute is an Institution that provides distance education mode. Twenty-one years is the minimum age requirement for admission as at the time of this study; they combined work with studies. They are in a better position to gauge both religious commitment and ethical intervention in their business ethical behaviours.

4.2 Research Instrument

A structured, modified Likert scale type questionnaire, administered to 300 final year students out of which 230 usable collected from the respondents representing a 76.7% response rate. The questionnaire, divided into two sections. Section one required the respondents to supply their bio-data information, while section two contained 14 items covering religious commitment, ethical intervention and ethical behaviour scales. Religious commitment scale of Sethi and Sligman (1993) was adopted.

4.3 Statistical Tools

Frequency table and percentage were used to analyse the bio-data of the sampled students, while correlation and regressions were used to test hypotheses of the study with the aid of Statistical Package for Social Science (SPSS).

3.4 Bio-data of the respondents

A total of 230 respondents participated in the survey, of which 133 were males representing 57.8, while 60.9% were between the age brackets of 25 to 40 years. 125 were married representing 53.5%. Two departments of the institution

participated in the survey, that is, Accounting and Business Administration, while Accounting students represent 64.8%.

5.0 Results

5.1 Test of hypotheses one and two

Table 1 showed the correlations results of hypotheses one and two tested. For example, hypothesis one tested if there is a positive relationship between the ethical behaviour of future managers and religious commitment. The Pearson correlation coefficient calculated for the relationship between the ethical business behaviour of future managers and religious commitment; a positive correlation was found {r = .393, p = .001}, indicating a significant positive relationship between ethical business behaviour and religious commitment. We accept the alternative hypothesis that there is a significant positive relationship between the ethical business behaviour of future managers and religious commitment.

Similarly, for hypothesis two, the Pearson correlation coefficient was calculated, a significant positive correlation was found {r = .609, p = .001}, indicating a significant positive relationship between ethical business behaviour and ethical intervention. The alternative hypothesis accepted, there is a significant positive relationship between ethical business behaviour and ethical intervention

Table 1 Pearson correlations matrix

| | | BhEth | RelCt | EthInt |
|--------|---------------------|---------|----------|--------|
| BhEth | Pearson Correlation | 1 | | |
| | Sig. (2-tailed) | | | |
| | N | 230 | | |
| RelCt | Pearson Correlation | .393(*) | 1 | |
| | Sig. (2-tailed) | .000 | | |
| | N | 230 | 230 | |
| EthInt | Pearson Correlation | .609(*) | .364(**) | 1 |
| | Sig. (2-tailed) | .000 | .000 | |
| | N | 230 | 230 | 230 |

** Correlation is significant at the 0.01 level (2-tailed). Where BhEth = Ethical Behaviour, RelCt = Religious commitment, and EthInt = Ethical Intervention

5.2 Test of hypothesis three

Hypothesis three was tested with multiple regressions to determine if religious commitment and ethical intervention can jointly predict the ethical behaviour of future managers. A multiple linear regression was calculated, a significant regression equation was found (F = 77.169, p = .001), with an R² of .0.405 and the estimated regression equation is $Bethbh = 0.830 + 0.219RelCt. + 0.529EthInt$. This

result showed that the overall regression equation is significant which implies that the combinations of religious commitment and ethical intervention were good predictors of the ethical business behaviour of future managers. Furthermore, the coefficient of religious commitment (RelCt = 0.219, $p = .001$) and Ethical intervention EthInt = 0.529, $p = .001$) implying that both were significant predictors of business ethical behaviour. Table 2 summarised the estimated regression equation.

Table 2 Summary of Regression equation result

| K | B | T | P | R | R ² | Adjusted R ² | F | P |
|----------|-------|-------|--------|-------|----------------|-------------------------|--------|------|
| Constant | .830 | 5.219 | -1.061 | | | | | |
| RelCt | 0.219 | 3.585 | 0.001 | 0.636 | 0.405 | 0.399 | 77.169 | .001 |
| EthInt | 0.529 | 7.652 | 0.001 | | | | | |

Predictors: (Constant), RelCt. = Religious commitment; EthInti. = Ethical intervention.

Dependent variable: Bethbh = Business ethical Behaviour

6.3 Discussion of findings

The result of hypotheses one and two show that religious commitment and ethical intervention positively and significantly related to ethical business behaviour. This finding supports previous studies that linked better ethical business behaviour with religious commitment (Clark and Dawson, 1996; Hunt and Vitell, 1993; Phau and Kea, 2007, Kashif, Zarkada, &Thurasamy, 2017). So also, the studies of (Rest, 1986; Glenn, 1992; Armstrong, 1993; Bonawitz, 2002; Green & Weber, 1997; Eynon, Hill, & Stevens, 1997, Baer, 2015, Martinov-Bennie & Mladenovic, 2015, Jun, Carvalho, & Sinclair, 2018) have associated ethical interventions with improved business ethical behaviour.

Although this finding is at variance with the study of Olayiwola & Sulaimon, (2016), the study examined religiousness and ethical business behaviour of SMEs Owner-Managers, the study found that, while owner-managers were found to be high in religious commitment, they were low in ethical behaviour particularly in relations to their employees, suppliers and government regulatory agencies. While in the current study the result showed a positive and significant relationship between both religious commitment and ethical intervention on business ethical behaviours of future managers. The variation in the current study compared with

Olayiwola and Sulaiman, 2016, explained the fact that the respondents of the current study have not sufficiently engaged in businesses or ownership of venture, their ethical business behaviours may not be evaluated until they fully integrated to the business community. Other studies that do not find a relationship between religion and ethical business behaviour include Saat, Porter, and Weedbine, 2009; and Rashid and Ibrahim, 2008.

Despite conflicting findings of various studies, those who are genuinely committed to their religion, such commitment positively reflect in their ethical business behaviours. In other words, those who practice religion because of gains inherent may not necessarily be guided by their religious teachings, since their motive for engaging is because of perceived benefits, while those who engaged because of personal convictions are likely to allow their religious belief to regulate their ethical business behaviours.

6. Conclusion and recommendation

This study has contributed to knowledge it has empirically established links between religiosity, ethical intervention and improved ethical business behaviour. Religious commitment is an essential tool in shaping ethical business behaviour among future managers. Although people without religion also have moral, in general, empirical investigation abounds which support a significant positive relationship between business ethical behaviour and religiosity. Also, professional organisations' codes of conduct and courses in business ethics tertiary institutions as an intervention strategy for improving the ethical business behaviour of future managers. It is, therefore, safe to conclude that provision of leadership example, provision of ethics-related training, and encouragement of employees in the expression of their religious beliefs can be used to foster positive ethical business behaviours.

The study recommends that religious commitment should be encouraged among future managers, while more courses included in the curriculum at different levels of studies in the tertiary, institutions, and it should spread across all disciplines. Religious commitment and ethical intervention bridge the gap between desired business ethical behaviours and undesired behaviours in the Nigerian business environment.

The limitations of this study among others are that it does not distinguish between the intrinsic and extrinsic religious involvement, the limitation of the sample to a single institution with only two departments. It suggested that future research efforts should avoid this limitation by involving many departments and cutting across many institutions.

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