WHAT IMPACT DOES ONE’S RELIGIOUS AFFILIATION HAVE ON THEIR ETHICAL DECISION-MAKING?

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INTRODUCTION

• numerous studies, over past 25 years, have been done on whether or not religion plays a role in ethical decision-making

• results have been inconsistent

• this study differs in that it focuses on the general insurance industry in Alberta, Canada
INTRODUCTION cont’d

• main focus of study is religious affiliation and impact on ethical decision-making

• did not measure strength of one’s religious belief but self-declared affiliation only

• other variables – age and gender
HYPOTHESIS

• Individuals declaring a religious affiliation will be more ethical decision-makers than those individuals with no religious affiliation
METHODOLOGY

• self-administered, validated electronic survey questionnaire
• 17 ethical decision-making questions to be rated on a Likert scale of 1 = very unethical to 5 = not at all unethical
• sent to 797 general insurance professionals in Edmonton, Alberta, Canada
RESULTS

- 37 surveys undeliverable
- delivered total of 760 questionnaires
- 279 surveys were completed and returned
- overall response rate of 36.8%
RESULTS cont’d

• 49.27% respondents were male and 50.73% female

• 54% ranged from 35-54 years of age

• 19% over 55 and 27% under 35
RELIGIOUS GROUPS

• Protestants

• Catholics

• Atheists

• Agnostics

• Undeclared
RESPONDENT BREAKDOWN

Religious Groupings

- Catholic: 41%
- Protestant: 13%
- Atheist: 18%
- Agnostic: 15%
- Undeclared: 13%

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FACTOR ANALYSIS

- completed a factor analysis using a varimax rotation
- questions were placed into three distinct groups (i.e. eigenvalues > 1)
- loadings mostly over .7 and none less than .6
- 16 questions fit into the three groupings and one question that did not seem to fit was disregarded
- tested for reliability – Cronbach’s Alpha was .869 and over
THREE GROUPINGS

1) Gift giving or receiving in exchange for favours (EG1)

2) Breaking of defined rules, or in some cases even breaking the law (EG2)

3) Misusing company resources (EG3)
DATA ANALYSIS

• Chi-Square Test: predicted values and actual values show a significant difference

• T-Tests: significant difference (2.041) found under EG3 when comparing Protestants and Atheists

• Regression Analysis: comparing each religious group with the Protestant group

• Included age and gender as independent variables
EG1 RESULTS: GIFT GIVING OR RECEIVING IN EXCHANGE FOR FAVOURS

EG1 MEAN SCORES

- Protestant
- Catholic
- Atheist
- Agnostic
- Undeclared
EG1 RESULTS: GIFT GIVING OR RECEIVING IN EXCHANGE FOR FAVOURS

• no significant difference with respect to religious affiliation

• age is a factor; the older you are, the less likely you are to see gifting as acceptable

• no significant gender difference
EG2 RESULTS: BREAKING OF DEFINED RULES

• no significant difference with respect to religious affiliation

• regardless of age, when rules were clearly defined and seemed to be “obviously wrong or even illegal”, there was no significant difference between the age groups

• no significant gender difference
EG3 RESULTS: MISUSING COMPANY RESOURCES

EG3 MEAN SCORES

Protestant
Catholic
Atheist
Agnostic
Undeclared

Protestant  Catholic  Atheist  Agnostic  Undeclared
EG3 RESULTS: MISUSING COMPANY RESOURCES

• no significant difference with respect to religious affiliation

• age is a factor; younger people are more likely to think it is OK to misuse company resources than older people

• no significant gender difference
CONCLUSION

• **Hypothesis** – hypothesized that individuals affiliated with a religion would be found to be more ethical decision-makers than those with no religion. This was found **NOT** to be the case. Age, however is a factor.

• **Explanation** – possible that the sample was not homogeneous enough.
STATISTICS CANADA: AGE AND RELIGION DATA

Under 35
- Catholic: 42.5%
- Protestant: 21.2%
- No Religion: 23.8%
- Other: 12.5%

55 and Over
- Catholic: 45.8%
- Protestant: 34.8%
- No Religion: 11%
- Other: 8.4%


