



# Are religious consumers more ethical and less Machiavellian? A segmentation study of Millennials

Denni Arli<sup>1</sup> | Aaron Tkaczynski<sup>2</sup> | Dudi Anandya<sup>3</sup>

<sup>1</sup>Department of Marketing, Griffith Business School, Griffith University, Nathan, Australia

<sup>2</sup>UQ Business School, The University of Queensland, Brisbane, Australia

<sup>3</sup>Faculty of Business and Economics, University of Surabaya, Surabaya, Indonesia

## Correspondence

Denni Arli, Department of Marketing, Griffith Business School, Griffith University, 170 Kessels Road, Nathan, Queensland 4111, Australia.  
Email: d.arli@griffith.edu.au

## Abstract

Millennial consumers are increasingly becoming important actors in business that account for sufficient purchasing power. However, Millennials are infamously narcissistic and their views of ethics are more relaxed than previous generations (i.e., Baby Boomers, Generation X). Millennials remain poorly understood in general, especially in the context of developing countries. Hence, the purpose of this study was to profile this generation by segmenting Millennials in Indonesia and investigating differences between these segments on their ethical beliefs and Machiavellianism, an important personality characteristic. This study used a convenience sample from a university in Indonesia ( $N = 540$ ). The TwoStep cluster analysis produced three segments, namely, “The Religious Millennials”, “The Lukewarm Religious Millennials” and “The Least Religious Millennials”. Consumers who are highly religious are less likely to engage in various unethical behaviours. Interestingly, no significant differences were found between The Lukewarm Millennials and The Least Religious Millennials on their ethical beliefs. This research makes several research contributions. First, this study extended the Hunt–Vitell theory of ethics, where an individual (i.e., Millennials) confronts a problem perceived as having ethical content. Second, the study examined consumer ethics in the context of developing countries where religion plays a significant role in people’s daily life. Third, through understanding different segments, the results assist educators, social marketers and public policy makers in creating an effective campaign to reduce unethical behaviour among Millennials.

## KEYWORDS

consumer ethics, Indonesia, Machiavellian, Millennials, segmentation

## 1 | INTRODUCTION

Millennials are young consumers, born between approximately 1980 and 2000 (Strauss & Howe, 2009; McGlone, Spain, & McGlone, 2011). Millennials are increasingly becoming important actors in business and account for sufficient purchasing power, estimated at around US\$1.3 trillion in the U.S. and around US\$10 trillion globally (Brown, 2015). Moreover, Millennials are considered as the most powerful group in the marketplace and will continue to make significant impact on world economies (Bucic, Harris, & Arli, 2012;

Farris, Chong, & Dunning, 2002). This group will make up 75% of the workforce by 2025 (Deloitte, 2014; Pendergast, 2007). However, Millennials are infamously more narcissistic than previous generations (Twenge, Konrath, Foster, Keith Campbell, & Bushman, 2008; Westerman, Bergman, Bergman, & Daly, 2011). Narcissism is defined by grandiose views of personal superiority, an inflated sense of entitlement, low empathy towards others, fantasies of personal greatness, a belief that ordinary people cannot understand one, and the like (American Psychiatric Association, 1994). Narcissistic individuals often engage in a variety of unethical behaviours such

as anger and self-enhancing attribution (Farwell & Wohlwend-Lloyd, 1998) and derogation to those who provide threatening comments (Kernis & Sun, 1994). Moreover, their views of ethics are more relaxed than the previous generations (Grabrini, 2016). A report suggests that Millennials in Indonesia are particularly unique, as they display more nationalism, patriotism and xenophobic tendency than their predecessors (Generation X or the baby boomer) (Jakarta Post, 2017). Moreover, Indonesian Millennials increasingly show support towards religious conservatism and becoming more intolerant (McBeth, 2018).

Studies have indicated that religiosity plays an important role in forming consumers' values and beliefs (Arli & Tjiptono, 2014; Vitell & Paolillo, 2003; Vitell, Paolillo, & Singh, 2005). A few studies have explored ethical consumers among Millennials in both developed and developing countries, but failed to include religiosity in the analysis (e.g., Culiberg & Mihelič, 2016; Bergman, Westerman, Bergman, Westerman, & Daly, 2013; Bucic et al., 2012; Perret & Holmlund, 2013; Weber, 2017). In the context of developing countries, religion has always been an important part of people's lives (Arli & Tjiptono, 2014; Eister, 1964). A report shows that in 10 developing countries (i.e., Bangladesh, Niger, Yemen, Indonesia, Malawi, Sri Lanka, Somaliland religion, Djibouty, Mauritania and Burundi), 98% of the respondents say that religion is important in their daily lives (Crabtree, 2010). Moreover, Flurry and Swinberghe (2016) found that, among Millennials, family parenting style and parent's religiosity significantly reduced Millennials' unethical behaviour.

Despite their size and importance (Diamandis, 2015; Schawbel, 2013), Millennials remain poorly understood in general (Bucic et al., 2012; Phillips, 2007). In addition, the association between religion and ethical beliefs among Millennials remains inconclusive (Vitell et al., 2016; Yilmaz & Bahçekapili, 2015). Religiosity can also improve a person's sense of well-being (Francis & Kaldor, 2002; MacIlvaine, Nelson, Stewart, & Stewart, 2013), physical health such as decreasing tobacco and drug usage (Iannaccone, 1992; Koenig, Ford, George, Blazer, & Meador, 1993) and altruistic behaviour such as a desire to volunteer in community-orientated activities (Brooks, 2006; Gibson, 2008). As a consequence, an understanding of how religiosity relates to a potentially heterogeneous cohort of Millennials is essential when communicating the importance of being ethical and less narcissistic. Hence, the purpose of this study is to segment Millennials in Indonesia and to investigate differences between these segments on their ethical beliefs and Machiavellianism, an important personality characteristic relating to ethical beliefs (Al-Khatib, Robertson, & Lascu, 2004; Rawwas, Vitell, & Al Khatib, 1994).

In the context of Indonesia, the Millennials are uniquely different than their global counterpart. A report revealed that Millennials claimed that religion is the key to happiness (Heriyanto, 2018). This is in contrast to the global trend where half of the global youth believed that religions had a negative impact on the world (Varkey Foundation, 2018). The Indonesian youth are more likely to show obedience to religion and display their religious lifestyle (e.g., wearing hijab) (Sarahtika & Yasmine, 2018). Despite the rise of Islamic conservatism, not all Millennials embrace conservatism. This

creates segments within the Indonesian Millennials, being moderate versus fundamentalist Millennials (Hodge & Rayda, 2018; Varagur, 2017). Consequently, these segments show different views, with some of them leaning towards xenophobia, while others remaining modern and outward looking (McBeth, 2018).

This research will make several research contributions: first, this study extends the Hunt-Vitell theory of ethics. The theory suggests when an individual confronts a problem perceived as having ethical content, an individual's religiosity will influence his or her view of that situation (Hunt & Vitell, 2006). Moreover, each individual also possesses a certain degree of Machiavellianism. There are still limited empirical research incorporating the two constructs (i.e., religion and Machiavellianism). Tang and Tang (2010) found that religion is the strongest determinants of ethics while Machiavellianism is related to unethical behaviour, from a Judeo-Christian perspective.

Furthermore, this study focuses on consumers from a non-highly religious non-Judeo-Christian society (i.e., Indonesia). Vitell (2009) suggests more studies outside the U.S. are needed to uncover the role of religiosity on consumer ethics. Hence, this study will complement other studies using non-U.S. cultures (i.e., Arli & Tjiptono, 2014; Ahmed, Chung, & Eichenseher, 2003; Rawwas, Swaidan, & Al-Khatib, 2006; Singhapakdi, Salyachivin, Virakul, & Veerayangkur, 2000; Siu, Dickinson, & Lee, 2000). Finally, through segmentation, the results of this study will inform public policy makers and educators in developing effective social marketing campaigns to reduce the Millennials' unethical behaviour.

## 2 | LITERATURE REVIEW

The study uses the Hunt-Vitell's (1986, 2006) theory of ethics. The theory addresses the situation in which an individual confronts a situation perceived of posing an ethical dilemma. The theory proposes environments and personal characteristics as factors influencing an individual's perception of an ethical problem. Environments include cultural, professional, industry and organizational. Consequently, these factors become the lenses on how they perceive the alternatives and consequences of the ethical dilemma. This study focuses on religion as part of the cultural environment and Machiavellians as part of the personal characteristic (Vitell, Paolillo, & Singh, 2006). The two constructs combined have not been empirically examined as the contribution factors to ethical beliefs. Singhapakdi and Vitell (1990), exploring only Machiavellianism and ethics, found that marketers with a high Machiavellianism scale perceived ethical problems as less serious and were unlikely to view punishment of unethical behaviour as a viable alternative.

### 2.1 | Consumer ethics

Muncy and Vitell (1992) defined consumer ethics as "the moral principles and standards that guide behaviour of individuals or groups as they obtain, use and dispose of goods and services" (p. 298). The concept of consumer ethics was derived from a general theory of marketing ethics (Hunt, 1990; Hunt & Vitell, 1986; Vitell & Hunt,

1990). The theory proposed that an individual will frequently confront a problem perceived as having ethical content. Once an individual perceives a situation as having ethical content, the individual will explore various alternatives to solve the problem (Hunt & Vitell, 2006; Vitell & Hunt, 1990). Subsequently, various studies indicated that the strength of religiosity resulted in differences in an individual's decision-making process when they faced situations involving various ethical issues (Delener, 1990; Green, 1988; Wilkes, Burnett, & Howell, 1986). In response to this issue, Muncy and Vitell (1992) developed the consumer ethics scale (CES) which has become the most widely used construct of consumer ethics (e.g., Arli & Tjiptono, 2014; Arli, Leo, & Tjiptono, 2016; Arli & Pekerti, 2016; Bonsu & Zwick, 2007; Flurry & Swimberghe, 2016; Swaidan, 2012; Muncy & Vitell, 1992; Vitell & Muncy, 1992; Vitell, Lumpkin, & Rawwas, 2013).

Studies have investigated the contributing factors of consumers' ethical beliefs such as religion (Arli & Tjiptono, 2014; Arli, Tjiptono, Lasmono, & Anandya, 2017; Vitell, 2009; Vitell et al., 2005); moral philosophy (Lu & Lu, 2010); materialism (Muncy & Eastman, 1998; Tang & Chen, 2008; Vitell et al., 2006); gender (Bateman & Valentine, 2010); acculturation (Pekerti & Arli, 2017; Swaidan, Vitell, Rose, & Gilbert, 2006; Swaidan, 2012); and personality trait (Rallapalli, Vitell, Wiebe, & Barnes, 1994). Nonetheless, there are still limited studies investigating the role of Machiavellianism on ethical beliefs. Machiavellianism is related to unethical behaviour (Collins, 2000; Jones & Kavanagh, 1996). Individuals with high Machiavellianism are more likely to manipulate, win more, persuade others more and are often associated with antisocial behaviour (Christie & Geis, 1970; Ross & Robertson, 2003; Tang & Tang, 2010; Singhapakdi & Vitell, 1991). Hence, the next section will discuss the definition and the role of Machiavellianism on consumer ethics.

## 2.2 | Machiavellianism

Machiavellianism was first coined by Christie and Geis (1970) as a personality trait. It is based entirely on convenience, manipulation, exploitation and deviousness and is devoid of positive virtues such as trust, honour and decency. Machiavellianism is the employment of cunning and intentional deceptiveness. It involves a relative lack of affect in interpersonal relationships, a lack of concern with conventional morality, a lack of gross psychopathology and low ideological commitment (Christie & Geis, 1970).

Hunt and Chonko (1984, p. 30) noted that "the label Machiavellianism [is] becoming a negative epithet, indicating at least an amoral (if not immoral) way of manipulating others to accomplish one's objectives". Similarly, Dahling, Whitaker, and Levy (2009, p. 228) defined Machiavellianism as the desire to control as "a need to exercise dominance over interpersonal situations to minimise the extent to which others have power" and distrust of others as "a cynical look on the motivations and intentions of others with a concern for the negative implications that those intentions have for the self". Machiavellianism is a complex set of characteristics that may include several dimensions, such as amorality, desire to control and distrust of others (Christie & Geis, 1970). People that exhibit

these characteristics are also less likely to be ethically sensitive marketers (Singhapakdi, 1993). In addition, there are various degrees of Machiavellianism between generations (Singhapakdi, 1993). Moreover, Tang and Tang (2010) found that intrinsic religiosity is negatively related to Machiavellianism, hence positively related to unethical behavioural intentions.

## 2.3 | Religiosity

McDaniel and Burnett (1990) defined religiosity as a belief in God or Supreme Being followed by a commitment to follow rules and principles believed to be set by God. Moreover, Allport and Ross (1967) defined religious orientation as the extent to which a person lives out his or her religious beliefs. Religiosity is usually defined in terms of: (a) cognition (religious knowledge, religious beliefs); (b) affect, which has to do with emotional attachment or emotional feelings about their religion; and/or (c) behaviour, such as frequencies of attendance to a religious service, Bible reading and praying (Barnet, Bass, & Brown, 1996; Cornwall, 1987). Studies indicate that religiosity is a stronger determinant of personal values than almost any other predictor, and that the level of religiosity would have a positive effect on an individual's standard of ethics (Huffman, 1988; Giorgi & Marsh, 1990; Vitell, 2009).

Religious motivations can be viewed in terms of intrinsic and extrinsic religiosity. The extrinsically motivated person uses his or her religion, while an intrinsically motivated person lives his or her religion (Allport & Ross, 1967; Kirkpatrick, 1989). An individual with strong intrinsic religiosity tends to live his/her daily life according to his or her religion. Extrinsic religiosity can be categorized into two constructs: extrinsic personal, where (a) an individual expects personal benefits from a religion such as peace and comfort; and (b) extrinsic social, where an individual expects a social benefit from a religion such as getting social support by joining a religious community (Kirkpatrick, 1989). The intrinsic and extrinsic motivations are often not separate, but intertwined within an individual. Someone who has high intrinsic religiosity may exhibit higher extrinsic religiosity (Cohen et al., 2005; Pekerti & Arli, 2017). Vitell (2009) concluded that there is a significant correlation between individuals' strength of religious beliefs and their attitude towards the ethicality of various questionable behaviours.

In the last few decades, studies have examined the influence of religion on an individual's ethical judgement, beliefs and behaviour (e.g., Arli, Cherrier, et al., 2016; Arli & Tjiptono, 2014; Hunt & Vitell, 1986, 1993; McNichols & Zimmerer, 1985; Rashid & Ibrahim, 2008; Rawwas, 1996; Vitell & Paolillo, 2003; Vitell et al., 2005, 2006). Most studies found that people with high intrinsic religiosity are less likely to engage in unethical behaviour (Arli & Tjiptono, 2014; Huelsman, Piroch, & Wasieleski, 2006; Longenecker, McKinney, & Moore, 2004; Randolph-Seng & Nielsen, 2007; Vitell et al., 2006). In contrast, some studies indicated that extrinsic personal and social religiosity have no effect on unethical behaviour (Arli & Tjiptono, 2014; Vitell et al., 2005). Based on various consumers' attitudes towards ethical behaviour, studies have attempted to segment these

consumers (e.g., Al-Khatib, D'Auria Stanton, & Rawwas, 2005; Arli & Pekerti, 2016). The studies have concluded that companies should adapt their marketing strategies upon the segment being targeted. The next section will discuss the definition and importance of segmentation study.

## 2.4 | Segmentation

Segmentation is based on the economic pricing theory and helps increase efficiency in both resource allocation and return on investment (Dibb, Stern, & Wensley, 2002). From a marketing perspective, Dickson and Ginter (1987, p. 4) defined marketing segmentation as "heterogeneity in demand functions exists such that marketing demand can be disaggregated into segments with distinct demand function". Donovan, Egger, and Francas (1999) suggest three key steps of market segmentation: (a) identifying homogenous segments within a larger heterogeneous population; (b) evaluating and selecting one or multiple segment(s); and (c) developing a programme suited to the unique needs and characteristics of the target segment(s).

The segmentation approach has been used extensively in various contexts (but not limited to): (a) ethical consumers—ecologically conscious consumers (Awad, 2011; Bucic et al., 2012; Dansirichaisawat & Suwunnamek, 2014; Straughan & Roberts, 1999); and actionable and strategy yielding marketing variables (Al-Khatib et al., 2005); (b) tourism—senior pleasure travel (Shoemaker, 1989); cycle tourism (Ritchie et al. 2010); nature-based tourism (Tkaczynski, Rundle-Thiele, & Prebensen, 2015); and music festivals (Tkaczynski & Rundle-Thiele, 2013); and (c) social marketing—physical activity (Boslaugh, Kreuter, Nicholson, & Naleid, 2005; Schuster, Kubacki, & Rundle-Thiele, 2015); and alcohol consumption (Dietrich et al., 2015). It is universally acknowledged within the literature that there is no best way to segment customers (e.g., Kotler, 1988). Respondents can be segmented a priori where the researcher defines the basis for segmenting the market from the outset (i.e., based on pre-existing demographic data such as age or social economic status), or posteriori, where the researcher defines the existing segments once the data have been collected (Dolnicar, 2004). The posteriori segmentation approach is recommended when the number, size and structures of the submarkets are unknown, and consequently, multivariate analysis (i.e., factor analysis, cluster analysis) is usually used to profile consumers into segments.

Researchers can employ demographic, geographic, psychographic and/or behavioural bases to profile consumers into specific segments based on key criterion (Kotler, 1988). Segmentation based on a single base may not be representative of a diverse and heterogeneous group (Bowen, 1998). Findings indicate that, despite a significant amount of past research attention, demographic criteria are not adequate as a profiling method when compared with psychographic criteria (Dietrich et al., 2015; Straughan & Roberts, 1999). For example, people in the same demographic group can have very different psychographic profiles (March & Woodside, 2005). At the same time, segmenting exclusively on psychographics can be difficult for marketing purposes, as the accessibility of these markets can be difficult to identify without known demographics such as age and

nationality (Kolb, 2006). As a consequence, combining descriptive variables (e.g., demographics) with predictive variables (e.g., psychographic and behavioural) provides a clearer insight into marketing and communications strategy formulation (Murphy & Murphy, 2004). This research will use a combined segmentation approach to investigate differences between each religious segment. In conclusion, through segmentation, this study aims to address two research questions: (a) Through segmentation, what are the effects of consumers' religiosity on their perception towards ethical behaviour and Machiavellianism? and (b) What are the demographic profiles of each religious segment? As previously mentioned, the study will examine differences between segments on their ethical beliefs and Machiavellianism. Hence, the purpose of this study is to segment Millennials in Indonesia and investigate differences between these segments on their ethical beliefs and Machiavellianism, an important personality characteristic relating to ethical beliefs (Al-Khatib et al., 2004; Rawwas et al., 1994). Finally, based on the previous discussions, we propose the following hypotheses:

**H1:** *Religious segments are more likely to be sensitive toward various ethical issues compared to the less religious segments among Millennials in Indonesia.*

**H2:** *Religious segments are more likely to have lower Machiavellianism beliefs compared to the less religious segments among Millennials in Indonesia.*

## 3 | METHODOLOGY

### 3.1 | Research context

The study used a convenience sample from a large private university in Surabaya, Indonesia. Indonesia is the fourth most populous nation in the world, with around 255 million people (Central Intelligence Agency, 2015). Indonesia is a country of cultural diversity and home to the largest Muslim population in the world, with 88% of the population, followed by 8% Christian/Catholic, 2% Hindu, 1% Buddhist and 1% other. It is considered as one of the most religious countries, with more than 90% of the people of this country considering religion to be an important factor in their daily lives (World Atlas, 2016). More importantly, Indonesia's population is relatively young; in 2012, it was estimated that 50% of the Indonesian population of 243 million is under 25 years old and 27% are under 15 (Indonesia Investment, 2018). Finally, Indonesia is also the largest economy in Southeast Asia with a Gross Domestic Product per capita of US\$11,100 in 2015 (Central Intelligence Agency, 2015).

### 3.2 | Data collection

The researchers distributed 600 questionnaires to students in their classrooms. All students are from the Faculty of Business and Economics at a large private University in Surabaya, Indonesia. The survey was first translated to Indonesian, whereby a professor of

linguistics read the translation and discussed any discrepancies with the translator until a consensus was reached. Participants returned 576 questionnaires, yielding a response rate of 96%. Incomplete questionnaires with too many missing values were removed, which resulted in 540 questionnaires, yielding an overall response rate of 90%. The demographic profile of the respondents indicated that there were more female than male respondents (67% and 33%, respectively), most were single (92%), 83% were between the ages of 18 and 20 years and 14% were between the ages of 21 and 23 years. Finally, 36.5% were Muslim, 50.9% were Christian/Catholic, 9.1% were Buddhism, 2% were Hinduism and 1.5% were others.

### 3.3 | Measures and reliability

#### 3.3.1 | Consumer ethics scale

Consumer ethics were measured using the updated CES (Vitell & Muncy, 2005). The scale examines consumers' ethical beliefs regarding various questionable behaviours based on the ethicality of the behaviour. The scale consists of four dimensions. First, actively benefiting from illegal activities (ACTIVE). This is where the behaviour can be considered as breaking the law. For example, drinking a can of soda in a supermarket without paying for it. Second, passively benefiting (PASSIVE). This is a situation where consumers are passively receiving the benefit due to others' mistake. For example, knowing that he/she is receiving too much change from a waiter and not saying anything. Third, actively benefiting from deceptive (or questionable, but legal) practices (QUESTIONABLE). This is a behaviour where it is unethical to do so, but there are no legal consequences. For example, returning merchandise to a store by claiming it was a gift when it was not. Fourth, no harm/no foul activities (NO HARM). This is a behaviour where there is minimal to no legal consequence. For example, an individual is spending over an hour trying on different dresses and not purchasing any (Vitell & Muncy, 2005). Most consumers reported it was more unethical to benefit from an active/illegal activity than a passively benefiting activity (Arli & Tjiptono, 2014; Vitell & Paolillo, 2003). In addition, consumers noted that benefiting from a passive activity was more unethical than benefiting from questionable but legal activities. Furthermore, the perception of no harm/no foul involvement was generally acceptable and considered more ethical than the previous three ethical beliefs (Vitell & Paolillo, 2003). The reliability of the four dimensions on the CES was as follows: ACTIVE (4 items,  $\alpha = 0.626$ ); PASSIVE (3 items,  $\alpha = 0.730$ ); QUEST (5 items,  $\alpha = 0.745$ ); and NO HARM (3 items,  $\alpha = 0.660$ ). Respondents rated each behaviour on a 5-point Likert-type scale ranging from 1 = *strongly disagree* to 5 = *strongly agree*. A high score (e.g., 4 or 5) indicated that consumers consider a particular action as more acceptable or ethical.

#### 3.3.2 | Religiosity scale

An individual's religiosity was measured by the revised intrinsic, extrinsic personal and extrinsic social religiosity scales adapted from

Allport and Ross (1967) by Kirkpatrick (1998) and Vitell et al. (2005). The reliability of the religiosity dimensions was as follows: INTRINSIC (6 items,  $\alpha = 0.865$ ); EXTRINSIC PERSONAL RELIGIOSITY (3 items,  $\alpha = 0.796$ ); and EXTRINSIC SOCIAL RELIGIOSITY (3 items,  $\alpha = 0.862$ ). Two items with lower loading scores were removed. Respondents rated each behaviour on a 5-point Likert-type scale, ranging from 1 = *strongly disagree* to 5 = *strongly agree*. A high score indicated that individuals had high intrinsic, extrinsic personal and extrinsic social religiosity. Moreover, perceived religiosity was measured using the single item: "how religious would you say you are?" (1 = *not at all religious*; 10 = *very religious*). A high score specified high perceived religiosity.

#### 3.3.3 | Machiavellianism scale

Machiavellianism was measured using scale items developed by Dahling et al. (2009) which measured three personality traits: amorality, control over others and distrust of others. The reliability of the three dimensions was as follows: AMORALITY (4 items,  $\alpha = 0.793$ ); DESIRE FOR CONTROL (3 items,  $\alpha = 0.830$ ); and DISTRUST OF OTHERS (5 items,  $\alpha = 0.792$ ). Respondents rated each behaviour on a 5-point Likert-type scale, ranging from 1 = *strongly disagree* to 5 = *strongly agree*. The complete list of scale items is listed in Table 1.

### 3.4 | Data analysis

In employing a posteriori segmentation approach (Dolnicar, 2004), a TwoStep cluster analysis was conducted using baseline psychographic measures (intrinsic, extrinsic personal, extrinsic social and religiosity). The analysis produced a sample ( $N = 540$ ) with a silhouette measure of cohesion and separation of 0.3. A silhouette of more than 0.0 is needed for the within-cluster distance and the between-cluster distance to be valid (Norušis, 2011). A cross-validating method of the identified segment was carried out by dividing the total sample ( $N = 540$ ) in half and repeating the identical analysis on each half of the sample (Punj & Steward, 1983). A three-segment solution with a total of four segmentation variables (i.e., intrinsic, extrinsic personal, extrinsic social and religiosity) was accepted as the final solution. Then, variable, individual predictor importance scores (ranging from 0 least important to 1 most important) were assessed. The most distinguishing factor was intrinsic religiosity (1.0), followed by extrinsic personal religiosity (0.88), self-perception of religiosity (0.40) and extrinsic social religiosity (0.27).

The analysis produced three segments namely, "The Religious Millennials", "The Lukewarm Religious Millennials" and "The Least Religious Millennials" (see Tables 2 and 3). Subsequently, using cross-tabulation, we explored the profile of each segment based on their religious activities found within the literature such as frequencies of attending a worship service (Arano & Blair, 2008; Ford, 2006) and their frequency of praying (Brown, 2009; Francis & Kaldor, 2002). Finally, using analysis of variance, we examined each segment's belief towards four unethical behavioural beliefs (i.e., actively benefiting,



**TABLE 1** Factor loading and reliability scores

| Scale items   | Factor loading | Cronbach's alpha |
|---|----------------|------------------|
| <i>Religiosity</i>  |                |                  |
| Intrinsic religiosity   |                |                  |
| It is important to me to spend time in private thought and prayer                     | 0.729          | 0.865            |
| I have often had a strong sense of God's presence                                     | 0.710          |                  |
| I try hard to live all my life according to my religious beliefs                      | 0.794          |                  |
| My whole approach to life is based on religion  | 0.821          |                  |
| I am religious person, it let it affect my daily life                                 | 0.804          |                  |
| I believe in my religion, other things are less important in life                     | 0.781          |                  |
| Extrinsic personal religiosity  |                |                  |
| I pray mainly to gain relief and protection.  | 0.841          | 0.796            |
| What religion offers me most is comfort in times of trouble and sorrow                | 0.852          |                  |
| Prayer is for peace and happiness   | 0.840          |                  |
| Extrinsic social religiosity  |                |                  |
| I go to a religious service mostly to spend time with my friends                      | 0.849          | 0.862            |
| I go to a religious service because I enjoy seeing people I know there                | 0.903          |                  |
| I go to a religious service because it helps me to make friends                       | 0.904          |                  |
| <i>Consumer ethics</i>  |                |                  |
| Actively benefiting   |                |                  |
| Returning damaged merchandise when the damage is your fault                           | 0.655          | 0.626            |
| Giving misleading price information to a clerk for an unpriced item                   | 0.678          |                  |
| Drinking a can of soda in a store without paying it                                   | 0.669          |                  |
| Reporting a lost item as stolen to an insurance company in order to collect the money | 0.772          |                  |
| Passively benefiting  |                |                  |
| Lying about a child's age in order to get a lower price                               | 0.690          | 0.730            |
| Not saying anything when the waitress miscalculates the bill in your favour           | 0.878          |                  |
| Observing someone shoplifting and ignoring it   | 0.843          |                  |
| Questionable behaviour  |                |                  |
| Using an expired coupon for merchandise.  | 0.669          | 0.745            |
| Returning merchandise to a store by claiming it was a gift when it was not            | 0.745          |                  |
| Using a coupon for merchandise you did not buy  | 0.630          |                  |
| Not telling the truth when negotiating the price of a new automobile                  | 0.754          |                  |
| Stretching the truth on an income tax return  | 0.734          |                  |
| No harm   |                |                  |
| Installing software on your computer without buying it                                | 0.727          | 0.660            |
| Burning a CD instead of buying it   | 0.786          |                  |
| Using a computer software or games that you did not buy                               | 0.873          |                  |
| <i>Machiavellianism</i>   |                |                  |
| Amorality   |                |                  |
| I am willing to be unethical if believe it will help me succeed                       | 0.793          | 0.793            |
| I am willing to sabotage the efforts of other people if they threaten my own goals    | 0.818          |                  |
| I would cheat if there was a low chance of getting caught                             | 0.724          |                  |
| I believe that lying is necessary to maintain a competitive advantage over others     | 0.812          |                  |
| Desire for control  |                |                  |
| I like to give the orders in interpersonal situations                                 | 0.844          | 0.830            |
| I enjoy being able to control the situation   | 0.875          |                  |
| I enjoy having control over other people  | 0.875          |                  |

(Continues)

TABLE 1 (Continued)

| Scale items  | Factor loading | Cronbach's alpha |
|--|----------------|------------------|
| Distrust of other  |                |                  |
| People are only motivated by personal gain.  | 0.686          | 0.792            |
| I dislike committing to groups because I don't trust others                              | 0.583          |                  |
| Team members backstab each other all the time to get ahead.                              | 0.763          |                  |
| If I show any weakness at work, other people will take advantage of it                   | 0.814          |                  |
| Other people are always planning always to take advantage of the situation at my expense | 0.833          |                  |

passively benefiting, questionable behaviour and no harm) and their perception towards three Machiavellianism constructs (i.e., amorality, desire for control and distrust of others).

The first segment (*The Religious Millennials*) comprised 36.9% of the respondents. Within this segment, 18.2% attend a worship service more than once a week, 26.3% attend a worship service once a week and 34.8% attend a worship service once a month. There are more females (76.8%) than males (23.2%). The second segment (*The Lukewarm Religious Millennials*) is the largest segment, consisting of 38.8% of the respondents. Only 5.7% of this segment attend a worship service more than once a week, 20.2% attend a worship service once week and 47.1% attend a worship service once a month. In this segment, there are also more females (65.4%) than males (34.6%). The last segment (*The Least Religious Millennials*) is the smallest segment, with 24.3% of the respondents. Only 4.6% of this segment attend a worship service more than once a week, 13.8% attend a worship service once a week and 44.6% attend a worship service once a month. Interestingly, in this segment, the number of females (55.4%) and males (43.8%) is similar.

Overall, The Religious Millennials' segment has the highest number of people attending a worship service more than once a week (66.6%), when compared with 22% (*The Lukewarm Millennials*) and only 11.1% (*The Least Religious Millennials*) of the other two segments. The results show significant differences between each segment on their frequencies of attending a worship service and praying.

In regard to consumer ethics, The Religious Millennials' segment showed the most sensitivity to perceiving a potential ethical problem.<sup>1</sup> The study found significant differences between The Religious Millennials and the other two segments (i.e., The Lukewarm Millennials and The Least Religious Millennials) on their ethical beliefs. The mean values for this segment are as follows:  $M_{ACTIVE} = 1.75$ ;  $M_{PASSIVE} = 1.74$ ;  $M_{QUEST} = 2.10$ ; and  $M_{NOHARM} = 2.87$  ( $p < 0.05$ ). Interestingly, there are no significant differences between The Lukewarm Religious segment (i.e.,  $M_{ACTIVE} = 2.02$ ;  $M_{PASSIVE} = 2.19$ ;  $M_{QUEST} = 2.41$ ; and  $M_{NOHARM} = 3.26$ ;  $p > 0.05$ ) and The Least Religious segment (i.e.,  $M_{ACTIVE} = 2.00$ ;  $M_{PASSIVE} = 2.18$ ;  $M_{QUEST} = 2.48$ ; and  $M_{NOHARM} = 3.31$ ;  $p > 0.05$ ) on their perception towards various ethical beliefs. Hence, H1 is supported.

Finally, the results show significant differences between The Religious Millennials and the other two segments (i.e., The Lukewarm Religious Millennials and the Least Religious Millennials) on amorality and distrust of others. Hence, H2 is supported. The religious segment is less likely to disregard morality and less likely to distrust others (i.e.,  $M_{AMORALITY} = 2.45$ ;  $M_{DISTRUSTOFOTHERS} = 2.76$ ;  $p < 0.05$ ) when compared with the Lukewarm Religious Millennials ( $M_{AMORALITY} = 2.72$ ;  $M_{DISTRUSTOFOTHERS} = 2.98$ ;  $p < 0.05$ ) and the Least Religious Millennials ( $M_{AMORALITY} = 2.74$ ;  $M_{DISTRUSTOFOTHERS} = 3.00$ ;  $p < 0.05$ ). Furthermore, no significant differences were found on their desire to control between the three segments. Table 3 summarized each segment's profile based on consumer ethics and Machiavellianism.

## 4 | DISCUSSION

Berggren and Bjørnskov (2011) argue that religions such as Christianity, Judaism and Islam require their followers to adhere to ethical guidelines such as reciprocity and generosity towards others, that is, "do unto others as they would do unto you". Although religious households and churches may apply strict behaviour codes, the benefits of religiosity and ethical behaviour for a person (i.e., Millennial), both physically and mentally, have been extensively acknowledged (e.g., Francis & Kaldor, 2002; Gibson, 2008). Whilst studies have aimed to understand how consumers are differentiated based on psychographics (e.g., religiosity) (Azzi & Ehrenberg, 1975; Gruber, 2005; Tjiptono, Arli, & Winit, 2017) and demographics (e.g., age) (Aaron, Levine, & Burstin, 2003; Alex-Assensoh & Assensoh, 2001), this is the first known study to apply a posteriori multiple segmentation approach to profile consumers based on their differing religiosity, ethical beliefs (psychographics), prayer and church attendance (behavioural) and demographics (gender). In addition, as previously mentioned, this study complements other consumer ethics studies using non-U.S. culture (Ahmed et al., 2003; Rawwas et al., 2006; Singhapakdi et al., 2000; Siu et al., 2000) and extend other studies using an Indonesian sample (Arli & Tjiptono, 2014).

The results of this study extend the Hunt-Vitell (2006) theory of ethics. It shows various environments (i.e., cultural, professional, industry, organizational) and personal characteristics create various segments. Consequently, these segments will perceive ethical problems, alternatives and consequences differently (see Hunt

<sup>1</sup>We thank an anonymous reviewer for this feedback.

TABLE 2 Segment profile

| Psychographic   | The Religious Millennials (mean score) | The Lukewarm Religious Millennials (mean score) | The Least Religious Millennials (mean score) |
|---|--|---|--|
| Intrinsic   | 4.64                                   | 3.59  | 3.38   |
| Extrinsic personal  | 4.76                                   | 4.15  | 3.46   |
| Extrinsic social  | 2.82                                   | 2.96  | 2.05   |
| Religiosity   | 6.67                                   | 6.21  | 4.56   |
| Demographic and behaviour                                       | The Religious Millennials              | The Lukewarm Religious Millennials              | The Least Religious Millennials              |
| Segment size  | N = 198                                | N = 208   | N = 130                                      |
| Segment % total   | 36.9%                                  | 38.8%   | 24.3%  |
|   | n                                      | n   | n  |
|   | % within cluster                       | % within cluster                                | % within cluster                             |
|   | % between cluster                      | % between cluster                               | % between cluster                            |
|   | % between cluster                      | % between cluster                               | % between cluster                            |
| Gender $X^2(4) = 19.242^{**}$                                   |  |   |  |
| Male  | 46                                     | 72  | 57   |
| Female  | <b>152</b>                             | <b>136</b>                                      | <b>72</b>                                    |
| Missing   | 0                                      | 0   | 1  |
| Frequencies of attending a worship service $X^2(12) = 52.418^*$ |  |   |  |
| Everyday  | 0                                      | 0   | 0  |
| More than once a week   | 36                                     | 12  | 6  |
| Once a week   | 52                                     | 42  | 18   |
| Once a month  | <b>69</b>                              | <b>98</b>                                       | <b>58</b>                                    |
| Only on religious holiday                                       | 4                                      | 5   | 8  |
| Seldom  | 19                                     | 30  | 14   |
| Never   | 18                                     | 21  | 23   |
| Frequencies of praying $X^2(14) = 60.709$                       |  |   |  |
| Everyday  | <b>171</b>                             | <b>159</b>                                      | <b>79</b>                                    |
| More than once a week   | 17                                     | 21  | 15   |
| Once a week   | 6                                      | 7   | 4  |
| Once a month  | 0                                      | 0   | 1  |
| Only on a religious holiday                                     | 1                                      | 8   | 5  |
| Seldom  | 2                                      | 10  | 22   |
| Never   | 0                                      | 3   | 1  |

\*All values are significant at a 0.05 level. \*\*All values are significant at a 0.01 level. Bold= highest percentage.



**TABLE 3** Segment profile

|                         | The Religious Millennials (1) |      | The Lukewarm Religious Millennials (2) |      | The Least Religious Millennials (3) |      | Sig   | Note  |
|-------------------------|-------------------------------|------|--|------|-------------------------------------|------|-------|---|
|                         | M                             | SD   | M                                      | SD   | M                                   | SD   |       |   |
| <i>Consumer ethics</i>  |                               |      |  |      |                                     |      |       |   |
| Actively benefiting     | 1.75                          | 0.59 | 2.02                                   | 0.62 | 2.00                                | 0.66 | 0.000 | Sig diff: 1 → 2,3 ( $p < 0.05$ )<br>No sig diff: 2 and 3 ( $p > 0.05$ ) |
| Passively benefiting    | 1.74                          | 0.65 | 2.19                                   | 0.74 | 2.18                                | 0.66 | 0.000 | Sig diff: 1 → 2,3 ( $p < 0.05$ )<br>No sig diff: 2 and 3 ( $p > 0.05$ ) |
| Questionable behaviour  | 2.10                          | 0.66 | 2.41                                   | 0.62 | 2.48                                | 0.70 | 0.000 | Sig diff: 1 → 2,3 ( $p < 0.05$ )<br>No sig diff: 2 and 3 ( $p > 0.05$ ) |
| No harm                 | 2.87                          | 0.83 | 3.26                                   | 1.09 | 3.31                                | 0.85 | 0.000 | Sig diff: 1 → 2,3<br>No sig diff: 2 and 3 ( $p > 0.05$ )                |
| <i>Machiavellianism</i> |                               |      |  |      |                                     |      |       |   |
| Amorality               | 2.45                          | 0.78 | 2.72                                   | 0.69 | 2.74                                | 0.80 | 0.000 | Sig diff: 1 → 2,3 ( $p < 0.05$ )<br>No sig diff: 2 and 3 ( $p > 0.05$ ) |
| Desire for control      | 2.78                          | 0.84 | 2.86                                   | 0.76 | 2.95                                | 0.85 | 0.175 | N/A   |
| Distrust of others      | 2.76                          | 0.79 | 2.98                                   | 0.71 | 3.00                                | 0.73 | 0.002 | Sig diff: 1 → 2,3 ( $p < 0.05$ )<br>No sig diff: 2 and 3 ( $p > 0.05$ ) |

& Vitell, 2006). This study has produced three segments. Most importantly, *the Religious Millennials* group has the greatest religiosity (e.g., frequency of attending a worship service and praying) and also has the lowest levels of Machiavellianism beliefs. This segment can, therefore, be defined as the most sensitive to ethical issues. As a consequence, through segmentation, it can be concluded that religious consumers are more sensitive towards ethical issues, and less Machiavellian. Conversely, consumers (e.g., *The Least Religious Millennials*) that do not prescribe to religious behaviour may be less sensitive towards a potential ethical problem.

Whilst a plethora of studies have been conducted on younger cohorts within Westernized countries such as Britain (Abbotts, Williams, Sweeting, & West, 2004; Francis & Kaldor, 2002) and America (Ball, Armistead, & Austin, 2003; Durant, Seymore, Pendergrast, & Beckman, 1990), this study finds similarities to the literature within an Indonesian context. First, this study concluded that consumers (e.g., Millennials) that are more religious will exhibit greater agreement towards ethical behaviour (Ellison, 1995; Jeong, 2014).

For segmentation to be purposeful, researchers need to target segments that are not only measurable, but also substantial, accessible and actionable (Kotler, 1988). The results indicated that Millennials are varied on their perception towards various questionable behaviours. Furthermore, interest in religion may not recommence until a Millennial is in their elderly age or close to death (Halman & Draulans, 2006). Without this focus, the need for ethical behaviour may diminish, and consequently, more Machiavellianism behaviour may become evident in Indonesian Millennials. By also designing marketing strategies such as upholding prayer meetings on university campuses, church-orientated outreach events or bible studies, the Religious Millennials segment can also be encouraged

about the importance and benefits of being religious and upholding ethical behaviour for themselves and the wider community.

The Least Religious Millennials group represents a challenging segment. Unsurprisingly, this segment has the highest percentage of males who have consistently acknowledged to attend church and pray less than females (e.g., Bruce, Sterland, Brookes, & Escott, 2006; Francis & Kaldor, 2002). Whilst this segment is the least substantial (approximately a quarter of the sample) and may be unresponsive to religiosity and ethical behaviour (inapplicable), they still can be accessed whilst at university through carefully designed social marketing campaigns. Promoting the benefits of believing in God such as a deity that cares for them and their needs, improved self-esteem and health (e.g., psychological and mental) and the opportunity for an eternal afterlife may sow a seed for the change that may become evident within the future. As religions (e.g., Christianity, Judaism) encourage their believers to witness and evangelize to their nonbelieving friends, family and colleagues (e.g., Barker & Carman, 2009), highly religious, frequent church-attending and praying Millennials (i.e., The Religious Millennials) should make it a priority to illustrate the importance and benefits of adhering to religion. Nonetheless, it is important to note that religion is not the only source of morality (Vitell, 2009). Ethical beliefs can be influenced by ethical ideologies (idealism and relativism) (Forsyth & Berger, 1982); materialism (Muncy & Eastman, 1998); personal and social norms (Wenzel, 2004); and punishment (Workman & Gathegi, 2007).

## 5 | MANAGERIAL IMPLICATIONS

The results of this study highlight the importance of segmentation in creating an appropriate strategy to understand consumers. By

understanding differences between segments, each strategy can be tailored according to each segment.

Future studies involving consumers' religiosity need to include the intrinsic and extrinsic dimensions of individual consumers instead of just the intrinsic religiosity dimension. Cohen et al. (2005) suggest that intrinsic religiosity is related to the private aspect of religiosity while extrinsic religiosity is a community-related or social motivation for religions. Therefore, based on this study, a highly religious individual may not only exhibit high intrinsic religiosity (e.g., Allport & Ross, 1967), but may also expect the external benefits of being a religious individual such as having like-minded friends or getting support from his/her religious community (Pekerti & Arli, 2017).

Differences between segments may explain a contradicting fact in many religious societies, such as the prevalence of digital piracy in a religious society. High religiosity should be translated to less acceptance towards digital piracy. In this case, despite being considered as one of the most religious countries, Indonesia is considered as one of the worst pirating nations in the world according to Business Software Alliance (BSA, ). Software piracy remains constantly high in most religious nations such as Indonesia and Brazil. This gap might be due to differences in individuals' religiosity.

This study found that consumers who are highly religious are less likely to engage in various unethical behaviours. The results support previous studies, suggesting that religious people are more unlikely to engage in digital piracy behaviour when compared with the less religious people (Arli & Pekerti, 2016; Arli & Tjiptono, 2014; Casidy, Phau, & Lwin, 2016). However, the results of this study are in contrast with past studies that have found no link between religious ethical behaviour (Gerlich, Lewer, & Lucas, 2010; Lewer, Gerlich, & Lucas, 2008; Parboteeah, Hoegl, & Cullen, 2008). Consequently, a combined effort of ethical education and stricter policies on unethical behaviour such as digital piracy and public littering is needed. For example, in the context of digital piracy, the government needs to block illegal streaming websites simultaneously. Moreover, religious leaders need to collaborate with policy makers or social marketers to enhance religious teaching in primary and high schools in order to reduce unethical behaviour. A report indicated that Millennials are more likely to trust institution such as the church than their parents, which creates an opportunity for a religious institution to coach Millennials on the importance of ethics (Duffy, Shrimpton, & Clemence, 2017). Ethical teaching can be incorporated, with each religious teaching ensuring a clear understanding on how each unethical behaviour deviates from a religious teaching and should be avoided.

Finally, from the perspective of religious leaders, religious individuals are more likely to attend worship services and are more likely to pray. Hence, attending a worship service and praying should continuously be encouraged. The more these individuals attend a worship service and pray, the more likely these individual become religious and subsequently, the more ethical they are. Being lukewarm may not be too different with people who are the least religious, who often irregularly attend a worship service and pray.

## 6 | LIMITATIONS

This study has several limitations. First, this study was conducted in one major city and at one private university in Indonesia. Therefore, the results cannot be generalized across different contexts. The Millennial students in this study may come from wealthier families when compared with the average Millennials in Indonesia. Future studies may collect data from other cities, islands and other income brackets which will give a complete picture of religious consumers in Indonesia. Second, this study did not segment and compare respondents based on religion (e.g., Muslim, Christianity, Catholic, etc.) and between religious versus nonreligious consumers. There are differences between each religion which may influence their ethical beliefs. Longenecker et al. (2004) found that evangelical Christians showed a higher level of ethical judgement when compared with other religions (i.e., Catholic, Protestant, Jewish, other religious and no religion). Future studies may investigate differences and similarities between faith categories/religion or denomination on their responses towards various ethical beliefs.

Third, another limitation of the study is that the number of female and male respondents is unequal (67% female vs. 33% male). Studies have indicated that females are more ethically oriented than men (Shepard & Hertenian, 1991). Nonetheless, another study found that gender was not a significant determinant of consumer ethics (Vitell, 2003). Hence, future research may investigate how females and males differ on their ethical beliefs and behaviour. Moreover, future studies can explore the effect of religiosity and Machiavellians on consumer ethics. The results will be able to determine the effect of intrinsic, extrinsic personal and extrinsic social on consumer ethics. Finally, another limitation is the reliability scores of "Active" and "No Harm" were below 0.70 (Hair, Anderson, Tatham, & Black, 2006). Nonetheless, other studies have reported alpha scores lower than 0.70. For example, Al-Khatib, Dobie, and Vitell (1995), Al-Khatib, Vitell, and Rawwas (1997), Rawwas et al. (1994) and Polonsky, Brito, Pinto, and Higgs-Kleyn (2001) reported that the No Harm/No Foul construct had an alpha value less than 0.50. Finally, future research can explore the effect of high and low Machiavellianism on religious consumers. Through experimentation, future studies may prime Machiavellianism and identify how much manipulation affects consumers' perception towards ethical beliefs.<sup>2</sup>

## ETHICAL APPROVAL

All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

## ORCID

Denni Arli  <https://orcid.org/0000-0002-6320-3994>

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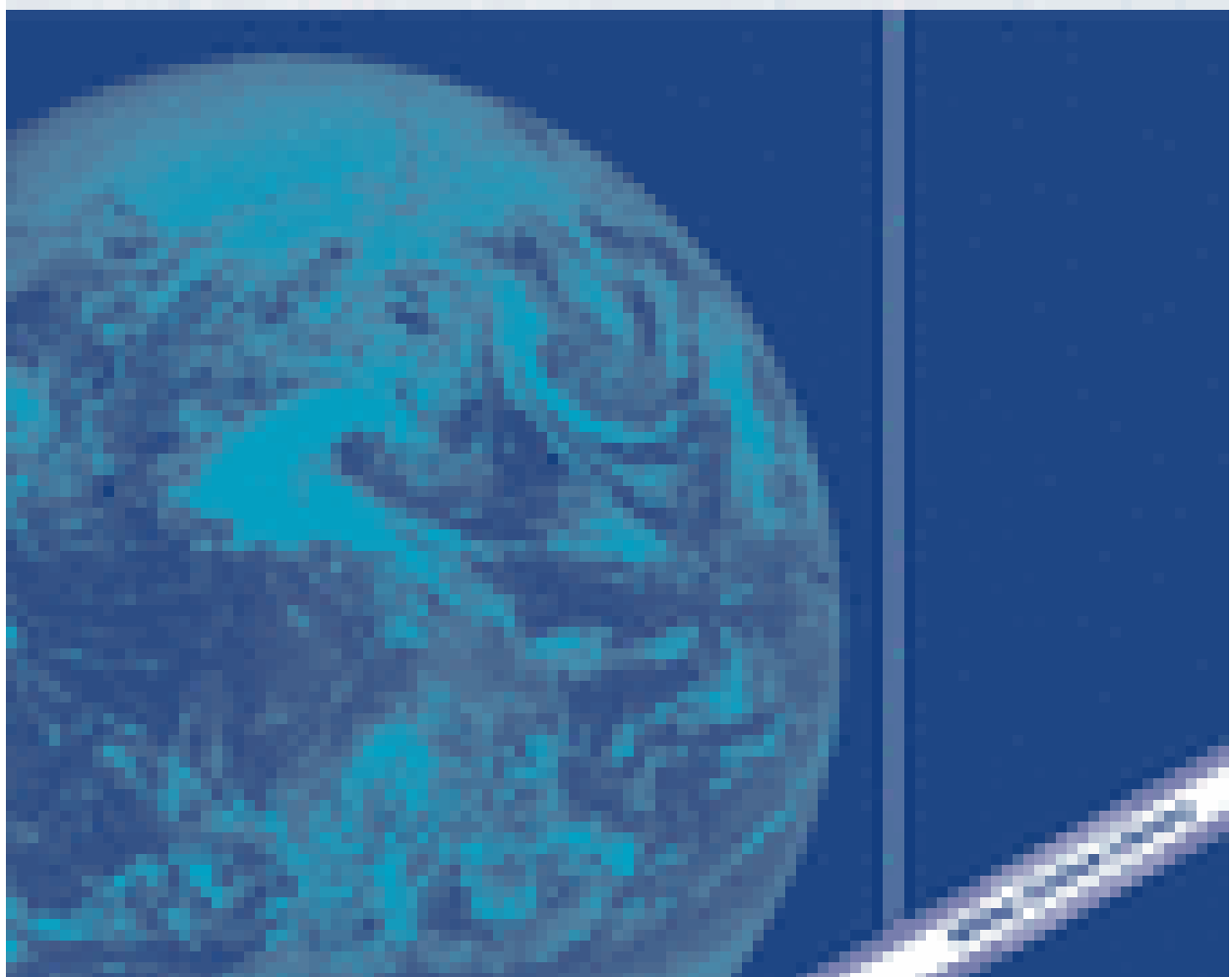
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