

Dinh, Ho Phi; Nguyen, Phuong Van; Trinh, Thi Vu Anh; Nguyen, Mai Huong

## Article

# Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty

Cogent Business & Management

## Provided in Cooperation with:

Taylor & Francis Group

*Suggested Citation:* Dinh, Ho Phi; Nguyen, Phuong Van; Trinh, Thi Vu Anh; Nguyen, Mai Huong (2022) : Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty, Cogent Business & Management, ISSN 2331-1975, Taylor & Francis, Abingdon, Vol. 9, Iss. 1, pp. 1-15,  
<https://doi.org/10.1080/23311975.2021.2010482>

This Version is available at:

<https://hdl.handle.net/10419/287196>

### Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

### Terms of use:

*Documents in EconStor may be saved and copied for your personal and scholarly purposes.*

*You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.*

*If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.*



<https://creativecommons.org/licenses/by/4.0/>

# Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty

Ho Phi Dinh, Phuong Van Nguyen, Thi Vu Anh Trinh & Mai Huong Nguyen

**To cite this article:** Ho Phi Dinh, Phuong Van Nguyen, Thi Vu Anh Trinh & Mai Huong Nguyen (2022) Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty, Cogent Business & Management, 9:1, 2010482, DOI: [10.1080/23311975.2021.2010482](https://doi.org/10.1080/23311975.2021.2010482)

**To link to this article:** <https://doi.org/10.1080/23311975.2021.2010482>



© 2021 The Author(s). This open access article is distributed under a Creative Commons Attribution (CC-BY) 4.0 license.



Published online: 22 Dec 2021.



Submit your article to this journal [↗](#)



Article views: 3421



View related articles [↗](#)



View Crossmark data [↗](#)



Citing articles: 4 View citing articles [↗](#)



## MANAGEMENT | RESEARCH ARTICLE

# Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty

Ho Phi Dinh<sup>1</sup>, Phuong Van Nguyen<sup>2\*</sup>, Thi Vu Anh Trinh<sup>2</sup> and Mai Huong Nguyen<sup>2</sup>

Received 7 January 2021  
Accepted 13 November 2021

\*Corresponding author: Phuong Van Nguyen, International University, Vietnam National University Ho Chi Minh City  
E-mail: [nvphuong@hcmiu.edu.vn](mailto:nvphuong@hcmiu.edu.vn)

Reviewing editor:  
Pantea Foroudi, Middlesex University, UNITED KINGDOM

Additional information is available at the end of the article

**Abstract:** Previous research concerning religiosity and consumer behaviors highlights that consumers are possibly affected by religion in areas such as life satisfaction, faith, ethics, and materialism. Analysis, however, has yet to develop a systematic framework that examines the effects of particular religious commitments on consumer behaviors, such as life satisfaction, ethical decisions, and intentions of loyalty, which is the main incentive for us to conduct this research. This study which takes into account Catholic affiliation in the Vietnamese context intends to develop the literature on the relationship between religiosity and consumer behaviors. Specifically, aiming to explore potential mediators in the interrelationship between religious commitments and customer loyalty intentions at convenience stores, the research incorporates ethical judgements and life satisfaction. The Structural Equation Modeling method is utilized to analyze the surveyed data from 388 Catholics for hypothesis testing. According to the tested results, satisfaction with life plays a significant mediating role in the relationship between religious commitments and customer loyalty. On the other hand, ethical judgements serve as an important mediator that considerably enhances the impact of intrinsic religiosity on consumer loyalty. The findings also provide an insightful view of the sociology of religion regarding business enterprises.

**Subjects:** Production, Operations & Information Management; Strategic Management; Marketing

### ABOUT THE AUTHORS

Associate Professor Ho Phi Dinh is Vice-Rector of Phan Thiet University, Vietnam. He received his Ph.D. in Economics at Colombo University, Sri Lanka, in 2002.

Associate Professor Phuong Van Nguyen is currently the Head of Center For Public Administration, International University, Vietnam National University – Ho Chi Minh City, Vietnam.

Thi Vu Anh Trinh received a bachelor's degree from the School of Business, International University, Vietnam National University – Ho Chi Minh City, Vietnam.

Mai Huong Nguyen received a bachelor's degree from the School of Business, International University, Vietnam National University – Ho Chi Minh City, Vietnam.

### PUBLIC INTEREST STATEMENT

Researching religious beliefs in business is increasingly interested in many scholars. Besides, business managers are also very interested in spirituality when making investment decisions. Corporates study customer behavior related to spirituality and religion to develop the best customer outreach strategies. Overall, the four main characteristics of religion, such as beliefs, rituals, values, and community, play an essential role in studying consumer psychology and behavior. Consumer scholars and marketers can explore each characteristic to build and maintain customer commitment and loyalty.

**Keywords: Religious commitment; religiosity; life satisfaction; ethical judgment; loyalty intention**

## 1. Introduction

Religion is considered a positive power source for society. In American society, 55 percent of the adults reported believing that the potential benefits of churches and religious organizations outweigh the costs. Furthermore, while 53 reported that these organizations improve community morality, 50 percent believed to connect people (Pew, 2019) mainly. According to previous studies on religion, it has widespread effects on a range of consumer behaviors that promote the exchange of information (Choi et al., 2010), foster information searching and product innovations (Hirschman, 1981), and harmonious interpersonal relationships (Saroglou, 2011). Among various aspects to dig into while studying consumer behaviors, it is important to consider religion since religious affiliations and strength of beliefs are highly possible to affect consumer's purchasing decisions (Coşgel & Minkler, 2004; Mathras et al., 2016).

The significance of religion on consumer behaviors has been illustrated by previous studies on consumer psychology. The majority have focused on the properties and manifestations of sacredness in consumption (Belk et al., 1989), cognitive and behavioral effects on individuals (Mokhlis, 2009), or the role of religiosity concerning the intensity of affiliation, belief, engagement, and commitment of the religious followers (Donahue & Nielsen, 2005; McDaniel & Burnett, 1990). However, only a few studies have incorporated a quantitative method to examine the effects on customer behaviors (such as ethical judgment, life satisfaction, and behavioral loyalty intentions) of particular religious commitments (i.e., intrinsic religiousness and extrinsic religiousness). Thereby, the current study is conducted aiming at bridging this gap.

Tracing back the existing literature, previous studies on consumer behaviors have predominantly utilized the qualitative approach and put it within the paradigmatic field of Consumer Culture Theory. Following the theory, researchers have looked into various religion-related facets of consumer culture ranging from the innate sacredness of customer behaviors (Belk et al., 1989), the development of consumer identity through religious socialization (McAlexander et al., 2014) to the decision-making of buying distinctive goods (for example, Macintosh computers) (Belk & Tumbat, 2005). However, in empirical studies, the effect of religion on consumer perspectives and attitudes is still under discussion (Vitell & Paolillo, 2003). For example, recent research on the relationship between religiosity and customers' satisfaction with life has induced mixed findings (Koenig et al., 2011). Also, previous findings on the role of religious beliefs on customer behaviors, which are fragmented, have yet to be consolidated and urge further investigation.

In 2019 the General Statistics Office of Vietnam reported the survey results, claiming that more than 86 percent of the Vietnamese population is classified as nonreligious. According to the same demographic census, six percent of Vietnamese identify as Catholics, four percent as Buddhists, and one percent as Protestants, Muslims, Hindus, Cao Dai, and Hoa Hao, respectively. When the French conquered Vietnam, Catholicism was a well-organized and effective institutional region (Roszko, 2021). Catholics are characterized by regularly attending church every week. They believe that prayer and religion are essential in one's life. The characteristics are significant determinants of opinion on a variety of topics. Therefore, this study aims to explore the religiosity framework with behavioral loyalty intentions of Catholic affiliation. Vietnamese Catholic has more than 3,000 parishes; as of early 2021, there are 46 bishops, nearly 6000 priests, about 200 religious orders, congregations, associations with more than 31,000 men and women religious, over 7 million followers.

All in all, this study is conducted to establish a new research paradigm to examine how the Catholic religion impacts consumer behaviors such as life satisfaction, ethical judgements, and loyalty intentions of religious shoppers at convenience stores. Specifically, we aim to achieve

the following objectives: (1) impact on life satisfaction and ethical judgements of Catholic customers, (2) the mediating roles of life satisfaction and ethical judgements that enhance the effects of religious commitments on customer behavioral loyalty intentions. Overall, the study hopes to contribute its findings on Catholic cultures to make more efficient business strategies.

## 2. Literature

### 2.1. Religiosity

When it comes to religious studies, religiosity takes a fundamental function. According to the study of (Beit-Hallahmi & Argyle, 2014), religiosity is rather considered a changeable variable over time than a concrete one. It is also defined as “a belief in God accompanied by a commitment to follow principles believed to be set by God” (McDaniel & Burnett, 1990). In other words, religiosity may be understood as a degree of religious loyalty. However, because of the vague and broad coverage of the term, many researchers have come to terms that the generalized concept of religiosity is possibly hard to achieve. Based on the existing background, scholars have given many different definitions of religiosity. (Minton & Kahle, 2014) Religiosity is the degree to which religious beliefs and values are retained through both an inner spiritual bond and outer religious conduct such as practices and behaviors. Religiosity also refers to the extent to which an individual practices the set of values and ideals following their religious beliefs (Delener, 1990). Other researchers have attached the notion of religiosity to the degree an individual participates, believes in, and commits to a religion (Donahue & Nielsen, 2005; McDaniel & Burnett, 1990), as well as a person’s religious adherence to cognitive and behavioral principles despite religious affiliations (McDaniel & Burnett, 1990) and (Mokhlis, 2009). The religious commitment may also be conveyed through spiritual perceptions in terms of participation and beliefs as well as how they are deployed in everyday lives. It is highly postulated that religion can heavily shape the life perceptions of a religious follower through their religious cognitive schemas (Worthington et al., 2003). Thus, religiosity is believed to function as a moral compass for individuals in society; hence, can be exploited to develop identification of a religious self, thereby initiating changes in individual behaviors (Hwang, 2018).

In market science, the impact of religious commitments (i.e., intrinsic religiosity and extrinsic religiosity) on consumer psychology have not been thoroughly examined (Mathras et al., 2016). Religious commitments are expected to profoundly affect the fundamental components of behavior, such as how individuals interpret, identify, and emote the surrounding phenomena. It means this kind of commitment may leave a remarkable mark on a person’s beliefs and the contribution to their religious affiliation and journey (Worthington et al., 2003).

Furthermore, the role of religious commitments in consumer ethics is to reinforce and inspire ethical conduct (Clark & Dawson, 1996) to evaluate consumer perceptions and behaviors towards actionable consumer practices (Vitell et al., 2005). This outcome of religious commitment serves to substantially signify idealism and relativism, which is, consequently, considered promising to influence consumer ethical values. Several recent studies have shown some insights into two dimensions of commitment (i.e., intrinsic and extrinsic religiosity) introduced by (Allport & Ross, 1967). McDaniel and Burnett (1990) suggested the two dimensions: intrinsic religiosity as the intra-personal component of religious commitment and extrinsic religiosity as the inter-personal component of religious commitment. While intrinsic religiosity refers to religious values, conducts, and experiences, extrinsic religiosity concerns the extent to which religious followers involve in religious activities.

### 2.2. Ethical judgment and religiosity

Consumer ethics is defined as “the moral rules, principles or norms that guide the behavior of individuals (or groups) as to the holding power of a product or service selection, purchase, use or sale” (Muncy & Vitell, 1992). Meanwhile, an ethical judgment of a customer is characterized as the moral acceptability of behavior which, as such, relies primarily on what is learned throughout early parenting on the right, wrong, and justice in addition to childhood

communication of morality, religious training, and exchanging of fables and fairy tales (Reidenbach & Robin, 1990). In short, ethical judgment is a person's accumulative appraisal of conduct in terms of its degree of morality or acceptability and thus, vastly influenced by one's sense of justice, standards of righteousness, and religious education approaches (Reidenbach & Robin, 1990; Uysal & Okumuş, 2019).

Previously, scholars have figured out the possible association between ethical judgements and market insanity and faith and concentrated on exploring the role of religion in clarifying consumer attitudes and behaviors towards various debatable consumer activities (Vitell & Paolillo, 2003). Researchers display findings of both intrinsic and extrinsic religiosity as evident determinants of customer ethical judgment (Swimberghe et al., 2011; Uysal & Okumuş, 2019). Despite this, another study analyzing student consumers showed that intrinsic religiosity substantially impacts customer ethical standards, whereas extrinsic religiosity has no effect on ethical judgements (Vitell & Paolillo, 2003). Some studies even confirmed that there is no significant interrelationship between extrinsic religiosity and consumer ethics (Kennedy & Lawton, 1998; Patwardhan et al., 2012); whereas a consumer ethics study in the Indonesian context discovered a negative correlation between extrinsic religiosity and consumer beliefs reasoning that consumer activity is unethical (Arli & Tjiptono, 2014). Concerning that viewpoint, we propose the following hypotheses:

H1. Intrinsic religiosity has an impact on ethical judgment.

H2. Extrinsic religiosity has an impact on ethical judgment.

### **2.3. Life satisfaction and religiosity**

Satisfaction with life is an aspect of subjective well-being and is seen as a general perspective of one's life based on appreciating their abilities and productivity (Levin et al., 2011; Plouffe & Tremblay, 2017). Researchers have shown mixed findings in empirical analyses of the impact religiosity has on life satisfaction. In fact, from 100 previous studies, (Koenig et al., 2011) published systematic analysis of this relationship and found that 80 percent show a favorable association, 13 percent show no relationship, and seven percent show mixed outcomes. In recent research on this relationship, researchers have also observed comparable findings in different religious affiliations or racial/ethnic identity. For example, (Habib et al., 2018) examined a data collection at the University of the West Indies of undergraduate students registering Christian, Muslim, and Hindu. They observed that religiosity was positively and strongly correlated with life satisfaction.

Another research on African Americans explored the moderating role of religious commitment on the relationship between life satisfaction and racial/ethnic identity (Ajibade, Hook, Utsey, Davis & Van Tongeren, 2016). Whereas (Plouffe & Tremblay, 2017) analyzed data surveys in 59 countries and reported that religious beliefs have a significant influence on life satisfaction at the individual level; meanwhile, the role of religious beliefs as a moderator has not been confirmed on the relationship between life satisfaction and income at either country or individual level. Besides, (Joshano & Weijers, 2016) found that there was no moderation in the impact of personal religious beliefs on the relationship between national income and life satisfaction. The assumption is that religious activity is not compatible with religious ideology. In this study, the emphasis is placed on both religious values and religious engagement of Catholic followers' customers. Hence, the following hypotheses were proposed:

H3. Intrinsic religiosity has an impact on life satisfaction.

H4. Extrinsic religiosity has an impact on life satisfaction.

#### 2.4. Behavioral loyalty intentions

Although previous researchers have reported that religiosity is having a substantial effect on the basic beliefs and convictions of consumers (Essoo & Dibb, 2004; McDaniel & Burnett, 1990), few studies have paid attention to the interaction between religiosity and customer loyalty. This research suggests that customer loyalty differs according to the degree of adherence to their religious values. Religious supporters are preached to treat others in a fair and equal manner, which in turn serves to ensure a favorable perception and stimulates a personal viewpoint towards other individuals, such as recommending store visits or specific goods to their families or friends. Especially, research calls for further study on life satisfaction and ethical judgment in the association between religious commitment (e.g., intrinsic and extrinsic religiosity) and behavioral loyalty intentions.

Improvement in customer satisfaction is considered one focal marketing strategy. Despite the essential role of customer retention, scholars contend that re-purchases alone may represent one aspect of retention rather than intentions for loyalty (J. M. Bloemer & Kasper, 1995). Behavioral loyalty is described as “a consumer’s purchasing behavior during his or her relationship with a retailer” (Sharp & Sharp, 1997). However, along with re-purchase behaviors, it is suggested that customers should recommend the shop or brand for friends and families to assess real loyalty intentions (J. J. Bloemer & De Ruyter, 1998). Prior research revealed that the intentions for loyalty attribute strongly and substantially to the ethical judgment of customers (Swimberghe et al., 2011) and their life satisfaction (Huang et al., 2019). Based on the literature, the below hypotheses were proposed:

H5. Consumer ethical judgment is positively associated with behavioral loyalty intentions.

H6. Life satisfaction is positively associated with behavioral loyalty intentions.

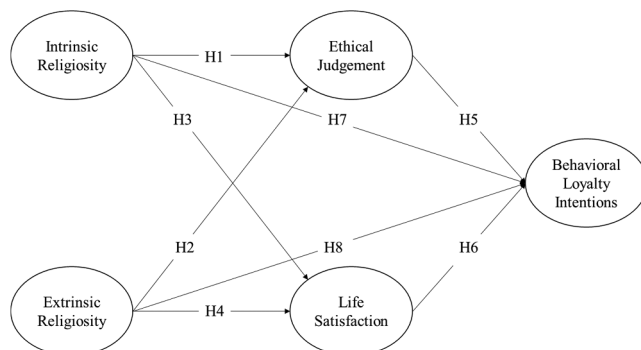
To test the mediating roles of life satisfaction and ethical judgment, we propose other two hypotheses:

H7. Intrinsic religiosity is directly related to behavioral loyalty intentions.

H8. Extrinsic religiosity is directly related to behavioral loyalty intentions.

In contribution to further research, the literature review is to broaden existing theories, and provide more profound data analysis and managerial implications regarding customer religiosity towards loyalty intentions. Previous research highlighted the wide-ranging effects of religious ideology on religious goods and services such as introspection of Muslim customers on celebrity-endorsed television advertising and buying decisions (Mansour & Diab, 2016),

Figure 1. Research model.



consumer behaviors (Mokhlis, 2009; Tsarenko & Tojib, 2012), personal perceptions towards Islamic Banks in Egypt (Abou-Youssef et al., 2015), as well as job performance of Buddhist followers (Luong & Nguyen, 2017). However, literature is not sufficient to consolidate a comprehensive understanding of religiosity. Therefore, this study aims to broaden the religiosity framework with behavioral loyalty intentions of identified Catholic affiliation as well as such internal determiners as customers' ethical judgment and life satisfaction. The theoretical framework is visualized in Figure 1 below:

### 3. Method

#### 3.1. Measures

The conceptualization of behavioral loyalty intentions has been employed in a variety of prior studies. However, how to explore the religiosity framework with behavioral loyalty intentions of Catholic affiliation requires a considerably inductive approach. Therefore, we need to use a qualitative approach to conduct a focus group. Specifically, the questions of semi-structured in-depth interviews were designed (Long et al., 2006). The questions aim to explore various aspects of religious beliefs in Catholic affiliation. The interviews began with more broad inquiries and then led participants to the intended subject.

The sampling procedure for the focus group interviews is purposive (Miles & Huberman, 1994). The sample for in-depth interviews included eleven participants (five males and six females), who have at least ten years of experience in participating in Catholic affiliation, formed three focus group interviews. Each interview took around 90–120 minutes.

The focus group interviews enabled us to exploit the general knowledge and experience of Catholic affiliation. The purpose of interviews was to not only further clarify the concepts mentioned in the research model but also contribute meaningful modifications of measures and make sure that each measurement item is understandable for the general target respondents. The interview results provided us with appropriate adjustment of measurement items and enabled us to develop two new items such as IR5, IR6, and BLI5. Table 1 presents the measures of latent variables in the research model. First, the measures were based on previous studies. Second, we conducted the focus groups to clarify the measures and adjust the statements to satisfy the Vietnamese context. Finally, the participants have proposed some new items. Therefore, the measures have been modified and developed significantly from the qualitative study.

After completing the questionnaire, we translated the original measures, which were in English, into Vietnamese and conducted a pilot test with 30 Catholic-identified respondents. By doing so, we have limited any possible errors and ensured the suitability of the contents after modifying the Vietnamese sentences based on the feedback from these respondents.

#### 3.2. Data collection

The Big C store was chosen because of the high level of in-store browsing. The questionnaires contain the measures and accompany a cover letter with a university letterhead. The cover letter stated the research objective, pledged data confidentiality and expressed gratitude to the participant. Participants were asked if they had previously shopped at the Big C store as a first screening inquiry.

Data collection used a convenience sampling method. We delivered the questionnaires to 20 Catholic churches in Ho Chi Minh City, Vietnam, with 25 questionnaires per church. It took four months to survey from May to August 2019. Eventually, a total of 388 observations were used for data analysis. The rate of response was 77.60%. Primary demographic attributes indicate that 41% (N = 160) of participants are men. Respondents are relatively evenly distributed among age groups, with 34% (N = 133) reported to be older than 40 years old; 33%



**Table 1. Measurement construct**

Code	Construct		Notes
IR	Intrinsic religiosity adapted from (Worthington et al., 2003)	Focus group interviews	
IR1	“Religion is especially important to me because it answers many questions about the meaning of life.”	Religion is important to identify many meaningful of life	Major adjustment
IR2	“It is important to me to spend periods of time in private religious thought and reflection.”	Private pray is the most important in religion	Major adjustment
IR3	“My religious beliefs lie behind my whole approach to life.”	Religion will express my belief though whole approach to life	Major adjustment
IR4	“Religious beliefs influence all my dealings in life.”	Religion affects almost all dealings in my life	Minor adjustment
IR5		I love reading books, Holy Bible, magazines that are related to my religion	New development
IR6		I love explaining to other friends that on my religion	New development
ER	Extrinsic religiosity adapted from (Worthington et al., 2003)	Focus group interviews	
ER1	“I enjoy working in the activities of my religious organization.”	I love enjoying local groups at my nearby parish	Minor adjustment
ER2	“I make financial contributions to my religious organization.”	I contribute money or financial supports to my local group in my parish	Minor adjustment
ER3	“I enjoy spending time with others of my religious affiliation.”	I am spending time with my local group	Minor adjustment
ER4	“I keep well informed about my local religious group and have some influence in its decisions.”	I have received almost information about my group activities	Minor adjustment
EJ	Ethical judgements adapted from (Reidenbach & Robin, 1990; Swimberghe et al., 2011)	Focus group interviews	
EJ1	“The actions by corporate management of store X are culturally acceptable/culturally unacceptable”	The actions of the management store are culturally acceptable	Minor adjustment
EJ2	“The actions by corporate management of store X are traditionally acceptable/traditionally unacceptable”	The actions of the management store are traditionally acceptable	Minor adjustment
EJ3	“The actions by corporate management of store X are acceptable to my family/unacceptable to my family”	The actions of the management store are acceptable by my family	Minor adjustment
EJ4	“The actions by corporate management of store X are individually acceptable/individually unacceptable”	The actions of the management store are acceptable by myself	Minor adjustment
EJ5	“The actions by corporate management of store X are fair/unfair”	The actions of the management store are fair	Minor adjustment
EJ6	“The actions by corporate management of store X are morally right/not morally right”	The actions of the management store are right	Minor adjustment
EJ7	Just	The actions of the management store are just	Major adjustment

(Continued)

**Table1. (Continued)**

Code	Construct		Notes
LS	Life satisfaction adapted from (Habib et al., 2018; Diener et al., 1985).	Focus group interviews	
LS1	“In most ways my life is close to my ideal.”	For the most part, my life is close to my ideal.	Minor adjustment
LS2	“The conditions of my life are excellent.”	My circumstances are ideal.	Minor adjustment
LS3	“I am satisfied with my life.”	“I am satisfied with my life.”	No change
LS4	“So far I have gotten the important things I want in life.”	So far, I have obtained the most significant things in life.	Minor adjustment
LS5	“If I could live my life over, I would change almost nothing.”	“If I could live my life over, I would change almost nothing.”	No change
BLI	Behavioral loyalty intention adapted from (Wong & Sohal, 2006)	Focus group interviews	
BLI1	“I say positive things about retail store XYZ to other people”	Say positive things about this store to other people	Minor adjustment
BLI2	“I recommend retail store XYZ to someone who seeks my advice”	Recommend this store to someone who seeks advice	Minor adjustment
BLI3	“I encourage friends and relatives to shop at retail store XYZ”	Encourage friends and others to do business with this store	Minor adjustment
BLI4	“I consider retail store XYZ my first choice in the next few years”	Consider this store to be your first choice for future transactions	Minor adjustment
BLI5		Do more business with this store in the coming months	New development

(N = 129) younger than 18 or 29 years old, and the rest 32% (N = 125) are between 30 and 39 years of age.

#### 4. Results

The data analysis and hypothesis testing were conducted using the Structural Equation Modeling approach with the support of SPSS and AMOS 22.0. Results from analysis must meet the following requirements to ensure the reliability of the data. First, each factor loading must reach at least 0.5 (Hair et al., 1998). Three items (EJ5, EJ7, LS1) were excluded during this stage because their loadings fell short of the requirement. The remaining loadings which score higher than 0.7 and show satisfaction of threshold are displayed in Table 2. Second, the reliability of the data was examined with Cronbach’s Alpha and Composite Reliability (CR) test. The table shows evidence for a highly reliable source of data with all figures for Cronbach’s Alpha and CR above 0.8, which satisfy the requirements of at least 0.6 and 0.7, respectively (Hair et al., 2019). Finally, we continue to evaluate the convergent validity of each scale by measuring the average variance extracted (AVE) of at least 0.5 (Fornell & Larcker, 1981). Overall, all figures are above the threshold, except for the AVE value of Intrinsic Religiosity, which scores 0.494 but qualified enough to be considered acceptable. In conclusion, Table 2 shows that all accepted figures for reliability and convergent validity test.

After checking for reliability through EFA, we continue to assess CFA and SEM model fit. Model fit indices are represented in Table 3, showing statistically significant figures in accordance with the designed thresholds (Hu & Bentler, 1999). Finally, hypothesis testing was conducted, the results of which are displayed in Table 4. Of all eight proposed hypotheses, five are statistically supported. Intrinsic religiosity is shown to have a strong effect on consumer ethical judgment with  $\beta = 0.349$  and  $p < 0.001$  (supporting H1) whereas the other aspect of religiosity—extrinsic religiosity reports no significant relationship with ethical judgment (not supporting H2). Next, according to the significant coefficients, life satisfaction fully mediates

**Table 2. Reliability and convergent validity**

Variables	Factor loading	Cronbach's Alpha	CR	AVE
Thresholds		≥ 0.6	≥ 0.7	≥ 0.5
Behavioral loyalty intention (BLI)		0.875	0.876	0.587
BLI1	0.719			
BLI2	0.726			
BLI3	0.690			
BLI4	0.831			
BLI5	0.848			
Ethical judgements (EJ)		0.854	0.856	0.543
EJ1	0.759			
EJ2	0.730			
EJ3	0.775			
EJ4	0.722			
EJ6	0.664			
Extrinsic religiosity (ER)		0.846	0.847	0.580
ER1	0.739			
ER2	0.812			
ER3	0.778			
ER4	0.704			
Intrinsic religiosity (IR)		0.863	0.829	0.494
IR1	0.717			
IR2	0.819			
IR3	0.729			
IR4	0.717			
IR5	0.607			
IR6	0.681			
Life satisfaction (LS)		0.814	0.816	0.526
LS2	0.708			
LS3	0.716			
LS4	0.770			
LS5	0.723			

**Table 3. CFA and SEM model fit indices**

Model fit indices	Thresholds	CFA	SEM
CMIN/df	≤ 2**, ≤ 3*	1.337	1.392
GFI	≥ 0.9**, ≥ 0.8*	0.938	0.934
AGFI	≥ 0.8*	0.923	0.919
CFI	≥ 0.9**	0.979	0.976
IFI	≥ 0.9*	0.980	0.976
RMSEA	≤ 0.05**, ≤ 0.08*	0.030	0.032

\*\*excellent; \*acceptable.

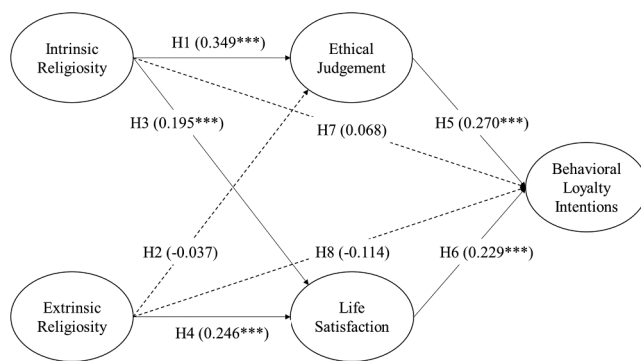
the relationships between both intrinsic and extrinsic religiosity and behavioral loyalty intentions (supporting H3, H4, H6). In other words, it can be concluded that there are no significant direct effects of religiosity on loyalty intentions (not supporting H7, H8). Ethical judgment acts

**Table 4. Hypothesis testing**

Hypothesis	Estimates	P-value	Result
H1. IR→EJ	0.349	***	Accepted (except H2, H7, H8)
H2. ER→EJ	-0.037	ns	
H3. IR→LS	0.195	***	
H4. ER→LS	0.246	***	
H5. EJ→BLI	0.270	***	
H6. LS→BLI	0.229	***	
H7. IR→BLI	0.068	ns	
H8. ER→BLI	-0.114	ns	

\*\*\*p < 0.001; ns: non significant.

**Figure 2. Hypothesis testing results (\*\*p < 0.001).**



as another significant full mediator in the relationship between intrinsic religiosity and behavioral loyalty intentions while plays no mediating role between extrinsic religiosity and behavioral loyalty intentions (supporting H5).

Figure 2 demonstrated the results of hypothesis testing. Solid lines show significant paths while dotted lines represent insignificant hypotheses, all are noted with their standardized coefficients and p-values.

## 5. Discussion and implications

### 5.1. Discussion

Based on the current literature review, little has been known about the impacts of religious commitments (including intrinsic and extrinsic religiosity) on loyalty intentions. There are even fewer studies on the potential mediating roles of consumer ethical judgment and life satisfaction and their reciprocal relationships with behavioral loyalty intentions. Hence, this study aims to bridge these research gaps in the field of customer behaviors in Catholic affiliations in Ho Chi Minh City, Vietnam, making three major contributions to the existing literature.

First, intrinsic religiosity is found to be a significant stimulator of ethical judgment. The finding provides support for the previous study of (Uysal & Okumuş, 2019), whereas it contradicts the result of (Swimberghe et al., 2011). Intrinsic religiosity helps explain how consumer beliefs are built and oriented. It is reported a higher possibility of religious individuals having more ethical performances than others (Swimberghe et al., 2011; Vitell et al., 2005). Accordingly, higher chances are that they observe the buying behaviors of corporate management and follow suit.

Second, religious commitments (i.e., intrinsic and extrinsic) significantly influence consumer life satisfaction. The finding is consistent with studies of (Ajibade et al., 2016; Habib et al., 2018; Plouffe & Tremblay, 2017). It can be implied that religion is essential to generate satisfaction in the life of Vietnamese Catholic followers. The reason can be attributed to the well-being and meaning in life while aligning their own beliefs and values to the Catholic principles. For example, religion has a profound effect on initiating its adherents into the sense of hierarchical structure in society and liberating them from daily concerns by offering meaningful counseling.

Last but not least, the result confirms life satisfaction as a significant mediator in the relationship between the two types of religious commitments and behavioral loyalty intentions. Meanwhile, the mediating role of ethical judgment is only found to foster the association between intrinsic religiosity and loyalty. Also, no direct impacts of religious commitments on consumer behavioral loyalty intentions have been recognized.

### **5.2. Theoretical and managerial contributions**

Preceding studies have associated religious commitments with customer loyalty intentions with the assistance of ethical judgment as a mediator (Swimberghe et al., 2011). This, accordingly, has directed the attention of scholars to the focal role of deontology during business decision-making procedures. However, ethical fundamentals have been under contemplation mostly in marketing decisions (Swimberghe et al., 2011) and (Nantel & Weeks, 1996). Hence, this current study aims to bridge this gap by investigating the significance of religious commitments and ethical judgements in making business decisions. Specifically, this empirical study pays extra attention to the role of ethical judgements that mediate the impact of religious commitments on customer loyalty intentions by their behaviors at convenience stores, expanding the findings from (Swimberghe et al., 2011).

Besides, religion is such an underexplored concept in connection with consumer behaviors in marketing studies (Mathras et al., 2016), not to mention the interrelation between religious commitments and life satisfaction. In this study, current authors also attempt to dig into life satisfaction as a mediator, which helps explain the underlying relationship between religious commitments and loyalty intentions. According to the processed results, religious beliefs and values, which act as a stimulator for life satisfaction, positively encourage consumers to convey their loyalty behaviors. In other words, it can be understood that consumers whose active and enthusiastic participation in religious activities and affiliations are in line with their beliefs and values are highly likely to introduce their frequently visited convenience stores to their close fellowships.

Overall, there are several customer insights researchers and managers of convenience stores can extract and put into practice from the findings of this study. First of all, life satisfaction is explored as a strong mediator that connects religious commitments and the loyalty intentions of customers at a convenience store. We suggest that in-store training programs are essential for both employees and managers to equip themselves with technical knowledge and appropriate religious-based knowledge. Moreover, engagement in religious events is on a daily basis of religious participants (Worthington et al., 2003). Such behaviors, characterized by the sociableness and motivation to engage in social activities, shed light on the social meaning of religious commitments, ethical judgements, and life satisfaction. It is implied that consumer behaviors of creating harmony and bonding (Saroglou, 2011) and information sharing (Choi et al., 2010) may be attributed to the perceptible characteristics of individuals' being sociable and engaged in social gatherings. Store managers should orient their business strategies towards unique niches of customers, especially those who are intrinsically religious, since close-knit networks between the store and customers are believed to stand for higher possibilities for store revisits and purchasing decisions. Other than that, organizing store events is considered a worthy action to elevate brand image in the eye of the customers that help stimulate their loyalty behaviors.

To sum up, the challenge for store managers is to master the relationship strength model and apply it to their organizations. Managers will benefit from the model if it is utilized as a diagnostic tool to analyze the relationships between the components rather than as a model that shows the results from testing

hypotheses. Particularly, managers must verify the model in their specific business context and conduct the data analysis to identify the relevant relationships to their business environment. The findings may then be used to establish the store's competitive strategy and management philosophy. More significantly, the store management must generate a shopping environment where customers expect the store's brand to have ethical values. When compared to other competitive stores, ethical stores have greater levels of customer loyalty. Store managers should develop the emotional commitment to boost customer retention and loyalty, stand with them and keep them happy when shopping.

## 6. Conclusions

This study aims to expand on the theoretical framework and provides evidence of empirical results of the consumer behaviors of Catholic people in Vietnam. The findings highlight the substantial mediating role of life satisfaction in the interrelation between religious commitments (i.e., intrinsic religiosity and extrinsic religiosity) and consumer loyalty. However, ethical judgements have a strong mediating effect in connecting intrinsic religiosity and consumer loyalty. This paper also provides some insight into the current research on the effect of the Catholic religion on business strategies. Specifically, three new measured items and major adjustments from the qualitative study provided more significantly theoretical contributions. This also opens more opportunities for developing new measures of religious concepts.

To sum up, in order to achieve the objective of offering in-depth viewpoints on customer behaviors in terms of religion-related concepts, this study expects to develop the hypothetical research model and deliver statistics-backed results. Among the surveyed Catholic followers in Vietnam, life satisfaction is confirmed as a strong mediator that enhances the influences of religious commitments (i.e., intrinsic and extrinsic religiosity) on customers' intentional loyalty behaviors. Meanwhile, ethical judgements play a strong mediating role in encouraging intrinsically religious individuals to actualize their loyalty intentions. Besides, a deeper look is provided into business strategies regarding the impact of the Catholic affiliations in Vietnamese contexts.

### 6.1. Limitations and further study

There still exist two limitations that the subsequent studies should pay more attention to improvement. One limitation refers to the research scope, which focused only on one city in Vietnam. It is highly recommended for future studies to expand the research scope to other regions of Vietnam as well as other religions to make meaningful comparisons and valid generalizations of the results. The other limitation refers to the primary focus on one aspect of customer behaviors which are religious commitments. This study warrants future research on religious commitments connected with other related behaviors of customers to solidify the background of religious studies, of which the effects are still undervalued in marketing and management fields.

#### Funding

The authors received no direct funding for this research.

Huong Nguyen, *Cogent Business & Management* (2022), 9: 2010482.

#### Author details

Ho Phi Dinh<sup>1</sup>  
Phuong Van Nguyen<sup>2</sup>  
E-mail: [nvphuong@hcmiu.edu.vn](mailto:nvphuong@hcmiu.edu.vn)  
Thi Vu Anh Trinh<sup>2</sup>  
Mai Huong Nguyen<sup>2</sup>

<sup>1</sup> The School of Busines, Phan Thiet University, Vietnam.

<sup>2</sup> International University, Vietnam National University Ho Chi Minh City.

#### Disclosure statement

No potential conflict of interest was reported by the author(s).

#### Citation information

Cite this article as: Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty, Ho Phi Dinh, Phuong Van Nguyen, Thi Vu Anh Trinh & Mai

#### References

- Abou-Youssef, M. M. H., Kortam, W., Abou-Aish, E., & El-Bassiouny, N. (2015). Effects of religiosity on consumer attitudes toward Islamic banking in Egypt. *International Journal of Bank Marketing*, 33(6), 786–807. <https://doi.org/10.1108/IJBM-02-2015-0024>
- Ajibade, A., Hook, J. N., Utsey, S. O., Davis, D. E., & Van Tongeren, D. R. (2016). Racial/ethnic identity, religious commitment, and well-being in African Americans. *Journal of Black Psychology*, 42(3), 244–258. <https://doi.org/10.1177/0095798414568115>
- Allport, G. W., & Ross, J. M. (1967). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), 432–443. <https://doi.org/10.1037/h0021212>

- Arli, D., & Tjiptono, F. (2014). The end of religion? Examining the role of religiousness, materialism, and long-term orientation on consumer ethics in Indonesia. *Journal of Business Ethics*, 123(3), 385–400. <https://doi.org/10.1007/s10551-013-1846-4>
- Beit-Hallahmi, B., & Argyle, M. (2014). *The psychology of religious behaviour, belief and experience. The psychology of religious behaviour, belief and experience*. Routledge. <https://doi.org/10.4324/9781315812601>
- Belk, R. W., Wallendorf, M., & Sherry, J. F., Jr. (1989). The sacred and the profane in consumer behavior: Theodicy on the odyssey. *Journal of Consumer Research*, 16(1), 1–38. <https://doi.org/10.1086/209191>
- Belk, R., & Tumbat, G. (2005). The cult of macintosh. *Consumption Markets & Culture*, 8(3), 205–217. <https://doi.org/10.1080/10253860500160403>
- Bloemer, J. M., & Kasper, H. D. P. (1995). The complex relationship between consumer satisfaction and brand loyalty. *Journal of Economic Psychology*, 16(2), 311–329. [https://doi.org/10.1016/0167-4870\(95\)00007-B](https://doi.org/10.1016/0167-4870(95)00007-B)
- Bloemer, J., & De Ruyter, K. (1998). On the relationship between store image, store satisfaction and store loyalty. *European Journal of Marketing*, 32(5/6), 499–513. <https://doi.org/10.1108/03090569810216118>
- Choi, Y., Kale, R., & Shin, J. (2010). Religiosity and consumers' use of product information source among Korean consumers: An exploratory research. *International Journal of Consumer Studies*, 34(1), 61–68. <https://doi.org/10.1111/j.1470-6431.2009.00850.x>
- Clark, J. W., & Dawson, L. E. (1996). Personal religiousness and ethical judgements: An empirical analysis. *Journal of Business Ethics*, 15(3), 359–372. <https://doi.org/10.1007/BF00382959>
- Coşgel, M. M., & Minkler, L. (2004). Religious identity and consumption. *Review of Social Economy*, 62(3), 339–350. <https://doi.org/10.1080/0034676042000253945>
- Delener, N. (1990). The effects of religious factors on perceived risk in durable goods purchase decisions. *Journal of Consumer Marketing*, 7(3), 27–38. <https://doi.org/10.1108/EUM0000000002580>
- Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The satisfaction with life scale. *Journal of Personality Assessment*, 49(1), 71–75. [https://doi.org/10.1207/s15327752jpa4901\\_13](https://doi.org/10.1207/s15327752jpa4901_13)
- Donahue, M. J., & Nielsen, M. E. (2005). Religion, attitudes, and social behavior. In R. F. Paloutzian & C. L. Park (Eds.), *Handbook of the psychology of religion and spirituality* (pp. 274–291). THE GUILFORD PRESS.
- Essoo, N., & Dibb, S. (2004). Religious influences on shopping behaviour: An exploratory study. *Journal of Marketing Management*, 20(7–8), 683–712. <https://doi.org/10.1362/0267257041838728>
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurements error. *Journal of Marketing Research*, 18(4), 39–50. <https://doi.org/10.2307/3151312>
- Habib, D. G., Donald, C., & Hutchinson, G. (2018). Religion and life satisfaction: A correlational study of undergraduate students in trinidad. *Journal of Religion and Health*, 57(4), 1567–1580. <https://doi.org/10.1007/s10943-018-0602-6>
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (1998). *Multivariate data analysis. Uppersaddle river. Multivariate data analysis* (5th ed.). Pearson Prentice Hall.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hirschman, E. C. (1981). American Jewish Ethnicity: Its relationship to some selected aspects of consumer behavior. *Journal of Marketing*, 45(3), 102–110. <https://doi.org/10.1177/002224298104500308>
- Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal*, 6(1), 1–55. <https://doi.org/10.1080/10705519909540118>
- Huang, Y. C., Chen, C. C. B., & Gao, M. J. (2019). Customer experience, well-being, and loyalty in the spa hotel context: integrating the top-down & bottom-up theories of well-being. *Journal of Travel and Tourism Marketing*, 36(5), 595–611. <https://doi.org/10.1080/10548408.2019.1604293>
- Hwang, H. (2018). Do religion and religiosity affect consumers' intentions to adopt pro-environmental behaviours? *International Journal of Consumer Studies*, 42(6), 664–674. <https://doi.org/10.1111/ijcs.12488>
- Joshanloo, M., & Weijers, D. (2016). Religiosity moderates the relationship between income inequality and life satisfaction across the globe. *Social Indicators Research*, 128(2), 731–750. <https://doi.org/10.1007/s11205-015-1054-y>
- Kennedy, E. J., & Lawton, L. (1998). Religiousness and business ethics. *Journal of Business Ethics*, 17(2), 163–175. <https://doi.org/10.1023/A:1005747511116>
- Koenig, H., McCullough, M., & Larson, D. (2011). *Handbook of religion and health*. Oxford University Press. <https://doi.org/10.1093/acprof:oso/9780195118667.001.0001>
- Levin, K. A., Torsheim, T., Vollebergh, W., Richter, M., Davies, C. A., Schnohr, C. W., Due, P., & Currie, C. (2011). National income and income inequality, family affluence and life satisfaction among 13 year old boys and girls: A multilevel study in 35 countries. *Social Indicators Research*, 104(2), 179–194. <https://doi.org/10.1007/s11205-010-9747-8>
- Long, D. R., Strauss, A., & Corbin, J. (2006). *Basics of qualitative research: Grounded theory procedures and techniques*. Sage Publications. <https://doi.org/10.2307/328955>
- Luong, A. T. T., & Nguyen, V. P. (2017). The impact of buddhist ethics on employee performance at enterprises in the Southern Vietnam. *International Business Management*, 11(2), 530–542. <https://doi.org/10.36478/ibm.2017.530.542>
- Mansour, H. F., & Diab, M. E. (2016). The relationship between celebrities' credibility and advertising effectiveness: The mediation role of religiosity. *Journal of Islamic Marketing*, 7(2), 148–166. <https://doi.org/10.1108/JIMA-05-2013-0036>
- Mathras, D., Cohen, A. B., Mandel, N., & Mick, D. G. (2016). The effects of religion on consumer behavior: A conceptual framework and research agenda. *Journal of Consumer Psychology*, 26(2), 298–311. <https://doi.org/10.1016/j.jcps.2015.08.001>
- McAlexander, J. H., Dufault, B. L., Martin, D. M., & Schouten, J. W. (2014). The marketization of religion: field, capital, and consumer identity. *Journal of Consumer Research*, 41(3), 858–875. <https://doi.org/10.1086/677894>
- McDaniel, S. W., & Burnett, J. J. (1990). Consumer religiosity and retail store evaluative criteria. *Journal of the Academy of Marketing Science*, 18(2), 101–112. <https://doi.org/10.1007/BF02726426>

- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded sourcebook*. Sage Publications.
- Minton, E. A., & Kahle, L. R. (2014). *Belief systems, religion, and behavioral economics: Marketing in multicultural environments*. New York, NY: Business Expert Press.
- Mokhlis, S. (2009). Relevancy and measurement of religiosity in consumer behavior research. *International Business Research*, 2(3), 75–84. <https://doi.org/10.5539/ibr.v2n3p75>
- Muncy, J. A., & Vitell, S. J. (1992). Consumer ethics: An investigation of the ethical beliefs of the final consumer. *Journal of Business Research*, 24(1), 297–311. [https://doi.org/10.1016/0148-2963\(92\)90036-B](https://doi.org/10.1016/0148-2963(92)90036-B)
- Nantel, J., & Weeks, W. A. (1996). Marketing ethics: Is there more to it than the utilitarian approach? *European Journal of Marketing*, 30(5), 9–19. <https://doi.org/10.1108/03090569610118713>
- Patwardhan, A. M., Keith, M. E., & Vitell, S. J. (2012). Religiosity, attitude toward business, and ethical beliefs: Hispanic consumers in the United States. *Journal of Business Ethics*, 110(1), 61–70. <https://doi.org/10.1007/s10551-011-1147-8>
- Pew, R. C. (2019). *Americans have positive views about religion's role in society, but want it out of politics*. Pew Research Center. Retrieved from <https://www.pewforum.org/2019/11/15/americans-have-positive-views-about-religions-role-in-society-but-want-it-out-of-politics/>
- Plouffe, R. A., & Tremblay, P. F. (2017). The relationship between income and life satisfaction: Does religiosity play a role? *Personality and Individual Differences*, 1091, 67–71. <https://doi.org/10.1016/j.paid.2016.12.044>
- Reidenbach, R. E., & Robin, D. P. (1990). Toward the development of a multidimensional scale for improving evaluations of business ethics. *Journal of Business Ethics*, 9(8), 639–653. <https://doi.org/10.1007/BF00383391>
- Rozzko, E. (2021). Controlled religious plurality: Possibilities for covenantal pluralism in Vietnam. *The Review of Faith & International Affairs*, 19(3), 89–103. <https://doi.org/10.1080/15570274.2021.1954421>
- Saroglou, V. (2011). Believing, bonding, behaving, and belonging: The big four religious dimensions and cultural variation. *Journal of Cross-Cultural Psychology*, 42(8), 1320–1340. <https://doi.org/10.1177/0022022111412267>
- Sharp, B., & Sharp, A. (1997). Loyalty programs and their impact on repeat-purchase loyalty patterns. *International Journal of Research in Marketing*, 14(5), 473–486. [https://doi.org/10.1016/S0167-8116\(97\)00022-0](https://doi.org/10.1016/S0167-8116(97)00022-0)
- Swimberghe, K. R., Sharma, D., & Flurry, L. W. (2011). Does a consumer's religion really matter in the Buyer-Seller Dyad? An empirical study examining the relationship between consumer religious commitment, christian conservatism and the ethical judgement of a seller's controversial business decision. *Journal of Business Ethics*, 102(4), 581–598. <https://doi.org/10.1007/s10551-011-0829-6>
- Tsarenko, Y., & Tojib, D. (2012). The role of personality characteristics and service failure severity in consumer forgiveness and service outcomes. *Journal of Marketing Management*, 28(9–10), 1217–1239. <https://doi.org/10.1080/0267257X.2011.619150>
- Uysal, A., & Okumuş, A. (2019). Impact of religiosity on ethical judgement: A study on preference of retail stores among consumers. *Journal of Islamic Marketing*, 10(4), 1332–1350. <https://doi.org/10.1108/JIMA-07-2018-0131>
- Vitell, S. J., Paolillo, J. G. P., & Singh, J. J. (2005). Religiosity and consumer ethics. *Journal of Business Ethics*, 57(2), 175–181. <https://doi.org/10.1007/s10551-004-4603-x>
- Vitell, S. J., & Paolillo, J. G. P. (2003). Consumer ethics: The role of religiosity. *Journal of Business Ethics*, 46(2), 151–162. <https://doi.org/10.1023/A:1025081005272>
- Wong, A., & Sohal, A. S. (2006). Understanding the quality of relationships in consumer services. *International Journal of Quality & Reliability Management*, 23(3), 244–264. <https://doi.org/10.1108/02656710610648215>
- Worthington, E. L., Wade, N. G., Hight, T. L., Ripley, J. S., McCullough, M. E., Berry, J. W., O'Connor, L., Bursley, K. H., O'Connor, L., & Schmitt, M. M. (2003). The religious commitment inventory-10: Development, refinement, and validation of a brief scale for research and counseling. *Journal of Counseling Psychology*, 50(1), 84–96. <https://doi.org/10.1037/0022-0167.50.1.84>





© 2021 The Author(s). This open access article is distributed under a Creative Commons Attribution (CC-BY) 4.0 license.

You are free to:

Share — copy and redistribute the material in any medium or format.

Adapt — remix, transform, and build upon the material for any purpose, even commercially.

The licensor cannot revoke these freedoms as long as you follow the license terms.

Under the following terms:

Attribution — You must give appropriate credit, provide a link to the license, and indicate if changes were made.

You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use.

No additional restrictions

You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits.



***Cogent Business & Management* (ISSN: 2331-1975) is published by Cogent OA, part of Taylor & Francis Group.**

**Publishing with Cogent OA ensures:**

- Immediate, universal access to your article on publication
- High visibility and discoverability via the Cogent OA website as well as Taylor & Francis Online
- Download and citation statistics for your article
- Rapid online publication
- Input from, and dialog with, expert editors and editorial boards
- Retention of full copyright of your article
- Guaranteed legacy preservation of your article
- Discounts and waivers for authors in developing regions

**Submit your manuscript to a Cogent OA journal at [www.CogentOA.com](http://www.CogentOA.com)**

