

# 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

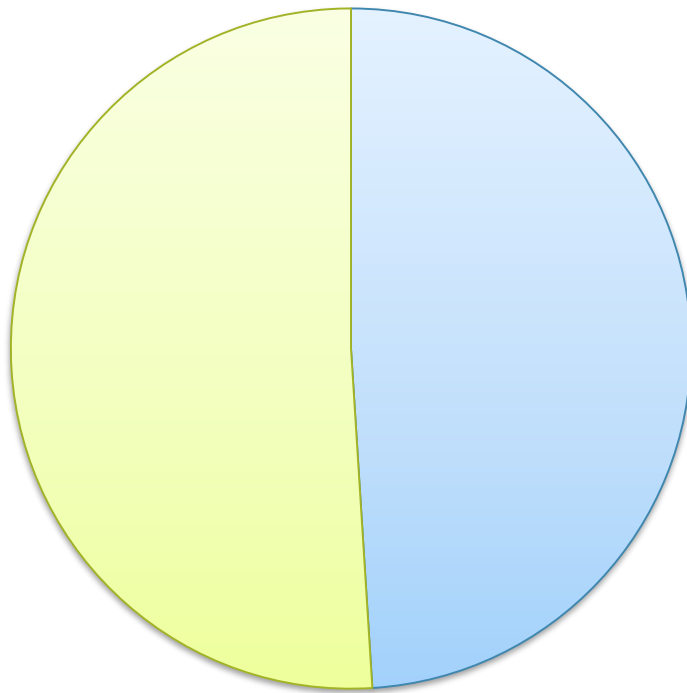
- 37 surveys undeliverable
- delivered total of 760 questionnaires
- 279 surveys were completed and returned
- overall response rate of 36.8%

# 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

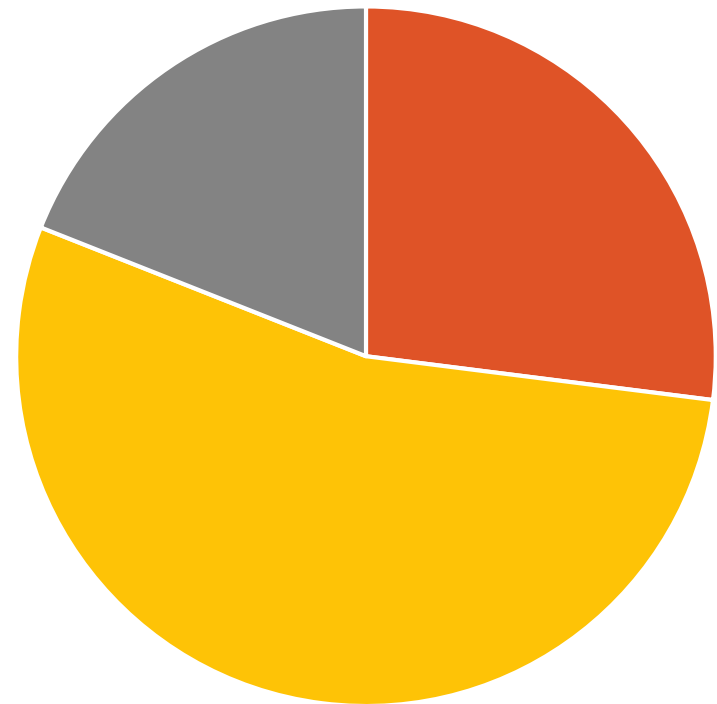
# RESPONDENT BREAKDOWN

## Gender Breakdown



 Male  Female

## Age Range



 Under 35  35-54  55 and Older

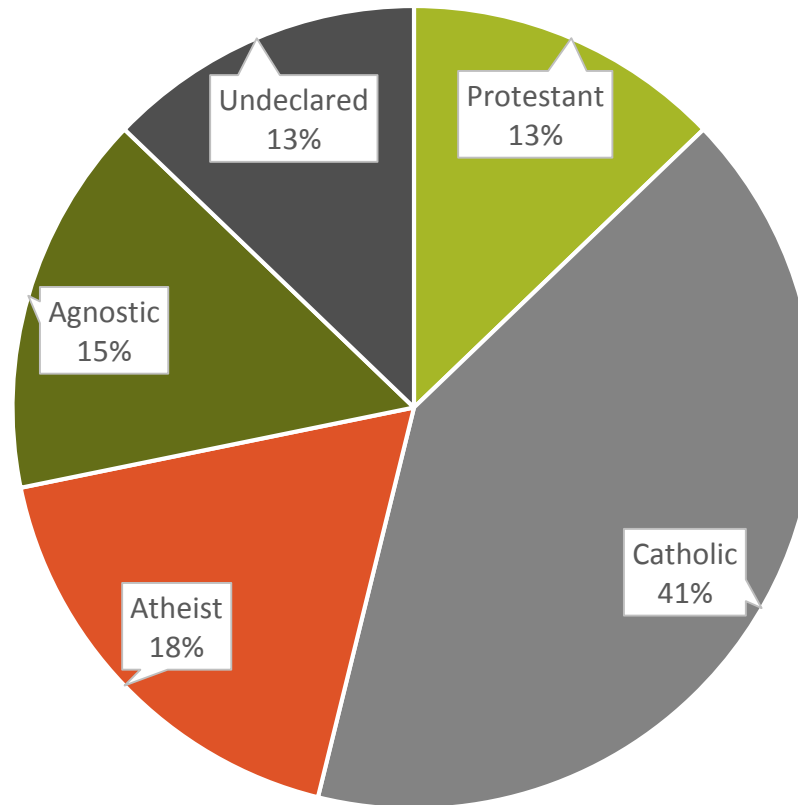


# RELIGIOUS GROUPS

- Protestants
- Catholics
- Atheists
- Agnostics
- Undeclared

# RESPONDENT BREAKDOWN

## Religious Groupings



# 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

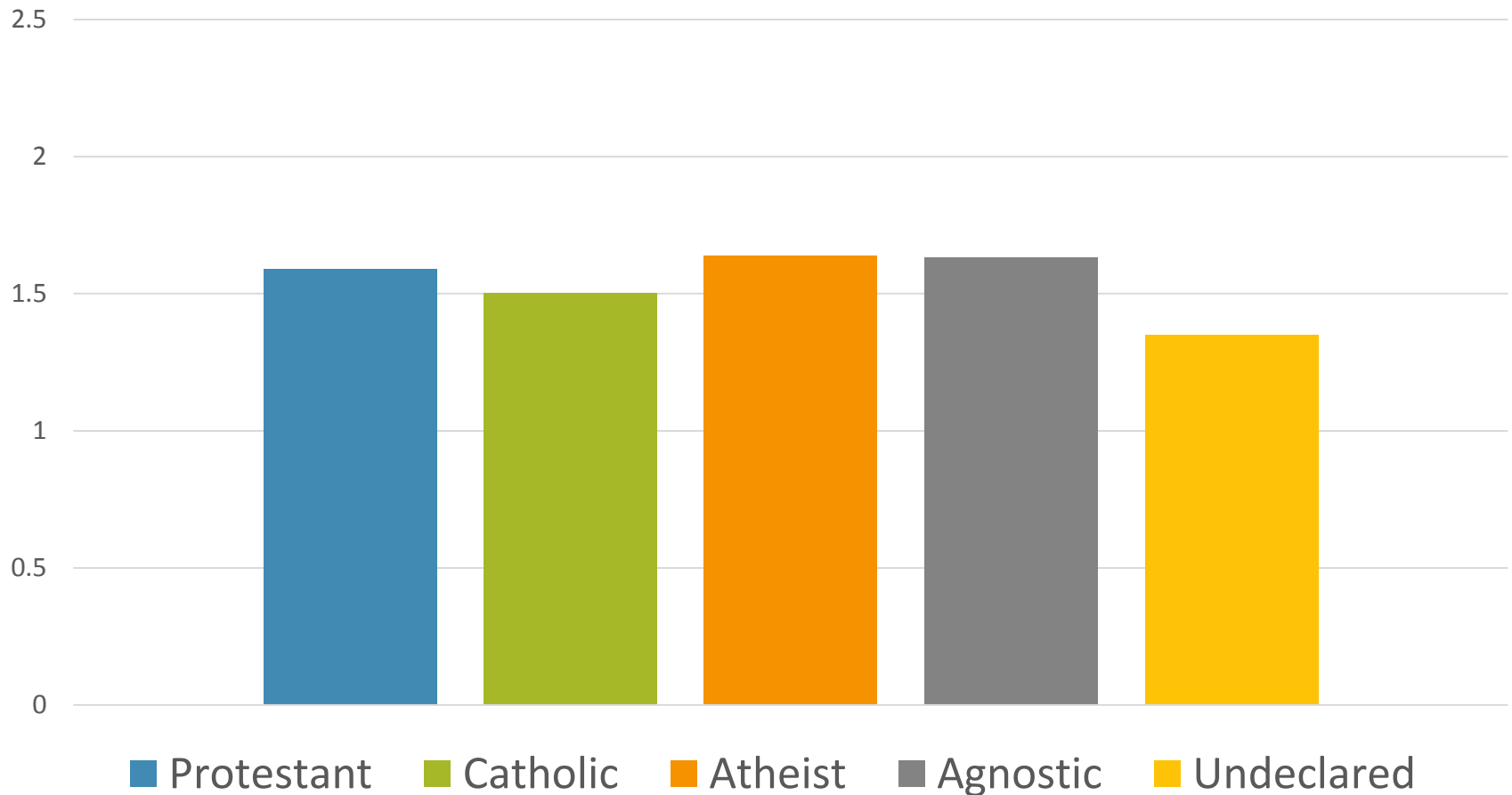
# THREE GROUPINGS

- 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

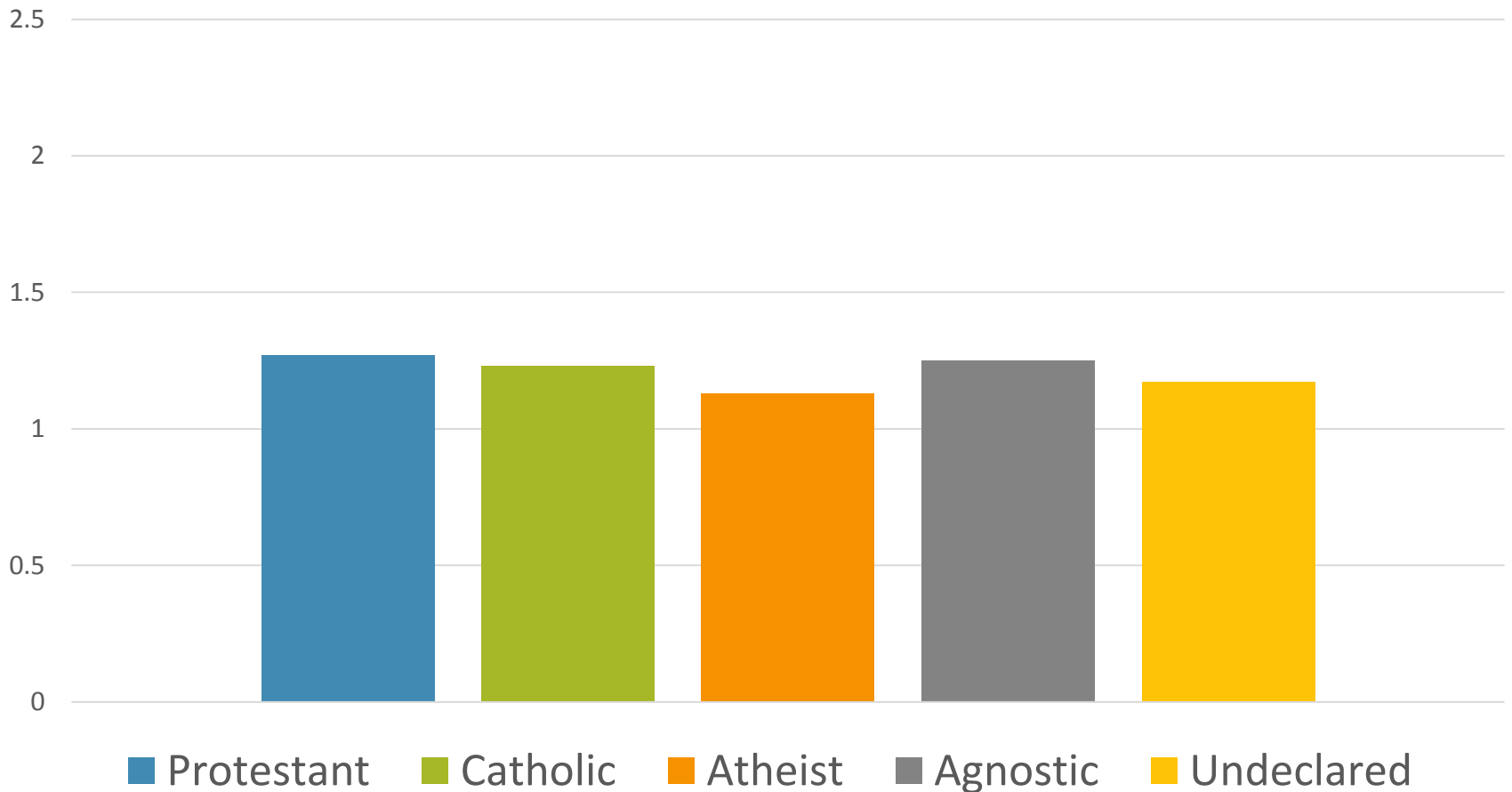
## EG1 MEAN SCORES



# 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 MEAN SCORES

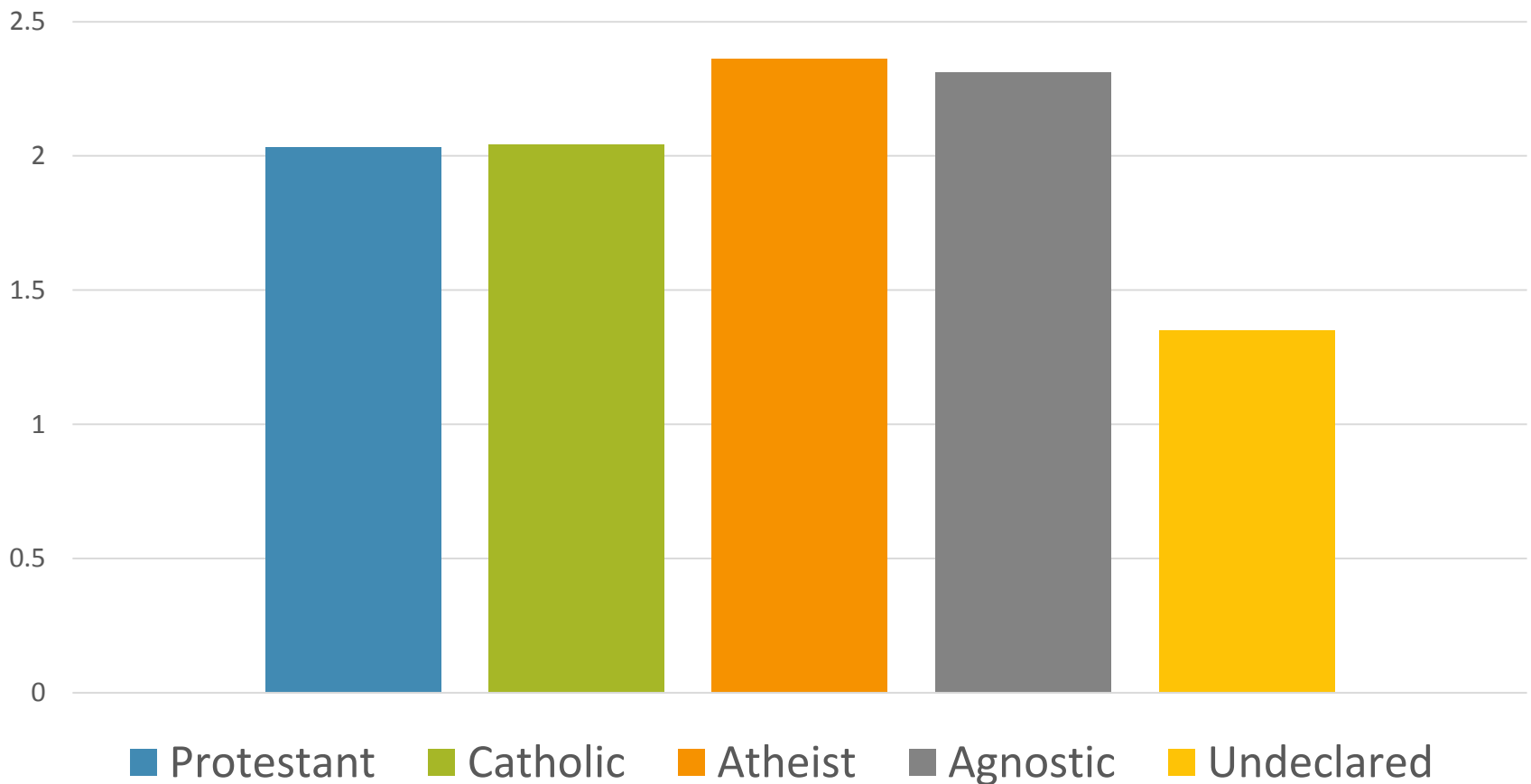




## EG2 RESULTS: BREAKING OF DEFINED RULES

- 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 MEAN SCORES



## EG3 RESULTS: MISUSING COMPANY RESOURCES

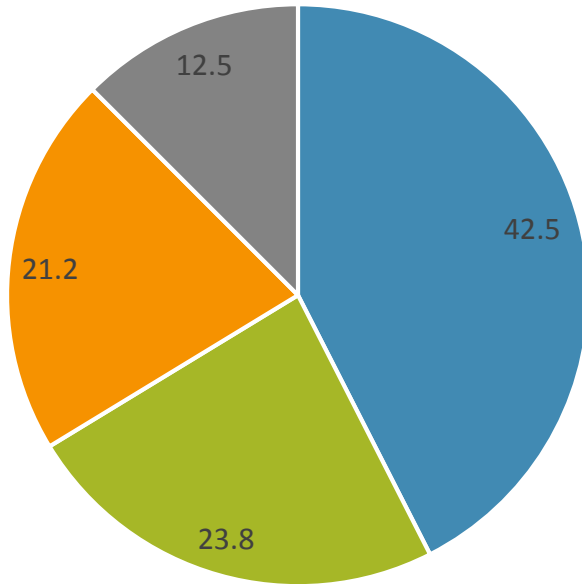
- no significant difference with respect to religious affiliation
- age is a factor; younger people are more likely to think it is OK to misuse company resources than older people
- no significant gender difference

# 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.

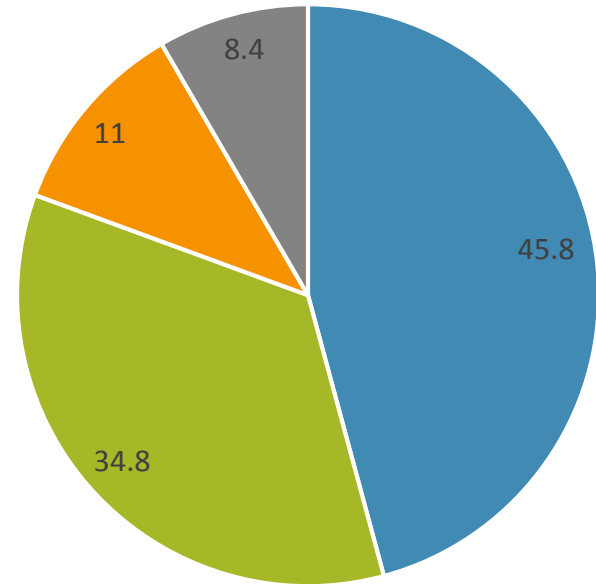
# STATISTICS CANADA: AGE AND RELIGION DATA

## Under 35



■ Catholic ■ Protestant ■ No Religion ■ Other

## 55 and Over



■ Catholic ■ Protestant ■ No Religion ■ Other

# KEY REFERENCES

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