

Do consumer ethics and consumer religiousness evolve across time? Insights from Millennials in Indonesia

Denni Arli, Fandy Tjiptono, Hari Lasmono and Dudi Anandya

Abstract

Purpose – *The Millennial generation accounts for 27 per cent of the world's population. These numbers highlight the current and future impact of Millennials on world economies, and they are arguably the most powerful consumer group. Interestingly, Millennials are also the least religious generation. Hence, there is a need to investigate further how they view the world from an ethical and religious perspective and whether their beliefs evolve over time. Therefore, the purpose of this study is, first, to compare and contrast any changes in ethical beliefs across time. Second, the study will compare and contrast any changes in religiousness across time, and finally, it explores the effects of consumers' religiousness on ethical beliefs across time.*

Design/methodology/approach – *Using paper-based survey, the data collection took place in 2012, 2013, 2014 and 2016, resulting in 1,702 young respondents in total.*

Findings – *The results show that consumer ethics remain constant across time. Therefore, without intervention, individuals' ethical behavior will remain unchanged. The results also indicate that Millennials understand the boundary between legal and illegal behavior. However, when the boundary becomes unclear, such as in situations in which they see no harm, downloading pirated software and recycling, Millennials were unsure and their religiousness affected their subsequent behavior. The study makes several contributions to consumer ethics and the impact of religiousness on ethical beliefs.*

Originality/value – *This study makes several contributions to consumer ethics research, especially whether young consumers' ethical beliefs change or remain constant across time.*

Keywords *Indonesia, Consumer ethics, Religiousness, Millennials*

Paper type *Research paper*

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Introduction

The Millennial generation accounts for 27 per cent of the world's population (i.e. two billion people), with around 58 per cent living in Asia (Sillman *et al.*, 2016). In the USA, a recent report suggests that Millennials now comprise the largest generation in the labor force with over 83 million people (Pew Research Center, 2016). Overall, India, China, the USA, Indonesia and Brazil have world's largest Millennial populations (Sillman *et al.*, 2016). These numbers highlight the current and future impact of Millennials on the world economies, and they are arguably the most powerful consumer group (Farris *et al.*, 2002). Moreover, Millennials can make a profound impact on the ethical climate of organizations (Becker *et al.*, 2013). Moreover, in the USA, Millennials are considerably less religious than the previous generation and less interested in organized religion (Pew Research Center, 2010). Religiousness have found to affect consumers' ethical belief (Arli and Tjiptono, 2014; Vitell *et al.*, 2005; Walker *et al.*, 2012). Interestingly, despite declining in numbers, Millennials still express a strong sense of faith (Pew Research Center, 2010). Studies have explored the ethical orientations of previous generational groups (Rawwas and Singhapakdi, 1998; Ramsey *et al.*, 2007; Tulgan, 2004). Nonetheless, there is little

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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.

information on whether their beliefs on ethics and religion remain unchanged or evolve over time (Bucic *et al.*, 2012; Reeves and Oh, 2008). Millennials are less understood in regards to their ethical consumption and belief (Bucic *et al.*, 2012; Phillips, 2007; Tjiptono *et al.* 2017).

Hence, the purpose of this study is, first, to compare and contrast any changes in ethical beliefs across time, second, to compare and contrast any changes in religiousness across time and, finally, to explore the impact of religiousness on consumer ethics across time. The study makes several contributions to consumer ethics research, especially whether consumers' ethical beliefs change or remain constant across time.

Literature review

Consumer ethics

Muncy and Vitell (1992, p. 298) defined consumer ethics as “the moral principles and standards that guide behavior of individuals or groups as they obtain, use and dispose of goods and services”. Consumer ethics examines consumers' perceptions of various consumer-related situations with potential ethical implications (Muncy and Vitell, 1992; Rawwas, 1996). Vitell and Muncy (2005) developed the most widely used consumer ethical scales in 1992 then updated in 2005 (Arli and Tjiptono, 2014; Swaidan, 2012; Vitell *et al.*, 1991, 2016). Consumer ethical dimensions divide into five negative dimensions and two positive dimensions (Vitell *et al.*, 2005). The five negative dimensions are:

1. actively benefiting from illegal activities (ACTIVE), which deals with illegal actions initiated by consumers;
2. passively benefiting at the expense of others (PASSIVE), where the consumer benefits from the seller's mistakes;
3. benefiting from questionable, but legal, behavior (QUEST), where the consumer initiates activities that are not unambiguously illegal;
4. no harm/no foul activities (NO HARM), where the consumer perceives little or no harm to others; and
5. downloading or buying counterfeit goods (DOWNLOAD), which measures consumers' perceptions of buying non-genuine or pirated products.

The two positive ethical dimensions are:

1. recycling and environmental awareness (RECYCLE), which measures consumers' perceptions of involvement in pro-environment activities; and
2. doing the right thing (DOING GOOD), which measures consumers' perceptions of showing kindness and honesty toward others (Vitell and Muncy, 2005; Vitell and Paolillo, 2003).

A number of studies have validated the consumer ethics scale, in both single country and cross-country contexts. Examples of developed countries in which researchers have used it includes Australia (Chowdhury, 2017), Austria (Rawwas, 1996), Hong Kong (Chan *et al.*, 1998; Rawwas *et al.*, 1994), Ireland (Rawwas *et al.*, 1995; Rawwas *et al.*, 1998), Japan (Erfmeyer *et al.*, 1999) and the USA (Al-Khatib *et al.*, 1997; Muncy and Eastman, 1998; Vitell *et al.*, 2005, 2006, 2007). Several researchers have used the consumer ethics scale in the context of developing countries, such as Egypt (Al-Khatib *et al.*, 1997), Indonesia (Arli and Tjiptono, 2014; Lu and Lu, 2010), Romania (Al-Khatib *et al.*, 2004) and South Africa (Higgs-Kleyn, 1998).

Furthermore, previous studies have examined cross-cultural consumer ethics in several countries, such as Australia and Indonesia (Arli *et al.*, 2016), Australia and the USA (Rawwas *et al.*, 1996), Egypt and the USA (Al-Khatib *et al.*, 1997), the European Union

(e.g. Denmark, Germany, Greece, Italy, Portugal, Scotland, Spain and The Netherlands) (Polonsky *et al.*, 2001), Hong Kong and Northern Ireland (Rawwas *et al.*, 1995), Lebanon and Egypt (Rawwas *et al.*, 1994), Malaysia and the USA (Singhapakdi *et al.*, 1999), South Korea and the USA (Lee and Sirgy, 1999), Thailand and the USA (Singhapakdi *et al.*, 1994), Turkey and the USA (Rawwas *et al.*, 2005), and Saudi Arabia, Oman, Kuwait and Egypt (Al-Khatib *et al.*, 2005a, 2005b). These studies showed that most consumers considered actively benefiting activities as less ethical than passively benefiting activities. Most studies considered passively benefiting activities as less ethical than questionable behavior activities. Moreover, questionable behavior activities are considered less ethical than no-harm activities. Finally, previous studies indicated that various factors may influence individuals' ethical beliefs, such as moral philosophy (e.g. relativism vs idealism) (Davis *et al.*, 2001; Vitell *et al.*, 1991; Winter *et al.*, 2004), Machiavellianism (Rayburn and Rayburn, 1996; Winter *et al.*, 2004), materialism (Muncy and Eastman, 1998; Vitell *et al.*, 2007), acculturation (Pekerti and Arli, 2017; Swaidan *et al.*, 2006) and, finally, religion, which will be discussed in the next section.

Consumer religiousness and consumer ethics

Allport and Ross (1967, p. 434) defined religiousness as the extent to which a person lives out his or her religious beliefs, and they also distinguished between intrinsic religiousness and extrinsic religiousness: "The extrinsically motivated person uses his religion whereas the intrinsically motivated lives his religion". Intrinsic religiosity is indicative of having more religious commitment and involvement for more inherent, spiritual objectives than individuals with extrinsic religiosity (Vitell *et al.*, 2005). To date, Allport and Ross's (1967) conceptualization of intrinsic and extrinsic religiousness is most useful for the measurement of religiousness in psychology (King and Crowther, 2004; Kirkpatrick and Hood, 1990). Moreover, there are many ways to define religiousness. O'Connell (1975), for instance, defined it as a degree of being religious. McDaniel and Burnett (1990, p. 103) suggested that religiousness is "a belief in God accompanied by a commitment to follow principles believed to be set forth by God". Another definition of religiousness is the extent to which an individual makes a commitment to his or her religion, reflected in his or her attitudes and behavior (Johnson *et al.*, 2001). Nevertheless, several researchers have found that the relationship between religiousness and ethics tends to be inconsistent (Parboteeah *et al.*, 2008; Weaver and Agle, 2002). In describing the situation, Walker *et al.* (2012, p. 438) called it "the roller coaster relationship between religiosity and ethics". In the context of consumer religiousness and consumer ethics, however, studies investigating the impact of religiousness on consumer ethical beliefs/judgments are relatively limited (Table I).

Religiousness plays an important role in forming an individual's beliefs, attitudes and conducts (Light *et al.*, 1989). Some have suggested that religiousness has a relationship to ethics (Arli and Tjiptono, 2014; Hunt and Vitell, 1993; Vitell, 2009). Vitell *et al.* (2010) argue that consumers' religiousness might influence their decision-making process when facing business decisions involving ethical issues. Geyer and Baumeister (2005, p. 413) propose that "religion has strong ties to morality in that religions prescribe morality. Further, many religious persons believe that religion is the source of morality". Empirical studies in Australia, Germany, Indonesia, Turkey and the USA using Allport and Ross's (1967) conceptualization and the consumer ethics scale (Muncy and Vitell, 1992; Vitell and Muncy, 2005) suggested two important insights. First, intrinsic religiousness has a negative impact on unethical consumer practices. It means that consumers with high intrinsic religiosity are less likely to accept various unethical behaviors. Second, extrinsic religiousness has a limited (and in some studies, insignificant) effect on consumer ethics. Therefore, it seems that intrinsic religiousness is a more consistent predictor of consumer ethics than extrinsic religiousness.

Table 1 Selected empirical studies on the effects of religiousness on consumer ethics

Study	Research context	Effects of religiousness on consumer ethics				Extrinsic religiousness		
		Dimensions of consumer ethics	Negative	Intrinsic religiousness Positive	Insignificant	Negative	Positive	Insignificant
Arii (2017)	651 students in Australia	Active, passive, questionable, no harm, recycling, doing good	Active, passive, questionable, no harm	Doing good	Recycling	Doing good	Active, passive, questionable, no harm	Recycling
Arii and Pekerti (2017)	691 consumers in Australia and 451 students in Indonesia	Active, passive, questionable, no harm, downloading, recycling, doing good	Indonesia: Active, passive, questionable, no harm Australia: Active, passive, questionable, no harm, downloading	Indonesia: Recycling Australia: Doing good	Indonesia: Downloading and doing good Australia: Recycling	-	Indonesia (Extrinsic personal): Active, recycling, doing good	Indonesia (Extrinsic personal): Passive, questionable, no harm, downloading Australia (Extrinsic personal): No effect on all consumer ethics dimensions Indonesia (Extrinsic social): Downloading, recycling, doing good Australia (Extrinsic social): Passive, no harm, downloading, recycling, doing good
Arii and Tjiptono (2014)	397 students in Indonesia	Active, passive, questionable, no harm, downloading, recycling, doing good	Active, passive, questionable	Doing good	No harm, downloading, and recycling	-	-	Indonesia (Extrinsic social): Active, passive, questionable, no harm Australia (Extrinsic Social): Active, questionable Extrinsic personal: No effect on all consumer ethics dimensions Extrinsic social: No effect on recycling

(continued)

Table 1 Selected empirical studies on the effects of religiousness on consumer ethics

Study	Research context	Dimensions of consumer ethics	Effects of religiousness on consumer ethics				Extrinsic religiousness		
			Negative	Positive	Insignificant	Negative	Positive	Insignificant	
Flurry and Swimbeghe (2016)	500 adolescents in the USA	Active, passive, questionable, no harm, doing good	Passive, questionable	-	Active, no harm, doing good	-	-	No effect on all consumer ethics dimensions	
Patwardhan <i>et al.</i> (2012)	187 students in the USA	Active, passive, questionable, no harm, doing good	Active, passive, questionable, no harm	-	Doing good	-	Active	Passive, questionable, no harm, doing good	
Schneider <i>et al.</i> (2011)	240 students in Germany and 231 students in Turkey	Active, passive, no harm	Turkey: Active, passive, no harm	-	Germany: No effect on all consumer ethics dimensions	n/a	n/a	n/a	
Vitell and Paolillo (2003)	353 students in the USA	Active, passive, questionable, no harm							
Vitell <i>et al.</i> (2005)	114 students in the USA	Active, passive, questionable, no harm	Active, passive, questionable	-	No harm	-	-	No effect on all consumer ethics dimensions	
Vitell <i>et al.</i> (2006)	127 adults in the USA	Active, passive, questionable, no harm	Active, passive, questionable	-	No harm	n/a	n/a	n/a	
Vitell <i>et al.</i> (2007)	127 adults in the USA	Active, passive, questionable, no harm	Active, passive, questionable	-	No harm	-	-	No effect on all consumer ethics dimensions	

Notes: Active = Actively benefiting from illegal activities; Passive = Passively benefiting activities; Questionable = Questionable but legal practices; No harm = No harm/no foul activities; Downloading = Downloading and buying counterfeit goods; Recycling = Recycling/Environmental awareness; Doing good = Doing the right thing/doing good

Millennials' ethics and religiousness

Many see Millennials as a homogenous generation (Bucic *et al.*, 2012). Millennials are people born between the early 1980s and the early 2000s (Pew Research Center, 2016). They represent a young generation who were born into a global world featuring international interdependence and global engagement (Pendergast, 2007). The uniqueness of Millennials largely results from the prevalent technology, which has affected this generation like no other (Waters and Bortree, 2012). In the context of ethics, studies showed conflicting results. Few studies found that Millennials are receptive to ethical issues (Bucic *et al.*, 2012; Smith, 2011); others found they have higher level of narcissism (Twenge and Campbell, 2008) and are highly conscious about social, cultural, and environmental issues (Sheahan, 2005). In contrast, Millennials, especially in developing countries, can be receptive to unethical behavior, such as downloading copyrighted digital materials illegally, buying pirated goods and photocopying books illegally (Aleassa *et al.*, 2011; El-Bassiouny *et al.*, 2011; Tjiptono *et al.*, 2016); are less ethical in general (VanMeter *et al.*, 2013; World of Work Survey, 2008); and are more likely to engage in specific unethical behavior such as calling in sick when they are not (Ethics Resource Center, 2009).

In the context of religiousness, there are still very few studies exploring the impact of religiousness on ethics among Millennials (Bauman *et al.*, 2014; Waters and Bortree, 2012). Most studies have only focused on the descriptive analysis of Millennials' behavior and views toward religion. For example, Tonoyan and McDaniel (2010) found that less than 40 per cent of Millennials consider religion as an important factor in their daily life; only 33 per cent attend religious services (Lugo, 2010); 75 per cent believe in life after death (Pew Research Center, 2016) and move away from religious institutions (Smith and Denton, 2005). Hence, more in-depth studies on the impact of Millennials' religiousness are necessary.

Methodology

Research context

Indonesia is the fourth most populous nation in the world, with around 256 million people in 2016, and the largest country in Southeast Asia (Population Reference Bureau, 2016) with an average income per capita of US\$3,834 (Trading Economics, 2017). The Indonesian population is relatively young, with a median age that has remained just above 22 years old (Euromoney Institutional Investor Company, 2013). Indonesia is a country of cultural diversity, and it is home to the largest Muslim population in the world, with 88 per cent of the population, followed by 8 per cent Christian/Catholic, 2 per cent Hindu, 1 per cent Buddhist and 1 per cent other.

Data collection

The data collection took place in 2012, 2013, 2014 and 2016, resulting in 1,702 respondents in total of four years. The research was conducted in two major cities in Indonesia, i.e. Surabaya and Yogyakarta. Surabaya, the capital of East Java province, is the second largest city in Indonesia, whereas Yogyakarta is renowned as a center of education in the country.

All surveys were translated to Indonesian and back-translated by an expert in Indonesian language to ensure consistency. In 2012, data came from convenience and snowballing sampling at three large universities (one public and two private universities) in Yogyakarta, Indonesia. We hand-delivered approximately 450 questionnaires to students in the classrooms and public spaces (e.g. canteens and lounge rooms) of the universities. After removing incomplete surveys, the final number of respondents was 356 (a response rate of 79.1 per cent).

In 2013, data for this study came from undergraduate students at three large private universities in Surabaya, Indonesia. We distributed 500 copies of the questionnaire to a convenience sample of students. Participants returned 474, after removal of incomplete questionnaires. The final number of respondents was 435, yielding a response rate of 87 per cent.

In 2014, we conducted another study at three large private universities in Surabaya, Indonesia. We hand-delivered approximately 600 questionnaires to undergraduate students in their classrooms. Participants returned 576 questionnaires, yielding a response rate of 96 per cent. We removed incomplete questionnaires, resulting in 540 questionnaires, yielding an overall response rate of 90 per cent.

Finally, in 2016, data came from self-administered questionnaires completed by convenience samples of Indonesians living in Daerah Istimewa Yogyakarta. The researchers distributed 500 questionnaires in two major shopping malls and several housing areas in the region. Only 371 participants completed and returned the questionnaires, thereby giving an overall response rate of 74.2 per cent. [Table II](#) summarizes the demographic profile of the respondents across four year periods.

Measures

We measured consumer ethics with [Vitell and Muncy's \(2005\)](#) consumers' ethical beliefs scale, which measures seven key ethical beliefs. Respondents rated each behavior on a five-point Likert-type scale ranging from 1 = strongly disagree to 5 = strongly agree. Therefore, a high mean score on the scale indicated that consumers considered a particular action as more acceptable or less unethical. The reliability of the seven dimensions on the consumer ethics scale was as follows: ACTIVE (five items; $\alpha = 0.732$) (e.g. *Returning damaged merchandise when the damage is your fault*), PASSIVE (two items; $\alpha = 0.666$) (e.g. *Lying about a child's age to get a lower price*), QUEST (two items; $\alpha = 0.782$) (e.g. *Using an expired coupon for merchandise*), NO HARM (three items; $\alpha = 0.770$) (e.g. *Using a computer software or games that you did not buy*), DOWNLOADING (two items; $\alpha = 0.592$) (e.g. *Installing software on your computer without buying it*), RECYCLING (two items; $\alpha = 0.647$) (e.g. *Recycling materials such as cans, bottles, newspapers etc*) and DOING GOOD (two items; $\alpha = 0.678$) (e.g. *Giving a larger than expected tip to a waiter or waitress*). The Cronbach's alpha (ranging from 0.592 for DOWNLOADING dimension to 0.782 for QUEST dimension) are relatively higher than other studies using the same consumer ethics scale, especially those outside the USA, such as [Al-Khatib et al. \(1997\)](#); between 0.473 and 0.849), [Polonsky et al. \(2001\)](#); between 0.3214 and 0.7227), [Rawwas et al. \(1994\)](#); between 0.473 and 0.761) and [Rawwas et al. \(1995\)](#); between 0.554 and 0.807).

Table II Demographic profile		2012 (N = 356)	2013 (N = 435)	2014 (N = 540)	2016 (N = 371)
		(%)	(%)	(%)	(%)
<i>Age</i>					
18-24 years		87.1	92.2	100	55.3
25-34 years		12.9	7.8	0	44.7
<i>Gender</i>					
Male		54.5	33.8	33.1	58.5
Female		45.5	66.2	66.9	41.5
<i>Religion</i>					
Islam		49.7	29.9	36.5	59.8
Christian (Protestant)		14.9	11.7	32.2	16.4
Catholic		14	28	18.5	21.3
Buddhism		11.5	16.8	9.1	0.8
Hinduism		7.9	9.7	2.0	0.8
Other		2.0	3.9	1.7	0.8

Moreover, we measured Millennials' religiousness using the revised Allport and Ross (1967) scale, measuring intrinsic, extrinsic social and extrinsic personal dimensions in the way that Kirkpatrick (1988) measured religiosity. The reliability of the three dimensions was as follows: INTRINSIC (five items; $\alpha = 0.738$) (e.g. *I try hard to live my life according to my religious beliefs*), EXTRINSIC PERSONAL (two items; $\alpha = 0.711$) (e.g. *I pray mainly to gain relief and protection*) and EXTRINSIC SOCIAL (two items; $\alpha = 0.870$) (e.g. *I go to religious services mostly to spend time with my friends*).

Results

This section addresses the previous research objectives by first comparing and contrasting the changes in consumers' ethical beliefs across time; second, this section compares and contrasts the changes in consumer religiousness across time; finally, it explores the impact of religiousness on consumer ethics across time.

Consumer ethics across time

The changes in consumers' ethical beliefs across time were examined by comparing the means of each dimension of consumer ethics (i.e. *actively benefiting, passively benefiting, questionable, no harm, downloading, recycling and doing good*) across the four-year period. In regard to *actively benefiting*, Table III shows there were significant differences between 2012 ($M = 1.45$), 2013 ($M = 2.38$), 2014 ($M = 1.94$) and 2016 ($M = 1.86$). However, there was no significant difference between 2014 and 2016. The difference between the highest and lowest means was 0.93 (2.38-1.45). *Passively benefiting* showed significant differences between 2012 ($M = 3.14$), 2013 ($M = 1.95$), 2014 ($M = 2.01$) and 2016 ($M = 1.80$) but not between 2013 and 2014. The difference between the highest and lowest means was 1.34 (3.14-1.80). *Questionable behaviors* showed significant differences between 2012 ($M = 1.92$), 2013 ($M = 2.17$), 2014 ($M = 2.32$) and 2016 ($M = 1.87$) but not between 2012 and 2016. *No harm* showed significant differences between 2012 ($M = 3.81$), 2013 ($M = 2.72$), 2014 ($M = 3.11$) and 2016 ($M = 2.63$) but not between 2013 and 2016. *Downloading* showed significant differences between 2012 ($M = 3.03$), 2013 ($M = 3.39$), 2014 ($M = 3.52$) and 2016 ($M = 3.00$) but not between 2012 and 2016 or between 2013 and 2014. *Recycling* showed significant differences between 2012 ($M = 3.24$), 2013 ($M = 3.54$), 2014 ($M = 3.03$) and 2016 ($M = 3.51$) but not between 2013 and 2016. Finally, in regard to *doing good*, there were significant differences between 2012 ($M = 4.15$), 2013 ($M = 3.92$), 2014 ($M = 3.81$) and 2016 ($M = 4.08$) but not between 2012 and 2016 or between 2013 and 2014.

The *passively benefiting* and *no harm* ethical beliefs showed the highest differences between the highest and lowest mean scores. This indicates that consumers may have diverse opinions on what is acceptable or unacceptable based on these two ethical beliefs. In general, Figure 1 shows the fluctuation of ethical beliefs across time. Moreover, we examined the pattern of changes across time by religion. Figure 2 shows a steady line across time. It shows that consumers' attitudes toward these ethical beliefs remained steady over time.

Consumer religiousness across time

In regard to intrinsic religiousness, the results show that there were significant differences between 2012 ($M = 4.27$), 2013 ($M = 4.09$), 2014 ($M = 3.95$) and 2016 ($M = 4.07$). Similarly, in regard to extrinsic personal religiousness, there were significant differences between 2012 ($M = 4.63$), 2013 ($M = 4.29$), 2014 ($M = 4.24$) and 2016 ($M = 4.34$). Finally, there were significant differences between 2012 ($M = 1.49$) and 2013 ($M = 2.59$), 2014 ($M = 2.66$) and 2016 ($M = 2.63$) in regard to extrinsic social religiousness

(Figure 3). Figure 3 shows a significant change in individuals' extrinsic social religiousness. Moreover, when we compare between religions, Figure 4 shows that people's religiousness remained steady across time.

The impact of consumer religiousness on consumer ethics across time

We used separate multiple regression analyses to review the data. Intrinsic religiousness, extrinsic personal religiousness and extrinsic social religiousness were the independent variables, and the seven dimensions of consumer ethics were the

Table III ANOVA result

<i>Consumer ethics</i>	<i>(A) 2012 Mean</i>	<i>(B) 2013 Mean</i>	<i>(C) 2014 Mean</i>	<i>(D) 2016 Mean</i>	<i>Significance</i>	<i>The difference between the highest and lowest score</i>	<i>Note</i>
Actively benefiting	1.45	2.38	1.94	1.86	0.000	2.38-1.45 = 0.93	A, B, C, D is sig diff to each other. Except no sig diff between C and D
Passively benefiting	3.14	1.95	2.01	1.80	0.000	3.14-1.80 = 1.34	A, B, C, D is sig diff to each other. Except no sig between B and C
Questionable	1.92	2.17	2.32	1.87	0.000	2.32-1.87 = 0.45	A, B, C, D is sig diff to each other. Except no sig between A and D
No harm	3.81	2.72	3.11	2.63	0.000	3.81-2.63 = 1.18	A, B, C, D is sig diff to each other. Except no sig between B and D
Downloading	3.03	3.39	3.52	3.00	0.000	3.52-3.00 = 0.52	A, B, C, D is sig diff to each other. Except no sig between A and D; B and C
Recycling	3.24	3.54	3.03	3.51	0.000	3.54-3.03 = 0.51	A, B, C, D is sig diff to each other. Except no sig between B and D
Doing good	4.15	3.92	3.81	4.08	0.000	4.15-3.81 = 0.34	A, B, C, D is sig diff to each other. Except no sig between A and D; B and C
<i>Religiousness</i>							
Intrinsic	4.27	4.09	3.95	4.07	0.000	4.27-3.95 = 0.32	A, B, C, D is sig diff to each other
Extrinsic personal	4.63	4.29	4.24	4.34	0.000	4.63-4.24 = 0.39	A, B, C, D is sig diff to each other
Extrinsic social	1.49	2.59	2.66	2.63	0.000	2.66-1.49 = 1.17	A is sig diff to B, C, D

Figure 1 Consumer ethics across time

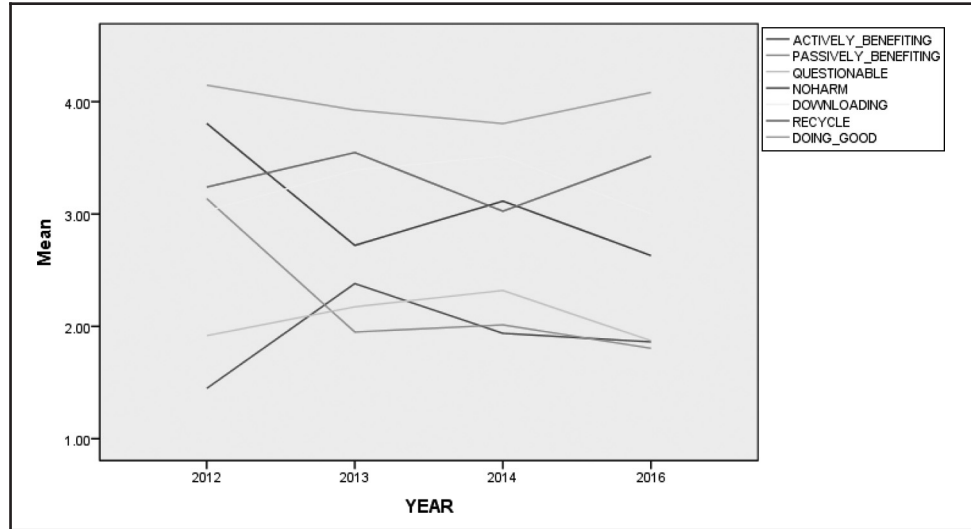
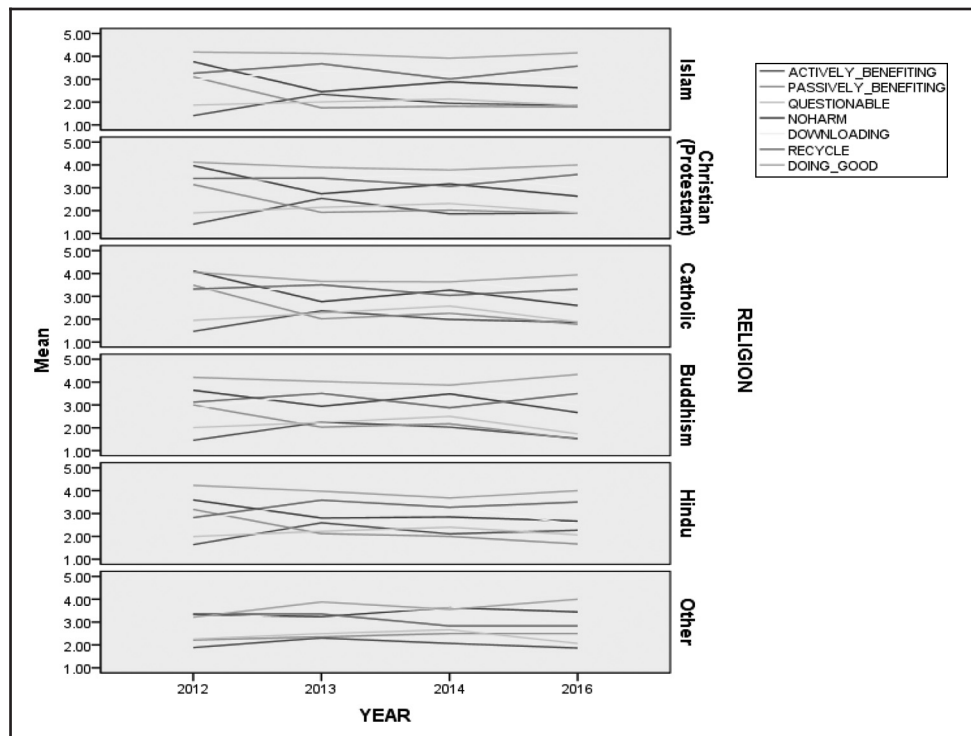


Figure 2 Comparison of consumer ethics across time between religions



dependent variables. Table IV shows the correlation matrix for the independent and dependent variables. Examining the relationships between the independent variables and each of the seven dependent variables required us to run seven separate multiple regression analyses. Figure 5 reports the results of these regression analyses.

In general, the results indicate that consumers' intrinsic religiousness have a negative impact on the five negative dimensions of consumer ethics (i.e. *actively benefiting*, *passively benefiting*, *questionable*, *no harm* and *downloading*) and a positive impact on

Figure 3 Consumers' religiosity across time

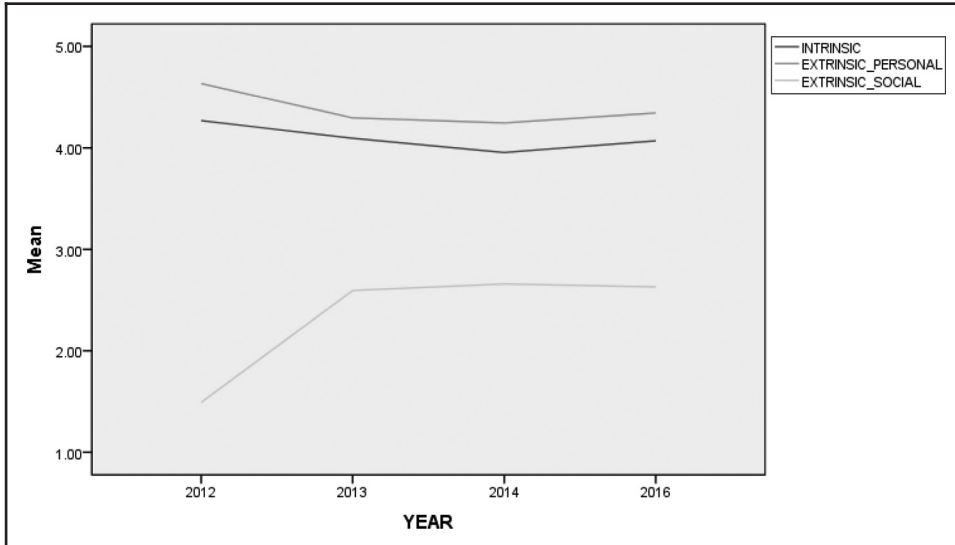
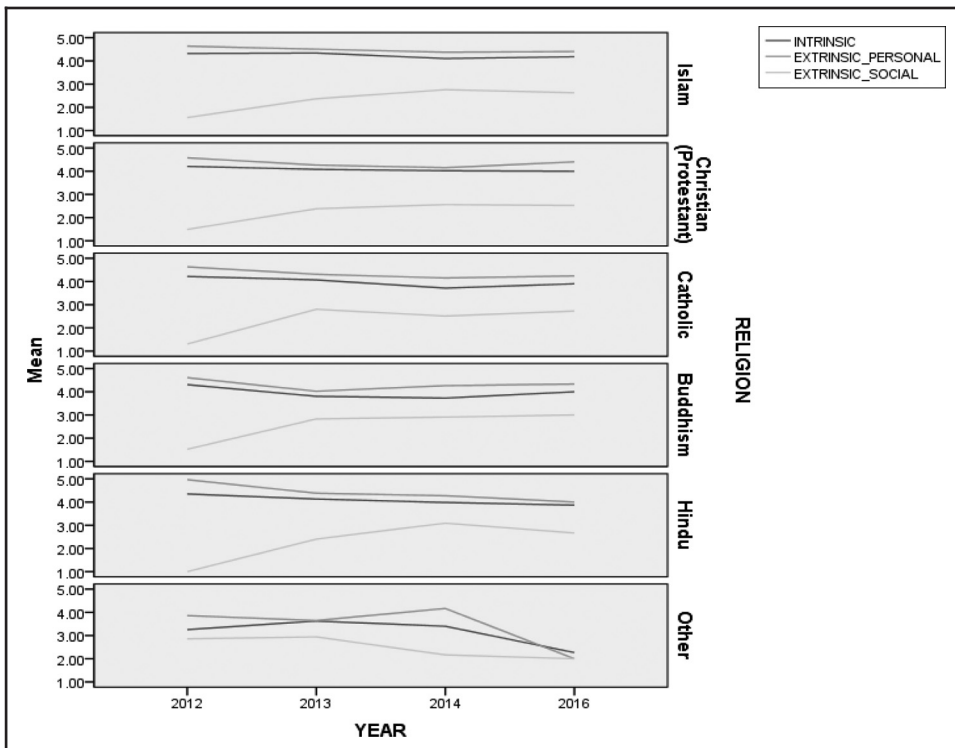


Figure 4 Comparison of consumers' religiosity across time between religions



the two positive dimensions (i.e. *recycling* and *doing good*). Consumers' intrinsic religiosity significantly explains consumer ethical beliefs for *actively benefiting*, *questionable*, *passively benefiting* (except in 2012), *no harm* (except in 2012 and 2016) and *downloading* (except in 2013 and 2016). Moreover, intrinsic religiosity also significantly influenced *recycling* (in 2013 and 2016) and *doing good* (except in 2013).

Table IV Correlation

Construct	1	2	3	4	5	6	7	8	9	10
<i>2012</i>										
1. Actively benefiting	1									
2. Passively benefiting	-0.343**	1								
3. Questionable	0.424**	-0.24	1							
4. No harm	-0.309**	0.448**	-0.007	1						
5. Downloading	0.125	-0.069	0.206**	0.105*	1					
6. Recycle	-0.078	-0.024	-0.020	0.090	0.071	1				
7. Doing good	-0.459**	0.132	-0.357**	0.141	-0.092	0.076	1			
8. Intrinsic	-0.516**	0.327**	-0.404	0.266**	-0.249**	0.076	0.455**	1		
9. Extrinsic personal	-0.487**	0.387**	-0.333**	0.285**	-0.198**	0.114*	0.368**	0.682**	1	
10. Extrinsic social	0.615**	-0.505**	0.348**	-0.397**	0.225**	-0.068	-0.488**	-0.619**	-0.599**	1
<i>2013</i>										
1. Actively benefiting	1									
2. Passively benefiting	0.452**	1								
3. Questionable	0.402**	0.649**	1							
4. No harm	0.221**	0.348**	0.577**	1						
5. Downloading	0.026	0.111*	0.281**	0.477**	1					
6. Recycle	0.023	-0.110*	-0.007	0.130**	0.232**	1				
7. Doing good	-0.074	-0.132**	-0.094*	0.044	0.173**	0.380**	1			
8. Intrinsic	0.091	-0.267**	-0.292**	-0.253**	-0.011	0.190**	0.170**	1		
9. Extrinsic personal	0.013	-0.214**	-0.244	-0.104*	0.032	0.208**	0.233**	0.486**	1	
10. Extrinsic social	0.215**	0.132**	0.102*	0.175**	-0.019	0.033	-0.050	-0.066	0.116*	1
<i>2014</i>										
1. Actively benefiting	1									
2. Passively benefiting	0.458**	1								
3. Questionable	0.516**	0.529**	1							
4. No harm	0.300**	0.346**	0.542**	1						
5. Downloading	0.158**	0.275**	0.390**	0.504**	1					
6. Recycle	-0.032	-0.086*	-0.104*	-0.050	-0.050	1				
7. Doing good	-0.267**	-0.370**	-0.415**	-0.314**	-0.174**	0.027	1			
8. Intrinsic	-0.249**	-0.399	-0.318**	-0.238**	-0.159**	0.071	0.320**	1		
9. Extrinsic personal	-0.071	-0.120**	-0.040	-0.072	-0.011	0.009	0.057	0.128**	1	
10. Extrinsic social	0.124**	0.003	0.003	-0.042	-0.119	0.030	0.070	0.032	0.031	1
<i>2016</i>										
1. Actively benefiting	1									
2. Passively benefiting	0.384**	1								
3. Questionable	0.430**	0.512**	1							
4. No harm	0.107*	0.287**	0.344**	1						
5. Downloading	0.081	0.257**	0.248**	0.609**	1					
6. Recycle	-0.118*	-0.003	-0.066	0.118*	0.135**	1				
7. Doing good	-0.215**	0.175**	-0.310**	-0.006	0.005	0.333**	1			
8. Intrinsic	-0.176**	-0.177	-0.186**	-0.110*	0.011	0.177**	0.265**	1		
9. Extrinsic personal	-0.060	-0.128*	-0.168**	-0.130*	0.002	0.078	0.175**	0.572**	1	
10. Extrinsic social	0.033	-0.016	0.027	-0.066	-0.090	-0.012	-0.072	0.140**	0.199**	1

Notes: * $p < 0.05$; ** $p < 0.001$

Meanwhile, extrinsic personal religiousness was found to have a limited effect on consumer ethics. Most of the effects are insignificant, except on *passively benefiting*, *questionable*, *recycling* and *doing good* dimensions in 2013 and on *passively benefiting* in 2012. Similarly, the role of extrinsic social religiousness is limited. The effect on all dimensions of consumer ethics were insignificant in 2016. The impacts on *actively benefiting*, *passively benefiting*, *questionable* and *no harm* are inconsistent, where negative effects were found in 2012, but the opposite impacts were shown in 2013.

Figure 5 Regression analysis

Model	2012			2013			2104			2016		
	Std β	t-value	Significance	Std β	t-value	Significance	Std β	t-value	Significance	Std β	t-value	Significance
(a) Actively Benefiting												
Constant		8.152	0.000		6.043	0.000		12.841	0.000		11.760	0.000
Intrinsic	-0.167	-2.792	0.006	-0.147	-2.743	0.006	-0.248	-5.934	0.000	-0.212	-3.388	0.001
Extrinsic Personal	-0.104	-1.776	0.077	-0.087	-1.607	0.109	-0.044	-1.055	0.292	0.051	0.803	0.423
Extrinsic Social	-0.450	8.234	0.000	0.255	5.387	0.000	0.133	3.218	0.001	0.052	1.001	0.318
	$R^2 = 0.414$	$F = 82.747$		$R^2 = 0.071$	$F = 10.935$		$R^2 = 0.081$	$F = 15.832$		$R^2 = 0.036$	$F = 4.549$	
	Adjusted $R^2 = 0.409$	Significance = 0.000		Adjusted $R^2 = 0.064$	Significance = 0.000		Adjusted $R^2 = 0.076$	Significance = 0.000		Adjusted $R^2 = 0.028$	Significance = 0.004	
(b) Passively Benefiting												
Constant		5.381	0.000		10.865	0.000		16.315	0.000		10.995	0.000
Intrinsic	-0.058	-0.861	0.390	-0.193	-0.659	0.000	-0.391	-9.810	0.000	-0.155	-2.471	0.014
Extrinsic Personal	0.160	2.437	0.015	-0.144	-2.722	0.007	-0.071	-1.780	0.076	-0.042	0.665	0.507
Extrinsic Social	-0.445	-7.297	0.000	0.144	3.107	0.002	0.018	0.459	0.646	0.014	0.270	0.788
	$R^2 = 0.268$	$F = 42.929$		$R^2 = 0.106$	$F = 16.983$		$R^2 = 0.164$	$F = 35.174$		$R^2 = 0.033$	$F = 4.115$	
	Adjusted $R^2 = 0.262$	Significance = 0.000		Adjusted $R^2 = 0.100$	Significance = 0.000		Adjusted $R^2 = 0.160$	Significance = 0.000		Adjusted $R^2 = 0.025$	Significance = 0.007	
(c) Questionable												
Constant		9.933	0.000		13.083	0.000		15.034	0.000		12.486	0.000
Intrinsic	-0.276	-3.898	0.000	-0.209	-3.995	0.000	-0.318	-7.702	0.000	-0.137	-2.204	0.028
Extrinsic Personal	-0.060	-0.869	0.386	-0.162	-3.089	0.002	0.000	0.012	0.991	-0.102	-1.628	0.104
Extrinsic Social	0.141	2.185	0.030	0.124	2.693	0.007	0.013	0.320	0.749	-0.066	1.275	0.203
	$R^2 = 0.180$	$F = 25.837$		$R^2 = 0.118$	$F = 19.257$		$R^2 = 0.101$	$F = 20.089$		$R^2 = 0.045$	$F = 5.703$	
	Adjusted $R^2 = 0.173$	Significance = 0.000		Adjusted $R^2 = 0.112$	Significance = 0.000		Adjusted $R^2 = 0.096$	Significance = 0.000		Adjusted $R^2 = 0.037$	Significance = 0.001	
(d) No Harm												
Constant		8.262	0.000		11.788	0.000		14.717	0.000		11.066	0.000
Intrinsic	-0.006	-0.079	0.937	-0.233	-4.385	0.000	-0.231	-5.474	0.000	-0.052	-0.819	0.413
Extrinsic Personal	0.076	1.081	0.281	-0.007	-0.131	0.896	-0.041	0.971	0.332	-0.092	-1.445	0.149
Extrinsic Social	-0.355	-5.440	0.000	0.177	3.780	0.000	-0.033	-0.790	0.430	-0.041	-0.776	0.438
	$R^2 = 0.161$	$F = 22.535$		$R^2 = 0.094$	$F = 14.822$		$R^2 = 0.059$	$F = 11.260$		$R^2 = 0.020$	$F = 2.540$	
	Adjusted $R^2 = 0.154$	Significance = 0.000		Adjusted $R^2 = 0.087$	Significance = 0.000		Adjusted $R^2 = 0.054$	Significance = 0.000		Adjusted $R^2 = 0.012$	Significance = 0.056	
(e) Downloading												
Constant		6.379	0.000		10.585	0.000		16.145	0.000		10.132	0.000
Intrinsic	-0.170	-2.263	0.024	-0.050	-0.906	0.365	-0.157	-3.674	0.000	-0.014	-0.217	0.828
Extrinsic Personal	-0.016	-0.210	0.834	0.048	0.868	0.386	0.013	0.296	0.767	0.028	0.443	0.658
Extrinsic Social	0.110	1.604	0.110	-0.032	-0.663	0.508	-0.114	-2.688	0.007	0.094	-1.771	0.077
	$R^2 = 0.070$	$F = 8.883$		$R^2 = 0.003$	$F = 428$		$R^2 = 0.106$	$F = 7.124$		$R^2 = 0.009$	$F = 1.072$	
	Adjusted $R^2 = 0.062$	Significance = 0.000		Adjusted $R^2 = -0.004$	Significance = 0.733		Adjusted $R^2 = 0.101$	Significance = 0.000		Adjusted $R^2 = 0.001$	Significance = 0.361	
(f) Recycling												
Constant		2.991	0.003		8.103	0.000		10.614	0.000		9.936	0.000
Intrinsic	-0.002	-0.032	0.975	0.112	2.060	0.040	0.070	1.620	0.106	0.198	3.154	0.002
Extrinsic Personal	0.115	1.514	0.131	0.148	2.721	0.007	-0.001	0.018	0.986	-0.028	-0.445	0.657
Extrinsic Social	0.000	0.000	1.000	0.006	0.127	0.899	0.028	0.643	0.520	-0.034	-0.644	0.520
	$R^2 = 0.013$	$F = 1.534$		$R^2 = 0.051$	$F = 7.647$		$R^2 = 0.006$	$F = 1.049$		$R^2 = 0.033$	$F = 4.188$	
	Adjusted $R^2 = 0.004$	Significance = 0.205		Adjusted $R^2 = 0.044$	Significance = 0.000		Adjusted $R^2 = 0.000$	Significance = 0.371		Adjusted $R^2 = 0.025$	Significance = 0.006	
(g) Doing Good												
Constant		8.468	0.000		6.663	0.000		7.554	0.000		10.512	0.000
Intrinsic	0.249	3.751	0.000	0.046	0.851	0.395	0.317	7.686	0.000	0.249	4.091	0.000
Extrinsic Personal	-0.003	-0.047	0.962	0.227	4.201	0.000	0.014	0.348	0.728	0.056	0.914	0.361
Extrinsic Social	-0.335	-5.528	0.000	-0.082	-1.722	0.086	0.059	1.440	0.150	-0.118	-2.314	0.021
	$R^2 = 0.276$	$F = 44.695$		$R^2 = 0.067$	$F = 10.293$		$R^2 = 0.106$	$F = 21.246$		$R^2 = 0.084$	$F = 11.279$	
	Adjusted $R^2 = 0.270$	Significance = 0.000		Adjusted $R^2 = 0.060$	Significance = 0.000		Adjusted $R^2 = 0.101$	Significance = 0.000		Adjusted $R^2 = 0.077$	Significance = 0.000	

Note: Std β = standardized beta

Discussion and implications

The present study aims to identify any changes in consumer ethics and consumer religiousness across time and to explore the impact of consumer religiousness on consumer ethics across time among the Indonesian Millennials. First, despite the fluctuations in the mean values across four years, the results show that consumer ethics remain constant across time. Hence, to improve consumers' ethicality, an intervention, a change of policy and regulations are necessary. For example, consumer acceptance toward *no harm* and *downloading* activities have remained stable across time. This indicates that Indonesian Millennials consider that illegally downloading a movie/software/music or buying counterfeit goods is a normal marketing transaction. Hence, a better solution, such as providing easier access to movies or music, through channels like YouTube or Spotify, will reduce consumers' intentions to download illegally. Some other creative strategies (e.g. "pay for what you want", crowdfunding) may also be useful. Moreover, in regard to *recycling*, with low awareness and poor practices

of recycling in Indonesia, the attitude will remain unchanged if local governments and environmental agencies in Indonesia do nothing. Recently, Indonesia imposed a national tax on plastic carrier bags to reduce plastic waste, which often polluted waters (Vaessen, 2016). While there has been no investigation of the impact of this tax on the waste, this small step will increase people's awareness of the importance of recycling and maintaining environmental sustainability.

Second, in regard to consumers' religiousness, Indonesian Millennials' religiousness remains stable, except for a slightly increasing external social religiousness. When we explore the trend across various religions (Figure 4), their religiousness remains stable, except for the other group. This result is in contrast with youth religiousness in the West. A report in the USA (Pew Research Center, 2015) showed that Millennials are becoming less religious than their older counterparts. This decline might not be the case for Millennials in a religious society globally. People with no religion will make up about 13 per cent of the world's population in 2050, a significant decline from 16 per cent in 2010 (Lipka, 2015). Countries that experience a decline in religiousness are also countries with lower fertility rates and older populations (unlike Muslim-majority countries such as Indonesia or Hindu-majority countries such as India). Youth religiousness will remain constant (Lipka, 2015). Moreover, the results show that there is a slight increase in Millennials' extrinsic social religiousness. It shows that going to a religious service is becoming a communal activity and a way of spending time with friends and like-minded people.

Third, it is interesting to explore whether the effect of consumer religiousness on consumer ethics among Millennials is consistent across time. In general, the present study confirms the findings of previous studies (Arlı and Tjiptono, 2014; Arlı *et al.*, 2017; Vitell *et al.*, 2003, 2005) that intrinsic religiousness is a better predictor of consumer ethics than extrinsic personal and extrinsic social religiousness. Nevertheless, the current study found that consumers' intrinsic religiousness consistently influences *actively benefiting*, *passively benefiting*, *questionable behavior* and *doing good*, but the effects on *no harm*, *downloading* and *recycling* are not consistent. The results indicate that Millennials understand the boundary between legal and illegal behavior. However, when the boundary becomes unclear, as with the cases of *no harm*, *downloading* and *recycling*, Millennials are unsure and their religiousness may not affect their subsequent behavior. Religiously moderate consumers tend to ignore their religiousness when they are faced with these types of situation (Arlı and Tjiptono, 2014; Casidy *et al.* 2016). Furthermore, despite both extrinsic social and extrinsic personal religiousness tend to have a limited impact on consumer ethics, the results show that extrinsic social religiousness is more likely to influence consumers compared to extrinsic personal religiousness. Being active in social religious activities are not a guarantee of individuals' religiousness. Because the effects of extrinsic social religiousness on consumer ethics were found to be inconsistent (negative, positive and insignificant impacts across years in the current study), future research may explore further this issue.

Hence, there are several possible implications. First, for a culture with a declining role of religion, there needs to be an emphasis on teaching ethics in the classroom to replace the ethical values that religious institutions often taught. Second, for a culture in which religion remains strong, it is necessary to integrate relevant or current ethical situations such as the negative consequences of digital piracy and the importance of recycling as maintaining God's creation into the religious teaching at schools and places of worship (churches, mosques, etc.). Often, religious leaders leave these issues untouched and do not consider them as religious issues. Consequently, their followers do not see the need to change their behavior toward digital piracy and recycling. In conclusion, this study offers a glimpse of how individuals' ethical beliefs and religiousness evolve over time. Nonetheless, this study has several limitations which we discuss in the next section.

Limitations

We did not monitor the same respondents across the four-year period. Instead, we used the same age groups from two major cities in Indonesia. We focus more on Millennials as a generational cohort. Hence, the fluctuation may not give an exact representation of the changes in individuals' ethical beliefs and religiousness. However, by using the same age groups, we hope to illustrate the trends within Millennials in a religious society (i.e. Indonesia). Moreover, four years might not be sufficient to explore the changes in individuals' religiousness or ethical beliefs. Nonetheless, this is one of the first few studies to attempt to investigate the changes of individuals' ethical beliefs and religiousness across time. Future research should extend the period (e.g. 10 years) which will show more accurate trends across time. In addition, qualitative studies should be used to explore the impact of religion on consumer ethics. This approach will assist us in understanding the gap between religiousness and ethical beliefs and behavior of Millennials. Furthermore, this study only focuses on Millennials living in the city area where they have more access to internet and media compared to Millennials living in a smaller city or remote areas in Indonesia. Future research may compare and contrast between Millennials living in the city and urban or remote areas to compare the evolution of their ethical beliefs and religiosity. Finally, this study did not monitor Millennials with no religion because in Indonesia all citizens must identify with one of the six official religions. Hence the changes in non-religious individuals are unknown. Future research may compare and contrast the changes of ethical beliefs between religious and non-religious individuals.

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