

# Students' Religiosity as the Mediating Variable of Ethical Behavioural Intention

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This study aims to analyse the direct and indirect effects of four factors on student's ethical behavioural intention, as expressed in religiosity. The factors are attitudes, injunctive norms, moral norms, and perceived behavioural control. In total, 273 students were sampled. Data were collected by questionnaire and subjected to path analysis. The study found that injunctive norms, perceived behavioural control, and religiosity had direct effects on ethical behavioural intention. Meanwhile, attitudes and moral norms did not have any direct effect on ethical behavioural intention. Furthermore, religiosity became the mediating variable as to attitudes, injunctive norms, moral norms, and perceived behavioural control, regarding ethical behavioural intention. Religiosity or faith and belief would affect someone's attitude as to whether they behave well. Moreover, attitudes and moral norms would create good behaviour when reinforced by strong religiosity. It was also found that peers, parents, and habits affect the formation of good behaviour.

**Key words:** *Attitude, Ethical Behavioural Intention, Religiosity*

## Introduction

Students' negative behaviour is due to 1) lack of parental supervision; 2) free socialisation on campus; 3) television shows; and 4) unsettled ethical education. Berten (1993) defined ethics as the values, norms, and morals that people or groups hold; a set of moral principles, and codes of ethics; and the science of differences of good and bad behaviour in human life. Dele (2013) found that teaching ethics should accommodate ethical traditions and practices varied by culture. Educational programs are important, to adapt local culture and the values of individual characters, to produce a good, ethical behavioural intention.

Students' ethical behavioural intentions are affected by religiosity, attitudes, injunctive norms, moral norms, and perceived behavioural control (Castro, 2007; Kashif, Zarkada, & Thurasamy, 2017). Castro (2007) found that students' ethical behaviour was affected by religiosity. In his empirical study, he compared students at a Christian University and a non-Christian University. He found that students who studied at a Christian University had better religiosity and ethical behaviour. Religiosity directly affects students' ethical behaviour. The Christian University applied the standard of Christian values in learning and were involved in all courses and subjects. Furthermore, religiosity moderated attitudes as to ethical behavioural intention (Kashif, Zarkada, & Thurasamy, 2017). Individual religiosity can be seen from one's prayers, honesty, respect, confidence, and cooperation for prosperity (Beekun and Badawi, 2005). In Muslim groups, religiosity affects a lot of attitudes as to individual decision-making and behaviour (Shah Alam, et al., 2011).

Attitudes affect ethical behaviour (Castro, 2007; and Kennedy & Lawton, 1998). Attitudes are individual evaluations, positive or negative, about certain objects, people, institutions, events, behaviour or interests (Ajzen, 2005). The theory of planned behaviour also explained that attitudes owned by an individual affect ethical future decision. Ethical decision-making can improve good behaviour and create satisfaction. Attitudes indirectly affect ethical behavioural intention, through religiosity (Kashif, Zarkada, & Thurasamy, 2017). In this case, attitudes; whether a positive or negative reaction to an event, will affect behaviour.

Theory of Planned Behaviour (Ajzen 2001) described various factors influencing individual behaviour. Ajzen also underlines ethical decision-making behaviour undertaken by individuals affected by injunctive norms. An injunctive norm is a subjective norm, taken from outside the individual comprehending the perception of a person, as to whether others will approve or disapprove the behaviour. A subjective norm is determined by the existence of normative belief and motivation to comply. Gino & Bazerman (2009) explained that injunctive norms can predict individual ethical behaviour. They can be impersonal, such as social pressures, extreme factors. Individual personal values such as self-identity and ideology are also very useful in effecting individual ethical intention (Ruiz and Martinez, 2011). Religiosity can also moderate the effect of injunctive norms on ethical behavioural intention. Thus, individuals with high levels of religiosity can form good ethical behavioural intention (Vitell, 2009).

A high level of religiosity can also affect the development of moral identity (moral norms), and enhance the ethical intention of individuals in ethical decision-making (Bloodgood et al., 2008). Moral norms reflect individual reactions to principles. They will affect one's viewpoint, whether right or wrong. Normal morality is an internalisation of subjective external effects on individual, intrinsic factors. Normal morals affect ethical behavioural intention (Husted and Allen, 2008). Furthermore, perceived behavioural control also affects individual ethical behavioural intention (Ajzen, 2005). Perceived behavioural control describes the feeling of self-efficacy or the ability of an individual to perform behaviour.

Perceived behavioural control is a good link in communication (Henle et al., 2010) to form a positive behaviour. Furthermore, perceived behavioural control also affects levels of religiosity, as to religion and culture for example (Cohen et al., 2012; Cherry, 2006; Vitell, 2009). Individuals with high level of religiosity showed a high level of perceived behavioural control (Walker et al., 2012). Based on the above explanation, this study investigates the Theory of Planned Behaviour developed by Ajzen. This study differs from previous research, by adding religiosity as a mediating variable on the students' ethical behavioural intention.

## Literature Review

### *Theory of Planned Behaviour*

The theory is a further development of the Theory of Reasoned Action. It is premised on the belief that human beings behave in a conscious manner and consider all available information. Ajzen (2005) added a construct of perceived behavioural control to the Theory of Reasoned Action. This construct was developed to understand individual limitations upon performing a particular behaviour. In other words, behaviour performance is not determined only by attitude and subjective norms, but also the individual's perception of control based on his belief in the control (control beliefs).

The Theory of Planned Behaviour is as follows. First, background factors such as age, gender, ethnicity, socioeconomic status, mood, personality traits, and knowledge affect the attitudes and behaviour of individuals, in relation to a particular issue. Second, behavioural beliefs have effect. They are all the things believed by the individual about behaviour, in terms of positives and negatives, attitudes toward behaviour or tendencies to react effectively to behaviour; either likes or dislikes as to a given behaviour. Third, normative beliefs relate directly to the effect of social environment, especially those that affect lives of significant others. They can affect an individual's decision. Fourth, subjective norms are relevant, to the extent of one's motivation to follow the views of others as to behaviour one is going to carry out (normative belief). Fifth, control beliefs are derived from various things such as the experience of doing the same behaviour before, or experience gained from seeing other people (eg friends, close relatives) carry out that behaviour. One then has the confidence to perform the behaviour. Sixth, perceived behavioural control is the set of beliefs an individual has conducted or never carried out in relation to a particular behaviour. Upon the individual having the facilities and time to do the behaviour, one then estimates one's ability or otherwise to execute the behaviour. Seventh, intention is the tendency to decide whether one will do any work. Last, attitudes, subjective norms, and perceived behavioural control each affect intention influencing behaviour.

### *Hypothesis Development*

The ethical behaviour of students is affected by their religious background (Castro, 2007). In his empirical study, Castro compared students at Christian universities and non-Christian

universities. Christian university students were found to have better religiosity and ethical behaviour than students at non-Christian private and state Universities. Religiosity also becomes a moderating variable between attitude and ethical behavioural intention (Muhammad Kashif Anna Zarkada Ramayah Thurasamy, 2017). Individual religiosity can be seen in students' performance of prayers, honesty, respecting of confidences, and working on each others' welfare (Beekun and Badawi, 2005). Based on the explanation above, the research hypothesis is formulated as follows:

**H<sub>1</sub>** : There is a positive effect of religiosity on ethical behavioural intention.

In Theory of Planned Behaviour, individual attitude has an effect on ethical decision-making in the future. Ethical decision-making can enhance good behaviour and make the individual feel satisfied. Attitude indirectly affects ethical behavioural intention through religiosity (Kashif, Zarkada, & Thurasamy, 2017). Furthermore, ethical culture learned by an individual can create good decision-making attitudes (Park and Blenkinsopp, 2009). Based on the above explanation, the research hypotheses are:

**H<sub>2</sub>** : There is a direct effect of attitude on ethical behavioural intention.

**H<sub>3</sub>** : There is a positive effect of attitude on ethical behavioural intention through religiosity.

Furthermore, Theory of Planned Behaviour (Ajzen 2001) also explains subjective norms. One part of the subjective norm is the injunctive norm. It is a factor from outside the individual, an individual perception as to whether others will approve the performed behaviour. Gino and Bazerman (2009) explained that injunctive norms can predict individual ethical behaviour. Injunctive norms can be impersonal factors such as social pressure. Religiosity can also moderate injunctive norms, as a variable of ethical behavioural intention. Thus, individuals with high levels of religiosity can perform better ethical behavioural intentions (Vitell, 2009). Based on the explanation, the research hypotheses are:

**H<sub>4</sub>** : There is a direct effect of injunctive norm on ethical behavioural intention.

**H<sub>5</sub>** : There is a positive effect of injunctive norms on ethical behavioural intention through religiosity.

Moral norms reflect individual reactions to the principles of looking at something right and something wrong. A moral norm is a form of internalisation, of the effect of external subjective norms on individual, intrinsic factors. Moral norms affect ethical behavioural intention (Husted and Allen, 2008). A moral norm can also affect religiosity, and religiosity can be a moderating variable on ethical behaviour. Based on the above explanation, the research hypotheses are:

**H<sub>6</sub>** : There is a direct effect of moral norms on ethical behavioural intention.

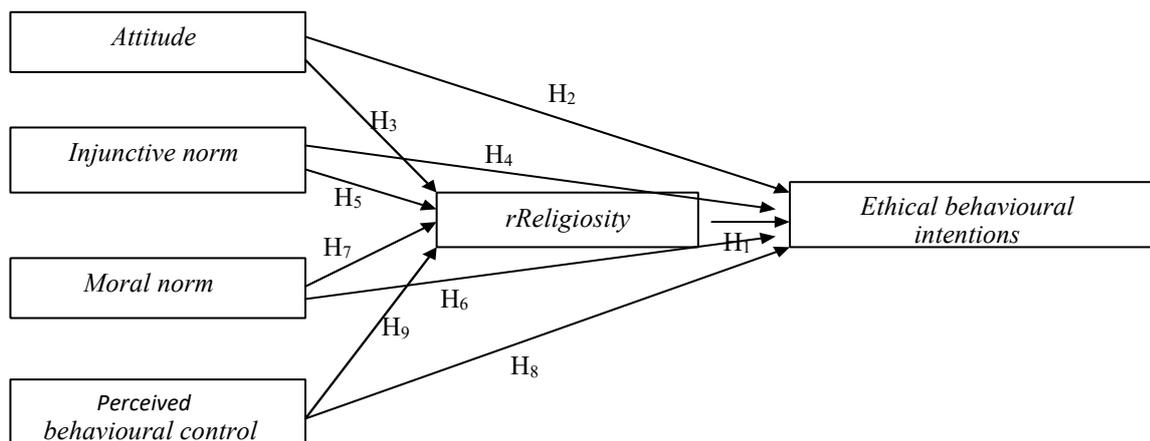
**H<sub>7</sub>** : There is a positive effect of moral norms on ethical behavioural intention through religiosity.

The level of perceived behavioural control also affects the level of religiosity such as religion and culture (Cohen et al., 2012; Cherry, 2006; Vitell, 2009). Individuals with a high level of religiosity also showed a high level of perceived behavioural control (Walker et al., 2012). Another research also shows that individuals with a perceived level of behavioural control will affect religious learning and practice (Welch et al., 2006). Then, perceived behavioural control affects the ethical behavioural intention through religiosity, and subsequently determines the ethical behavioural intention of an individual (Baumeister et al., 2007). Figure 1 shows a research design. Based on the explanation, the research hypotheses are:

- H<sub>8</sub>** : There is a direct effect of perceived behavioural control on ethical behavioural intention.  
**H<sub>9</sub>** : There is a positive effect of perceived behavioural control on ethical behavioural intention through religiosity.

Based on the explanation above, here is the research design:

**Figure 1.** The Research Design



### The Method of the Study

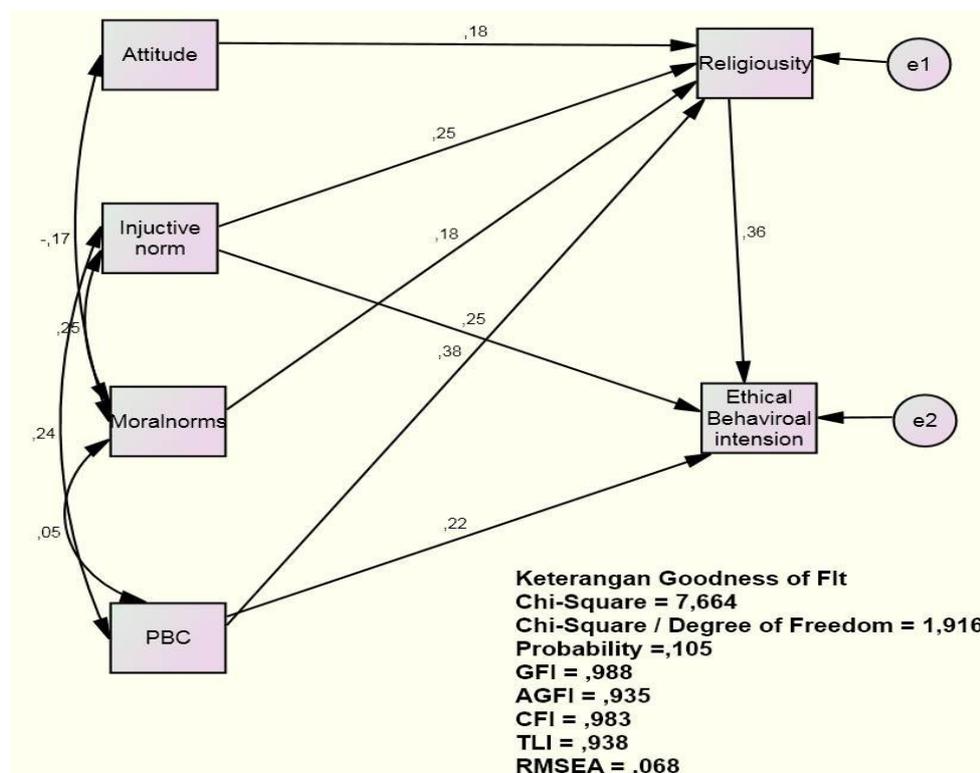
It was a quantitative research. The population of the study were all students of the Faculty of Economics, Universitas Negeri Semarang. Using proportionate random sampling, 273 students comprised the research sample. The data were collected by distributing questionnaires. Data were then analysed by path analysis. The dependent variable was ethical behavioural intention. Ethical behavioural intention (Y) refers to an individual's desire to perform good ethical behaviour. The indicators were intention to behave ethically, and desire to behave ethically. The independent variables were attitude, injunctive norm, moral norm, and perceived behavioural control. The first independent variable was attitude (X<sub>1</sub>), it was a positive and negative reaction for an event that affects the behaviour. The indicators were favorable and unfavorable attitude.

The second independent variable was the injunctive norm ( $X_2$ ). It was the support of classmates, boarding friends, and close friends, to effect individual behaviour. The indicators were approved and disapproved. The third independent variable was the moral norm ( $X_3$ ). It was a rule of morality believed and followed by man. The indicators were kindness and moral obligation. The last independent variable was perceived behavioural control ( $X_4$ ). It was an individual's perception of one's ability to perform certain behaviour. The indicators were confidence and self-esteem. The mediating variable was religiosity. It was the power of individual faith in God, one's relationship to divinity, and behaviour according to religious principles. The indicators were religious activity, devotion to rituals, and belief in doctrine.

## Results and Discussion

Based on a preliminary test, the multivariate value showed curtosis was less than 2.58. It means that data were normally distributed. Then, the value of the Mahalnobis distance was less than 36.000; it means that there was not any outlier issue. Data were free from multicollinearity and singularity problems based on the sample covariance matrix = 22.910. It can be seen from research fit model below:

**Figure 2.** Research Fit Model



Based on Figure 2, the chiSquare value was more than 0,05. It means that the model was fit. Furthermore, the GFI value was 0.988. The research model was very good since the value

was close to 1. The model was also reasonable, as the RMSEA value was 0.068. Based on path-analysis, the direct effects can be seen in Table 1.

**Table I.** The Direct Effects of the Model

	PBC	Moral norms	Injunctive norm	Attitude	Religiosity
Religiosity	.375	.182	.248	.180	.000
Ethical Behavioural intention	.215	.000	.246	.000	.356

Based on Table I, the magnitude of the direct effect of PBC on Religiosity was 0.375. Then, the major direct effect of PBC on Ethical Behavioural intention was 0.215. The magnitude of direct effect of moral norms on religiosity was 0.182. The direct effect of moral norms on ethical behavioural intention was 0.000. Therefore, moral norms did not have any direct effect on ethical behavioural intention.

Furthermore; the magnitude of direct effect of injunctive norms on religiosity was 0.140. The direct effect of injunctive norm on ethical behavioural intention was 0.246. The direct effect of attitude on religiosity was 0.180, and the direct effect of attitude on ethical behavioural intention was 0.000. Hence, attitude did not have any direct effect on ethical behavioural intention. The magnitude of direct effect of religiosity on ethical behavioural intention was 0.356.

Furthermore, indirect effects of each variable were described in Table II.

**Table II.** The Indirect Effects of the Model

	PBC	Moral norms	Injunctive norms	Attitude	Religiosity
Religiosity	.000	.000	.000	.000	.000

Table II demonstrates that: (1) The effect of PBC on ethical behavioural intention through religiosity was 0.133; (2) The indirect effect of moral norm on ethical behavioural intention through religiosity was 0.065; (3) The indirect effect of injunctive norm on ethical behavioural intention through religiosity was 0.088; and (4) The indirect effect of attitude on ethical behavioural intention through religiosity was 0.064.

And here are the total effects (the direct and indirect effects) of each variable of the research model.

**Table III.** The Total Effects

	PBC	Moral norms	Injunctive norms	Attitude	Religiosity
Religiosity	.375	.182	.248	.180	.000
Ethical Behavioural Intention	.349	.065	.334	.064	.356

### **Discussion**

#### *The Effect of Religiosity on Ethical Behavioural Intention*

Religiosity has a significant effect on ethical behavioural intention. It is consistent with the findings of Bateman and Valentine (2010), and Atakan et al. (2008). They found that religiosity influenced ethical behavioural intention. That religiosity has a significant effect on ethical behavioural intention is accepted. Religion or belief mostly teach good things. Every religion usually prohibits its people from harmful behaviours. One's beliefs can come from parents or family, school, or the environment. Thus, the level of one's religiosity will be different. The study shows that a student who has great religiosity will behave well to everyone. One can consider all of one's behaviour, to not harm others. Besides, one will not engage in behaviour that is against one's religion.

#### *The Effect of Attitude on Ethical Behavioural Intention*

The effect of attitude on ethical behavioural intention was 0.000. It means that there is no effect of attitude on ethical behavioural intention directly. Attitudes can be positive or negative. In this study, the emerging dominant view is that negative attitude does not affect individual behaviour (Ajzen, 2005). In the Theory of Planned Behaviour, it is explained that attitude owned by an individual affects ethical decision-making in the future. Ethical decision-making can improve good behaviour. Therefore, individuals can feel satisfaction. In this case, an individual attitude will affect decision-making, and need a mediating variable. Therefore, attitude cannot directly affect behaviour. It needs mediating variables such as family environment, community, school environment, and individual religiosity. All individual actions do not necessarily get positive responses from others. Hence, what is believed as true by an individual may not necessarily be true or good for others.

#### *The Effect of Attitude on Ethical Behavioural Intention through Religiosity*

The effect of attitude on ethical behavioural intention through religiosity was 0.064. Therefore, that attitude has a significant effect on ethical behavioural intention through

religiosity is accepted. This finding is similar to Thurasamy (2017), who found that attitude has a significant indirect effect on ethical behavioural intention.

Religiosity possessed by a person can mediate good behaviour. Religiosity can direct which are good or bad actions. Religiosity always teaches its adherents to do good things, not only for their own sake but for the interests of others. If the individual has good religiosity, he will avoid bad behaviour. Thus, it can be concluded that attitude has an effect on ethical behavioural intention through religiosity.

#### *The Effect of Injunctive Norm on Ethical Behavioural Intention*

Injunctive norms have a significant impact on ethical behavioural intention of 0.246. Therefore, the hypothesis which stated that injunctive norms significant affect ethical behavioural intention, is accepted. This is in line with Gino & Bazerman (2009), who describe how injunctive norms can predict ethical behavioural intention. Injunctive norms, as a part of subjective norms, emphasize the effect of external factors on individual intrinsic factors. Normative beliefs pertain to expectations that come from significant individual and groups such as parents, close friends, co-workers or others, depending on the behaviour involved. Confidence in action based on group norms will always be considered by someone who holds the group's norms. By holding the norms to his group, an individual will respect the norm and attempt to act according to the norm.

#### *The Effect of Injunctive Norms on Ethical Behavioural Intention through Religiosity*

The effect of injunctive norms on ethical behavioural intention through religiosity was 0.088. Thus, the hypothesis stating that injunctive norms have an effect on ethical behavioural intention through religiosity is accepted. This finding is similar to Vitell (2009) who found that religiosity can moderate the effect of injunctive norms on ethical behavioural intention. Individual who respect norms with high levels of religiosity would create a good ethical individual. This is presumably because the norms and teachings of belief or religion are directly proportional. If the existing norm is respected as well as the teachings of his belief, then the individual will think more, if an action will violate one of them.

#### *The Effect of Moral Norm on Ethical Behavioural Intention*

The effect of moral norms on ethical behavioural intention was 0.000. It means that moral norms have no direct effect on ethical behavioural intention. Therefore, the hypothesis stating that moral norms have an effect on ethical behavioural intention is rejected. By simply sticking to his own principles or beliefs, an individual will unknowingly walk outside the agreed norm. It is because good morals are not enough to foster good behaviour. A person who has his own principles will easily move to bad behaviour if there are no supporting factors. Thus, not all principles possessed by an individual will result in good behaviour.

Good morals will change over the time and unconsciously lead an individual to conduct behaviour without any principle.

*The Effect of Moral Norm on Ethical Behavioural Intention through Religiosity*

The effect of moral norm on ethical behavioural intention through religiosity was 0.065. Thus, the hypothesis stating that moral norm has an effect on ethical behavioural intention through religiosity is accepted. It is similar to Husted and Allen's study (2008) which found that moral norms had an effect on ethical behavioural intention.

Good morals which are strengthened by a high level of religiosity would create good behaviour. Although individual morals may change, religion will lead an individual to consider one's behaviour. In other words, religiosity induces the moral of the individual to always behave well. Moral norms reflect individual reactions to the principles influencing the viewpoint of a given entity. Moral norms are an internalisation of subjective external effect, in individual intrinsic factors. Once an individual possesses a principle, one's behaviour will be affected through one's belief. Thus, moral norms cannot stand alone without religiosity, because it supports the application of moral norms.

*The Effect of Perceived Behavioural Control on Ethical Behavioural Intention*

The effect of perceived behavioural control on ethical behavioural intention was 0.215. Therefore, the hypothesis stating that perceived behavioural control has effect on ethical behavioural intention is accepted. It is consistent with the study by Welch et. al. (2006) which stated that perceived behavioural control affects ethical behavioural intention. Perceived behavioural control is the individual's perception of controls related to certain behaviours. By control of behaviour, an individual will do one's best to control oneself. An individual who can control oneself to do something will not be in a hurry to carry out an action. It makes perceived behaviour control effect good behaviour.

*The Effect of Perceived Behavioural Control on Ethical Behavioural Intention through Religiosity*

The effect of perceived behavioural control on ethical behavioural intention through religiosity was 0.133. Therefore, the hypothesis stating that perceived behavioural control has an effect on ethical behavioural intention through religiosity is accepted. It is supported by Baumeister et. al. (2007). They found that perceived behavioural control has an effect on ethical behavioural intention, through religiosity. The individual's self-control will affect individual behaviour. However, with a strong level of religiosity, perceived behavioural control can affect the ethics or behaviour conducted by an individual. With higher control possessed by an individual and supported by high level of religiosity, an individual will most probably avoid bad behaviour.



## **Conclusion**

It is concluded that injunctive norms, perceived behavioural control, and religiosity directly affect ethical behavioural intention. Meanwhile, attitude and moral norms do not have any effects on ethical behavioural intention. Then, religiosity becomes the mediating variable between attitude, injunctive norm, moral norm, and perceived behavioural control and ethical behavioural intention. Moreover, religiosity shows that faith and belief will affect individual attitude, resulting in good behaviour. Attitudes and moral norms would create good behaviour if reinforced by high levels of religiosity. Peers, parents, and habits also affect the formation of good behaviour. Thus, it is necessary for individuals to strengthen all aspects, both internal and external factors.

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