Article

Consumer Competence Strategies, Spiritually Inspired Core Values and Locus of Control: What Are the Links?

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Abstract: Ethical consumption has increased as a result of a more pressing environmental agenda, allowing consumers to assert their core values through marketplace decisions. The progressive secularisation of society has opened a gap on how religion and spirituality, defined in this paper as constructs that underpin core values, affect individuals through their consumption choices. An exploratory approach was taken in this research to investigate how consumers negotiate their daily shopping habits, whether they align with or diverge from their religious or secular core values, and whether an internal or external locus of control (LoC) was demonstrated. This qualitative study used the theory of reasoned action and applied an interpretative paradigm, being most interested in the lived experience of the 25 participants. They were recruited from religious, spiritual, and secular backgrounds, following a purposeful sampling strategy. The participants kept a 2-week daily diary detailing spending decisions and were interviewed, also to provide the opportunity to discuss their diary entries. Findings reveal the direction of linkage between constructs such as core values, LoC orientation and Consumer Competence strategies. The study also revealed how religious participants were subject to a moral dualism that at times created dissonance between their core values and their consumer behaviour.

Keywords: ethical consumption; locus of control; moral dualism; needs vs. wants; post-purchase guilt; religion and spirituality; secularisation

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1. Introduction

Consumers are increasingly engaged with ethical issues when making purchase decisions. Ethical consumption, ranging from fair trade to organic or free-range products produced in a way that is environmentally conscious, has grown significantly in recent years across product categories [1] and consumers are increasingly facing ethical dilemmas when shopping, also because they do not consider retailers to be ethical [2]. As reported in a longitudinal study by the Co-operative Bank, sales of ethical goods rose by approximately 9% between 2010 and 2011 in the UK, reaching £46.8 bn in 2011 [3]. This growing trend has also been identified in a survey that spanned 2010–2017 by the Ethical Consumer Research association, which identified the total green spending per household to have grown to £1238 from £721 in 2010 [1]. However, the sale of ethical goods, meant as goods that are concerned "with environmental/green issues, sustainability concerns, workers' rights, country of origin, arms trade, fair trade and animal welfare" [4] (p. 140), still represents less than 6% of the overall consumer

market [5]. Researchers have often referred to this phenomenon as the intention–behaviour gap [5], the "Attitude–Behaviour Gap" [6] or the "30:3 phenomenon" [5]. The latter term describes the more than one-third of consumers in the UK who would call themselves 'ethical purchasers' yet purchase only a 1−3% market share of ethically-accredited products [7]. The reasons for such a gap between intention and actual behaviour have been attributed to a number of factors. Three main schools of thought have found that a social desirability bias [8], economic circumstances [9] and the complexity of the antecedent variables leading to environmentally responsible behaviour [10] are the most reasonable causes for a poor translation of proclivity to actual pro-environmental choices. The theory of reasoned action supports this rationale by suggesting simply that attitudes and one's perceptions of norms both influence behavioural choices [11]. This is mediated by the strength of the desire to perform the action. Predictive capability varies when measures are general and ethical views may fall under this specification, since they are often influenced by many factors. Given the discrepancy between intention and behaviour, it is reasonable to argue that consumers in the marketplace might experience post-purchase dissonance and retrospective feelings of guilt if they are not able to reflect in their daily shopping some of the values that they want to embed in their life. As a result, both academics and practitioners have examined the factors encouraging or impeding consumer behaviour towards ethical purchases [5,12]. Scholars have also attempted to focus on behavioural antecedents that were value-based rather than context-driven as the former would have less ephemeral impact on pro-environmental behaviour [9]. This has led to studies focused on religious attitudes [13]. Despite these studies, the role of spirituality as a set of core values that may influence ethical consumption has been neglected.

Although spirituality and consumption have often been regarded as opposing forces in contemporary life [14–16], an increasing number of studies has recently shown that these two concepts are paradoxically intertwined in postmodern society [17,18]. In fact, while spirituality has frequently condemned the concentration of material wealth by idealising freedom from possessions, postmodernity is revolutionising the relationship between spiritual values and consumption. This may occur, for example, through a gift of handwork or art that might carry sacred meaning or desacralisation when a religious sculpture is bought by a museum [18]. This sacred–profane tension has been studied by many authors and referred as either the *sacralisation of the secular* or the *secularisation of the sacred.* Whilst, on the one hand, iconic products and brands are now seen and experienced as a 'new religion' [18–21], on the other hand, a new religious commercialism is thriving through organisations and distribution channels [e.g., www.catholiccshopper.com] that provide religious souvenirs, home decorations, clothing, devotional objects and music [18]. Moreover, the symbolic and cultural meaning of consumer goods is understood, and the self is both defined and extended through expenditures [22–24].

In marketplace choices, consumers manifest competences that consist of an array of skills, from advertising and media literacy to economic and financial skills [25,26]. By postulating that spirituality and religiosity underpin core values, the purpose of this study is to understand how religion, spirituality or secular core values influence the orientation of locus of control (LoC) and consequently what consumer competence strategies are enacted. Previous research has ascertained that values are central to pro-environmental behaviours [27,28]; specifically, investigations into the role of altruism, egoism and biospherism [29], materialism [30,31] and self-transcendence [32] were undertaken. However, dated and inconclusive work is available with regards to the role of religious beliefs and consumer choices [33]. A descriptive review of the literature focused on intrinsic/extrinsic religiosity and ethical/business choices has been undertaken by Vitell [13]. However, this does not tackle the significance of religiously/secularly inspired values in everyday consumer choices.

Our study is concerned with unpacking the relationships between religiously-inspired core values, locus of control, meant as a sense of responsibility towards the environment, and consumer choices in mundane daily purchases, including general consumer goods and grocery. Consumer Competence strategies emerge in this research as mechanisms to align with, compensate for or rationalise individual consumer choices. When referring to religiously-inspired core values, this study refers to (1) a subjective

spiritually-informed choice; (2) an enacted set of religious beliefs; or (3) a secular stance. This research differs from previous studies as it uncovers the consumer competence strategies that are enacted when there is dissonance between religiously-inspired core values and consumer choices in daily life.

2. Materials and Methods

This section discusses the primary constructs of this study related to core values; spiritual, religious, or secular orientation; and consumer behaviour. In addition, the constructs of consumer competence and internal/external locus of control are identified and interpreted. Finally, qualitative methods including a 2-week diary and semi-structured interviews are explained.

2.1. Core Values, Spirituality, Religiosity and Consumer Behaviour

Core values are partly defined by spiritual and religious views, if they are present. The concept of spirituality has been widely investigated across interdisciplinary domains. According to Vaill ([34] p. 218), for example, spirituality is essentially "the feeling individuals have about the fundamental meaning of who they are, what they are doing, the contributions they are making". Other authors, on the contrary, have emphasised the experiential dimension of spirituality, by defining it as "a search for meaning, unity, connectedness to nature, humanity and the transcendent" ([34] p. 156, emphasis added) as well as a "dynamic discovery of purpose, meaning, relationship and connectedness [22]. Religion, by contrast, is typically defined as a community of shared beliefs, sacred texts, and traditions that include guidelines for living [35]. Both the communal religious and individual spiritual views may shape spending decisions.

Despite the fact that spirituality and consumption have often been seen as opposites in contemporary life [14–16], an increasing number of studies have focused on spirituality as a factor in consumer behaviour [21,36,37]. On the one hand, proponents of the sacralisation of the secular thesis [38–40], have pointed out how products and brands are now seen and experienced as a 'new religion' [21,22]. A striking example is represented by the cult of Apple Macintosh, which involves a proper corporate mythology as well as extreme customer devotion [19–21]. On the other hand, many studies on the secularisation of the sacred [41–43] have investigated the secular side of postmodern spirituality by focusing on new age spirituality and the consumption of products and services "that are deemed spiritual by their nature and are used to seek spiritual experiences" ([17] p. 558). These two dimensions of postmodern society are based on the secularisation argument [38–40] which states that religious institutions are increasingly losing their social role and significance. Nevertheless, human beings are still spiritual beings, therefore, the void left by the decline in religious participation in developed countries has been replaced by the consumption of goods and a new spirituality, which seems to combine market behaviour with belief [17,44]. Consumer behaviour may be influenced, then, by spirituality or religion where they shape values.

Research on values is extensive [45,46]. Despite values being conceptualised in different ways, there is a substantial agreement between researchers and practitioners on their importance in influencing consumer behaviour [45]. Thus, consumer behaviour is implicitly or explicitly instrumental to the attainment of a specific core value or values set.

In his seminal work on values and consumer behaviour, *The nature of human values* ([47] p. 5), Rokeach has argued that a person expresses a value when he has "an enduring belief that a specific mode of conduct or end-state of existence is preferable to an opposite or converse mode of conduct or end-state of existence". In addition, he made the essential distinction between terminal and instrumental values. While *terminal values* concern beliefs about desirable outcomes and end-states such as freedom, a comfortable life, and happiness, *instrumental values* are beliefs about a desired mode of action allowing people to achieve terminal values, such as kindness or working hard. In this perspective, values constitute a specific hierarchical belief system and instrumental values are intrinsic to alignment with goals [48].

Following the work of Rokeach, many studies including Collins and Porras [49] have helped define values by examining their relationship with consumer behaviour. Core values concern solid motivational constructs or beliefs related to desirable end-states [50]. Hence, they play an essential role in guiding, explaining and justifying people's preferences, decisions and behaviours. Core values form the essence of one's identity and some core values have a universal valence [51]. There is an overlap between spirituality and core values. Four main areas of commonality can be identified. Both spirituality and values:

(1)   relate to concepts or beliefs;
(2)   pertain to desirable end-states or behaviours that one wants to achieve;
(3)   transcend specific situations; and
(4)   are embedded in meaning.

2.2. Consumer Competence

Competence, i.e., the strategies that consumers enact to account for the alignment or misalignment of their core values and daily consumer choices, may have supporting religious, spiritual and/or secular views.

The term consumer competence (CC) is fraught with ambiguity [52]. Within the consumer socialization research, CC has been linked to consumer socialization as a useful combination of knowledge, skills and attitudes related to the consumer role. Furthermore, CC has been interpreted as knowledge about the marketplace, having the ability to collect and use information about consumer goods or applying 'rational' motivations for consumption. Desirable outcomes of CC also include motives for consumption, negotiating a fair price and desired quality, resisting marketing temptations, and understanding environmental impacts [53]. Less desirable outcomes caused by a lack of CC involve impulsive consumption and non-rational social motives, among others. Consumers may perceive the alignment, or lack of it, between their beliefs and their daily consumer intention and behaviour as frustrating. In this research the concept of CC was used to capture consumer assessment of the alignment and strategies developed to retrospectively reconcile with their consumption choices.

2.3. Locus of Control

The locus of control (LoC), also known as level of self-efficacy or autonomy, is an important element in individual decision making [52,54,55]. A perceived sense of control is the cognitive consciousness of a connection between actions and their outcomes [56]. Persons with a sense of internal control tend to perceive themselves as effective agents in their own lives and able to produce predictable results [57,58]. On the other hand, individuals with an external LoC perceive events as being under the control of luck, chance, God, destiny, or powerful others and may hold a limited belief in personal efficacy [59]. The sense of control has been linked to a number of socio-demographic variables; however, few empirical studies have systematically investigated the role of religious attitudes, or more generally spirituality, in affecting sense of control. A few exceptions have mainly considered the influence of religion on LoC in the context of mental and physical health [56,60–63] and the problem-solving process [64,65] while ignoring the possible outcomes on consumer behaviour. LoC has also been investigated within pro-environmental behaviour choices and research has determined that an internal LoC orientation is positively linked with ethical consumption [66,67] One of the contributions of this study is to consider LoC as a construct mediating the relationship between religious belief and consumer competences, detailing how the former determines LoC and how this in turn affects the latter.

2.4. Methodology

This study adopted a qualitative approach, following an interpretative paradigm [68,69]. Qualitative diary research and, subsequently, semi-structured interviews were used as probes and data collection methods. Those two methods have been successfully employed to record daily

consumption [70] and explore consumers' spirituality [17,71], respectively. The selection and order of these two methods were also determined by the researchers' desire to capture enacted consumer behaviour though the diary, given the known limitations of self-reported consumer purchase intentions as proxy for behaviour in general [5,8] and in the context of ethical consumption [4]. Due to the unclear nature of the relationship between spirituality and consumer behaviour, a hermeneutic framework [71] was applied to develop general insights or propositions from our findings. The sample of 25 was recruited in the UK and an in-depth analysis was undertaken according to previous studies in similar fields [17,72].

2.4.1. Qualitative Diary Research

Qualitative Diary Research (QDR) in marketing and consumer research is an innovative way to capture rich insights into processes, relationships, settings, products and consumers [73]. Many authors have claimed its fruitfulness as a valid instrument to elicit and collect detailed information about behaviour, events, purchases and other aspects of daily life. Self-completion diaries offer advantages of providing a reliable alternative to the traditional interview method for events that are difficult to recall accurately or are easily forgotten [74,75]. Further, they can be used to provide a rich source of information on respondents' thought processes, behaviour, and experiences on a daily basis ([76] p. 580). Diaries were utilised in combination with semi-structured interviews that provided an opportunity to review the diary with each participant. These two methods enabled the participants to consider their consumption styles and how these reflected their core values. In accord with Thompson et al. [77], the aim was to pay closer attention to "the texts of everyday life" and promote a deeper reflection using the examples reported and noted by the participants in the diary. We promoted reflection among the participants by having an end-of-the-week reflection double spread in the consumption diary (see Figure 1).
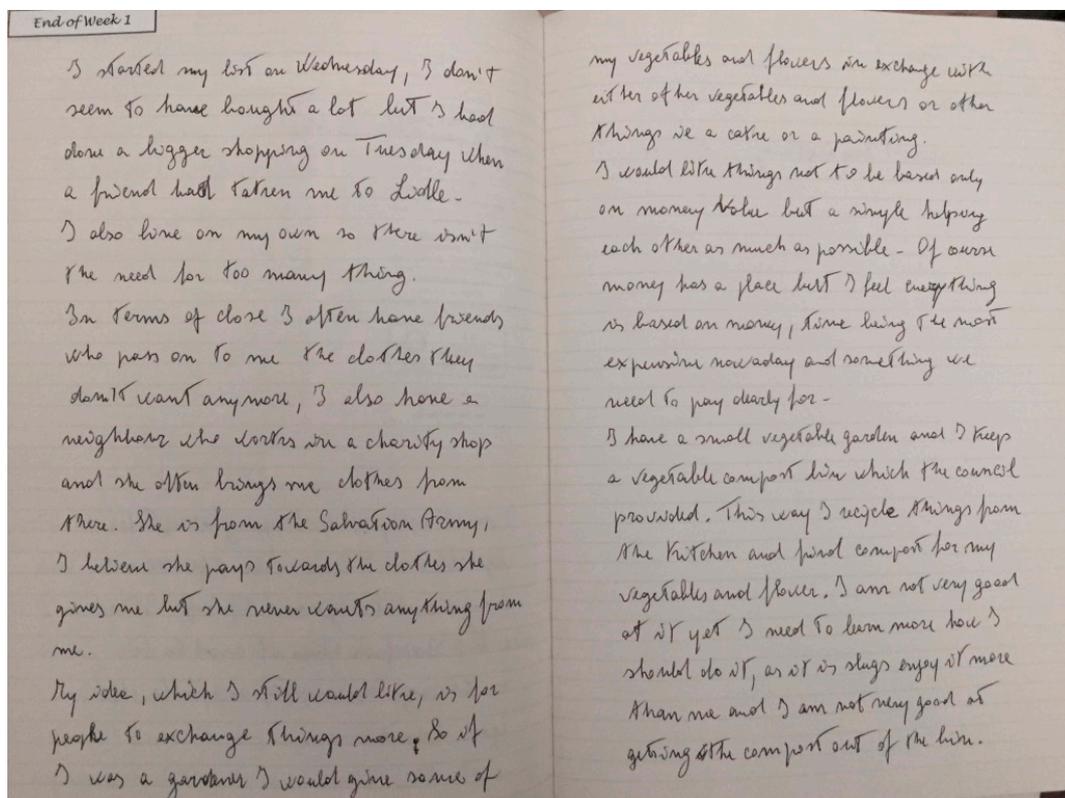

Figure 1. An example of End-of-Week reflections written by a participant.

The researchers provided each participant with a pre-formatted diary to compile by hand within the two weeks given. All diaries contained detailed instructions and a practical example on how to complete it. In Figure 2 an example of the record of daily consumption is presented. Participants annotated purchased items as well as items on their wish list.
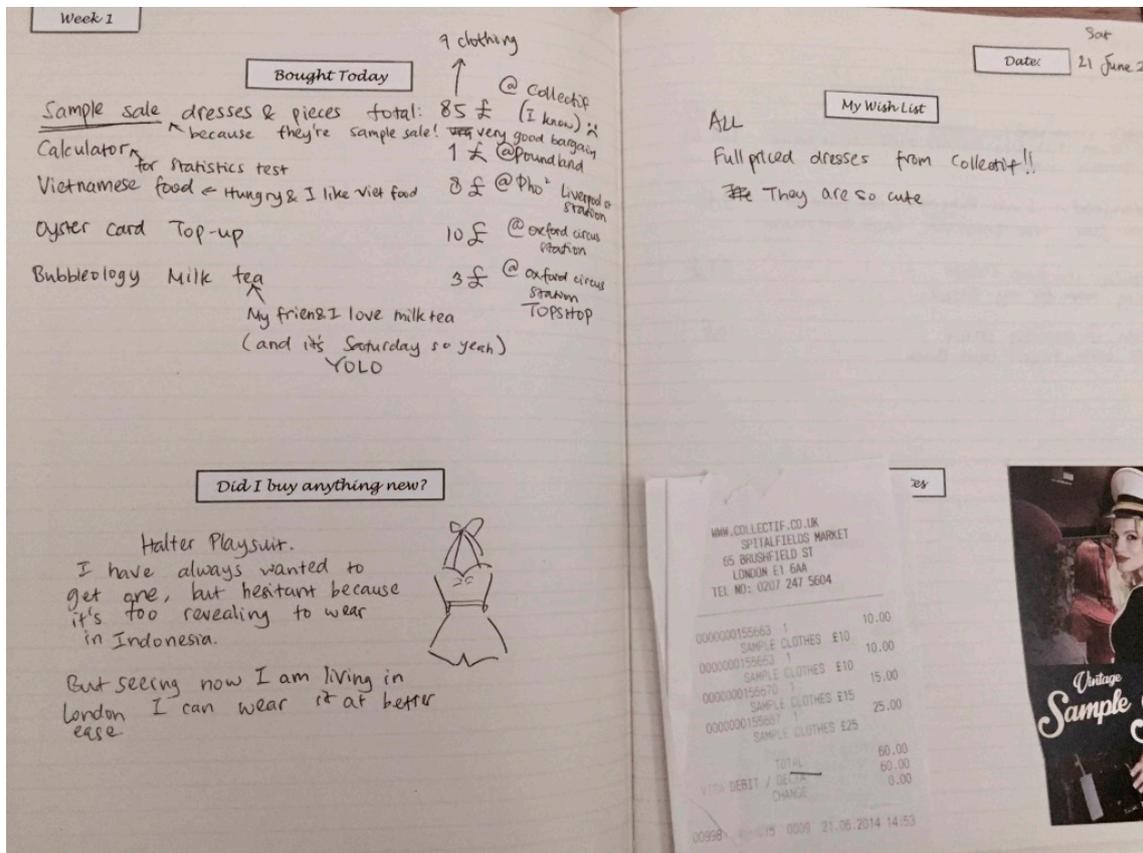

Figure 2. The consumer diary; a daily page to record actual purchases and wish list items.

2.4.2. Semi-Structured Interviews

The in-depth interviews were conducted using a semi-structured interview approach following the completion of the QDR by each of the 25 participants. The formation of the guides and prompts for the semi-structured interviews were aimed to elicit the lived experience of the participants with regards to the four areas under investigation as presented below, using examples from the participants diary. The interview prompts were informed by the literature but did not follow a normative model, in line with qualitative research in consumer studies [78]. The structure of the interview included four batteries of questions concerned with (1) spirituality and religion, (2) core values, (3) consumption preferences, and (4) locus of control. Some examples of prompts used in the semi-structured interviews are reported below:

1) Spirituality:
   How would you describe your position on religion?
   How would you describe spirituality? What does it mean for you?
2) Core Values:
   What are the most important values/beliefs that drive your life?
   Can you give me an example of how you apply those values in your everyday life?
3) Consumption:
   Can you give me an example of how you apply your values in your daily consumption?

Have you ever experienced a situation where your purchase was in conflict with your values? Is there something that makes you happy/confident when you go shopping and that supports your beliefs?

4)　　Locus of Control:
　　　Do you perceive that what happens in your life is under your control or out of your control?
　　　Do you think that what will happen to you in the future depends on you?

Diary notes were also examined in order to explore attitudes towards consumption and view specific examples of purchases, when appropriate to the discussion. Interviews lasted on average one hour and were audio-recorded and transcribed verbatim.

2.4.3. Recruitment and Sample

The sample was an urban one. Participants were invited to participate from urban multi-religious centres in London including the Central London Humanist Society and the Central London Atheist Group as well as the London Borough of Hillingdon allotments. Allotments are a type of community garden in the UK where a plot of land is made available for a nominal fee to individuals or families to grow food plants for their own use. In the urban centres, posters were placed in the facility after approval was received from centre directors and religious leaders. Research ethics followed protocols with a consent process approved by the University Research ethics committee. A purposeful sampling strategy was applied in the recruitment of the 25 participants. The selection criterion was self-reported affiliation with a religious, spiritual or secular congregation or group. As data saturation started to emerge after the first 20 participants, the sample size was limited to 25. Participants were not paid to participate in the study and all the interviews took place at the participant's home.

3. Results

In this study, a hermeneutic approach was utilised where the researchers examined the interviewees' statements and made interpretations to gain an in-depth understanding of the phenomenon [79]. The following steps were undertaken within the hermeneutic framework. After verbatim transcripts were produced, participants responses were grouped by question and theme to enable the researchers to gain an overall sense of the data. Concepts from the literature review were used as filtering themes. Interviews were analysed by these themes and compared until data saturation was reached. Researchers also checked for new concepts that emerged from the data. Interviews were then reviewed individually as whole narratives to ensure findings were contextualised within the 'story' of each participant. The information recorded in the study participants' diaries was also filtered according to the research themes as described above. This helped identify examples of purchases that were relevant to participant values. Findings from the thematic search are discussed below.

3.1. Demographics and Major Themes

Views on spirituality, values, and consumer choices/competence were explored across 25 diverse participants. Fifteen women and ten men were included. Age was asked in categories. Ages ranged from two persons between 18 and 25 years through five persons in the age 58 to 68 category. In terms of spiritual beliefs, 12 described themselves as religious, six spiritual and seven were secular, for a broad mix on the spiritual belief spectrum. Key themes arose concerning spirituality related to locus of control and consumer competence including beliefs and actions or strategies.

3.2. Spirituality and Locus of Control

The relationship between spiritual attitude and LoC was informed by self-report of the importance of spirituality and religion. This continuum ranged from secular core values at one extreme, to orthodox religiosity at the other extreme, which is meant as the adherence to objective rules and rituals dictated

by a set of faith beliefs. As detailed in Table 1, secular participants had a more internal LoC orientation compared to religious and spiritual participants.

Table 1. Core Value Focus and Locus of Control (LoC).

	Internal LoC	External LoC	Total
Religious/Spiritual	1	10	11
Secular	7	0	7
	8	10	18 *

* Seven of 25 religious/spiritual participants stated a 50/50 split in LoC so they are not included in this table.

Study participants were asked whether they would locate control of their life in or out of their hands. All secular participants opted for the former. The interviewer also asked participants to scale the portion of life they felt in or out of control, based on a 100% score. Although the percentage of what they perceived out of their control varied, the portion religious participants reported as outside their control was frequently higher compared to secular and spiritual individuals (see Table 2). Names were changed to preserve anonymity.

Table 2. Participants' Gender, Age, Core Values and LoC Orientation.

Name	Gender	Age	Core Values	Internal Loc	External Loc
LUDWIG	M	25–35	Religious	0%	100%
MARYAM	F	25–35	Religious	10%	90%
BEATRIX	F	58–68	Religious	10%	90%
LAWRENCE	M	36–46	Religious	10%	90%
SCARLET	F	58–68	Religious	20%	80%
ANN	F	36–46	Religious	25%	75%
PETER	M	58–68	Religious	30%	70%
INGRID	F	25–35	Religious	40%	60%
TANYA	F	under 25	Religious	40%	60%
TINA	F	47–57	Religious	40%	60%
LYLA	F	58–68	Religious	60%	40%
LOREN	F	25–35	Religious	50%	50%
CRYSTAL	F	under 25	Spiritual	50%	50%
MASHA	F	47–57	Spiritual	50%	50%
MARY	F	58–68	Spiritual	50%	50%
CHRISTOPHER	M	25–35	Spiritual	50%	50%
ANDREW	M	25–35	Spiritual	50%	50%
PATTY	F	25–35	Spiritual	50%	50%
NICK	M	25–35	Secular	60%	40%
EMMA	F	25–35	Secular	60%	40%
NIGEL	M	47–57	Secular	75%	25%
ANTHONY	M	25–35	Secular	80%	20%
ALLISON	F	under 25	Secular	85%	15%
SAM	M	25–35	Secular	90%	10%
NELSON	M	36–46	Secular	100%	0%

Religious participants attributed importance to God's plans in their life. Loren, a 30-year-old Muslim woman, mentioned: *We can't plan what we cannot control. You have to believe that. You can plan, but you cannot control. It's beyond our control, because in our religion we do believe that all is in God's hand. We can try our best, but everything is in God's hands.* Conversely, secular people tended to perceive themselves as more in control of the events that happen in life. Sam, for example, a 35-year-old man identifying himself as a secular humanist, said: *Very much under my control. Under control. Yeah. My control.*

The influence of family and of the media on consumption was discussed during the interviews. Most religious participants were more influenced by their family and their friends, in other words,

by their community. Passive verbs and expressions such as: *This makes me think; This makes me buy; We are encouraged to; You are not supposed to; We are manipulated by; This is expected from me*; were frequent in their replies. This was particularly evident in the reasons provided for their religious affiliation choices. In fact, the religious informants' response about why they affiliated with a particular faith were primarily related to family background. Maryam, a single 26-year-old woman living in the UK, reported: *Well, I'm a Catholic, I'm a Christian. [. . .] I've been a Catholic since forever. My family is Catholic, so... I'm a Mexican, that's normal, that's what is expected from me.*

Notably, but not surprisingly, family influence played a big part in religious choices of those with a more externalised sense of religion and in their consumption styles whereby the LoC orientation was highly influenced by someone in the community or family circle. The following example demonstrated this influence. Loren was a 30-year-old woman who was finishing her PhD in mathematics: *I think my mum discouraged us to buy or use second-hand products for hygienic reasons.* [I do not buy second-hand products] *just because my mum discouraged us.* Besides influence from their immediate social group, religious participants felt tempted by the media through advertisements, promotions and offers. They seemed more susceptible to societal pressure. Lyla, a Catholic woman in her 60s, asserted: *I find this consumerist attitude of society an illusion, an illusion we are all given. They try to convince us that we can have joy if we have the latest houses, the biggest house and so on, which I think is really false values. I feel that there is a world out there to which sometimes I'm a victim because I can't fully escape it.*

This view contrasted with the perspectives of less religious, more secular participants who seemed aware of the effects of the media as marketing channels and seemed better equipped to resist such influence, to make their own choice without relinquishing control. Allison was a young single woman born in India who lived in London. She explained: *If people fake something, then I don't like it.* [It feels] *like they're trying to sell* [you] *something. Like KFC or even any other, like when they try to pose as if they're somebody else, but they are not. That I don't like. Or in terms of a shopping experience when people* [floor staff] *come and tell me, 'Do you need any help? Do you need any help? Look at this, look at that.' I don't like it. It's my own space and I want to choose my own things, so go away. I don't like it when this person comes and tells me: 'This is good for you, that is good for you'. I think I want to make that choice on my own.*

Nigel, a 50-year-old atheist, maintained: *Marketing is one of those things that I don't like very much because I know it's there. It's like religion in many ways. It's just there to get you to do things and to accept things without questioning them—to buy more stuff. The tricks that they use to get you to buy more stuff are immoral and underhand, mostly.*

The above findings lead to the following proposition:

Proposition 1. *Individuals with religious core values tend to display an external LoC while individuals with secular core values manifest a more internal LoC orientation.*

3.3. Gender and Locus of Control

According to research on gender differences and LoC orientations, females tend to place control more externally than males on most LoC measures [80,81]. In particular, male and female perceptions of control vary significantly when it comes to interpersonal relationships and uncontrollable life events. In the case of gender and LoC, the analysis leads to groupings with single digits. However, we decided to report these findings as they are in line with previous work [80]. Only three female participants (out of 15 females) recognized themselves as active agents in their lives. Half of the males (five out of ten) felt they had a high degree of control over the things that happened in daily life. A classification of LoC orientation by gender for all participants is provided in Table 3 below.

Table 3. Gender and Locus of Control.

	Internal LoC	External LoC	Total
Female	3	7	11
Male	5	3	7
	8	10	18 *

* Seven religious/spiritual participants who stated a 50/50 split in LoC are not included here.

The female orientation towards externality was clearly illustrated by an excerpt from Ann about her divorce: *In the last year, I've had very little control over* [my] *life because of what happened with my husband. So I would say 95%* [of my life is] *out of control. I'm hoping the next year, I will have more control.*

Another example was offered by Tina, a 50-year-old British woman affiliated with The Salvation Army: *As a Christian, we like to think we're apparently in control. But when you look back you think, 'Well actually, it wasn't me, it was God,' and that's the difference. In our future, I guess John and I, my husband and I, would like to move and live in the country somewhere. But it's not in my hands, it's in God's hands, and I have to accept it . . . and if we don't get there, then God's got other plans for me. It was meant to be that way.* After having missed a flight that later crashed, Ingrid, a Muslim woman referred to "God's plan" in these terms: *I thought, maybe God still loves me, in that I'm still alive right now, you know. Like I think it goes back to my belief again, because my parents prayed for me when I left the house that day.* Conversely, Nelson a 40-year-old atheist hedge fund manager, spoke about his concept of the financial market: *I think it's much more under my control. Even though you cannot anticipate the market, you can always control your reaction over it. And that makes all the difference. Ancient Latins said 'Homo faber fortunae suae'* [Every man creates his own destiny]. *This is something I totally agree with.*

Drawing from previous evidence and supported by the findings of this exploratory study we propose:

Proposition 2. *Gender has an impact on LoC orientation whereby females tend to display a more external LoC and males a more internal LoC.*

3.4. Age and Locus of Control

Previous studies on the relation between ageing and LoC have been contradictory [24,82]. While many studies have found increases in internal LoC with ageing [83–87], an almost equal number of studies have shown that an internal LoC decreases in later life [58,88,89]. The influence of life experiences, situational and environmental variables are key factors that may lead to a more internal LoC orientation in later life [90]. In addition, research has generally overlooked the impact that illness and death anxiety have on ageing people and LoC. Getting older may lead people to defer to an external LoC when they approach events such as their own or a loved one's death. For example, Mary a 60-year-old religious woman affiliated with the The Salvation Army, replied as follows when asked if she felt life was out of control: *It's a really difficult question . . . you don't have control about big things. My father is going into the hospital in two weeks' time for an operation, and I have no control over that at all and what happens to him. So, I don't know.*

The relation between age and LoC orientation may not be direct and may be mediated by the orientation of core values. In this study, younger participants demonstrated a more internal LoC orientation, while older participants (between 36 and 68 years old) tended towards greater externality. However, the differential between those with an internal and an external LoC orientation is marginal. It may reflect the idiosyncrasy of the participants involved and the ambiguity of previously cited literature. Table 4 provides a summary of LoC orientation and age for the study participants. Findings need to be tempered by the fact that the younger participants, e.g., under 35, were primarily non-religious.

Table 4. Age and LoC Orientation.

Age	Internal LoC	External LoC	Total
Under 25	1	1	2
25–35	4	3	7
36–46	1	2	3
47–57	1	1	2
58–68	1	3	4
	8	10	18 *

* Seven religious/spiritual participants who reported a 50/50 split in LoC and are not included in this table.

The findings of this research reflect the ambiguous outcomes of prior research. They suggest the following tentative proposition:

Proposition 3. *Core values inspired by religious or spiritual beliefs moderate the relation between age and LoC. Older people tend to display a more religious attitude and a more external LoC orientation.*

In sum, age, gender and core values (intended as either religious, spiritual or secular) were found to be central in informing whether consumer LoC is internal or external [58,91,92].

3.5. Consumer Competence

Consumer competence (CC) is important to recognise value and quality in products that are also ethically sourced. CC, however, has been largely disregarded or only implicitly considered [53]. Moreover, many competing definitions of the term have been used [93,94]. Thus, how consumer competence should be understood and applied is largely without consensus.

Following a study of young adult CC in newly formed households [53], one of the main objectives of this research was to apply CC in the context of ethical consumption. Understanding CC within an ethical consumption framework is of particular relevance as we expected individuals with a stated belief system to act according to that system's ethical guidance. In this study, consumer competence in ethical purchases were studied in three ways:

(1) examining the consumer decision-making strategies actually used in order to find the alignment between needs and wants in daily consumption;
(2) asking participants about their self-perception as competent shoppers; and
(3) comparing self-reported consumers' behaviour with their diary notes, in order to measure the reliability and validity of consumer competence.

CC is defined as the consumer's ability to balance needs and wants and, thus, experience less contradiction and a weaker post-purchase sense of guilt from a potential misalignment of wants and needs [50]. Given the above definition of CC, this study focused on two major themes emerging from the qualitative diary research and the interviews: a) the conflict between needs and wants and b) guilt as an outcome of consumption habits.

3.5.1. The Conflict between Needs and Wants

Interviews and diary notes with religious participants were analysed and compared, resulting in frequent conflict between needs and wants. Conflict was expressed in dichotomies that appeared in the language used to describe such conflict: needs/wants; needs/fashion; ordinary/extravagant; daily basis/special treat; functional/luxurious purchases; and moral/immoral purchases. Despite the different terminology, religious participants reported a conflict between what they considered to be in line with their values [needs] and what was aligned with their desires (wants). This moral dualism is clearly evident in excerpts below.

Maryam, a 26-year-old Catholic woman, explained: *If I need something, I get something. But the 'want' is the biggest problem. I try to stay within the rule by buying what I need instead of what I want, but I am not always able, and this makes me angry because I like them [clothes] and I don't need them.*

Manifesting the same needs/wants conflict, Scarlett, a retired Catholic woman in her 60s, confessed: *Sometimes I buy things we don't need. Last month, for example, I was tempted to buy a new sofa for my living room. The old one was in perfect condition; we had it for three years only and now I gave it to my daughter for her house. But the new one . . . oh it's beautiful, in a very pretty colour. I wanted it so hard that I ended up buying it.*

Remarkably, three out of seven spiritual participants and five out of seven secular participants did not express a similar conflict; instead they perceived needs and wants as interchangeable. Overall, the general rule they followed was to buy what they needed, which was equivalent to what they wanted. One of the most frequent adjectives used by spiritual or secular participants to describe shopping was *necessary* or *utilitarian*. Allison, a young woman who defined herself as non-religious explained: *I don't have that much patience, so unless I really need something or unless I have too much time to spend, I don't go shopping. I don't love shopping a lot. Only when I really want something and I like it, then it's fun, otherwise to me it's boring.*

One possible explanation of the difference between religious and spiritual or secular participants could be that religious participants embraced religious values under external pressures, such as given by family and friends and the religious community that had social expectations of religious membership. Spiritual and secular participants adopted values free from social or emotional influence. The process of selecting their own core values caused less conflict for these participants' consumption-related choices with their core values. However, it is also possible that individuals who do not inherit or embrace a religious creed may have fewer rules to follow and, consequently, fewer instances when they feel they are breaking rules. Nonetheless, what emerged from this study is that spiritual and secular participants accounted for their consumption choices in a less contradictory way as a result of a more successful negotiation between their core value systems and daily choices.

3.5.2. Guilt after a Purchase

As a consequence of the above conflict between needs and wants, religious participants frequently referred to guilt and uneasiness about their consumer choices. This is described by terms used during the interviews such as: *I felt guilty; I felt so bad; I just go crazy; I start crying; It's hard;* or *I'm angry.* This seemed to denote regret and post-purchase dissonance.

Ingrid, a 28-year-old girl who defined herself as Muslim, admitted: *I'm really bad at keeping my impulse buying* [under control] and this often resulted in buying games on Amazon. [I tend to indulge in] *something that I like. If I found something on Amazon, for example, about a game that has just been released—because I'm a gamer—I like to play games . . . So, I tend to actually spend more money than necessary on technologies and electronics.* Maryam, a fervent Catholic, acknowledged her inability to resist fashion purchases: *I've sins. Sometimes I just go crazy. I said 'I don't care'. But then I felt guilty. I felt so bad and I started crying.* Research participants may generally tend to manage the impressions that could be perceived by others as negative. The fact that they didn't do so here suggests how powerfully the feelings were experienced.

3.5.3. Consumer Competence Strategies

As described above, the act of balancing needs and wants represents consumer competence [53]. In the study participants were asked whether they had a high or low ability to balance needs and wants. Participants with a self-reported low CC experienced conflict between needs and wants. The data suggest that the LoC orientation directly influences consumer competence (CC), to the extent that participants with an external LoC tend to have a lower CC compared to those with an internal LoC. Therefore, the construct of LoC represents a key mediating factor in the relationship between consumer core values and CC; this means that participants with a strong religious attitude are more likely to experience conflict between their values and their consumption choices.

CC manifests itself though behavioural strategies that either prevent moral dualism or, at least, help manage the resulting self-disappointment. There are three strategies that differ according to the relationship between an individual and a higher power (destiny, luck, chance, God, or powerful others): a self-directing strategy, a deferring strategy and a collaborative strategy [54]. In the following discussion three strategies accompanied by examples from empirical data are provided.

- The **self-directing strategy** suggests the individual carries responsibility to direct himself/herself. Therefore, the individual is characterised by an active role, where God or a general higher power may be acknowledged, but is not involved at all. This strategy is often representative of humanism or secularity, which stresses the power of the person and the goal of self-realization [95]. The seven secular participants belonging to the Central London Humanist society and the Central London Atheist Group all showed a self-directing strategy. They both experienced situations of conflict less frequently than religious and spiritual participants and were more likely to adopt the self-directing strategy to make consumer choices consonant to their values. Sam, an atheist age 30, sought to identify an alternative, more ethical distributor of consumer goods he sought to purchase. He demonstrated a proactive determination to pursue a choice informed by his core values, regardless of the inconvenience that this may have caused him. He was in the process of buying a dog and he was looking for a dog leash. He was boycotting Amazon because of its unethical employee policies. Sam clarified: *As I told you I'm getting a dog . . . I was looking for a dog leash. so I ended up buying from an independent company, actually from the manufacturer . . . If I do a purchase, especially if it's something that I could buy online, it is a little conflicting for me . . . So the most convenient way for me was to just buy it from Amazon to get it there, but I did not want to and I ended up buying from the manufacturer, although it was more expensive and less convenient.*

- The **deferring strategy** was displayed by those individuals who delay, set aside or entrust the responsibility of their choices to a higher power. Often this is a god or faith. These individuals wait for a direction to be shown or a solution to emerge from the active involvement of God [64]. Not surprisingly, this strategy was more common among the religious participants of this study (nine out of 12), especially those belonging to an authoritarian religion such as Islam or Catholicism. Authoritarian religions promulgate the belief that humans are at the mercy of an omnipotent God, whereas progressive humanistic religions state that God cooperates with individuals [82]. Facing a conflicting situation, one action performed by some participants was prayer. Lyla, a Catholic woman reflected: *Trying to resist temptation. Sometimes I even pray, 'Help me not to want too much'. Because I find the temptation of wanting more—more clothes, more things—it's there. Even in terms of food—my food—like I eat too much probably. But I try not to go over board or to retain a sense of not having a too-consumerist attitude.* Lyla invoked the intervention of divine aid to direct her actions and to avoid 'temptations' that manifest as the desire for something other than her needs. Interestingly, this deferring strategy was also observable in choices related to recycling. Participants with an external LoC orientation tended to justify their environmental behaviours by deferring responsibilities for tools they lacked, hindering them from taking environmentally responsible actions. Lyla again admitted: *I wish we were better organised for recycling. In Italy, my brother works in a place where they take the recycling components apart, you know, one of these places* [-a waste management site-AN]. *And, he has taught me those things. There is a triangle on plastic and the triangles according to the* number [they have inside] *you know* [show you] *if in our local area they recycle that plastic or not. Here nobody knows anything about it. In fact, people think plastic is plastic. But some particular triangles, I presume they are not recyclable, but nobody is given any communication, any information.* Finally, religious participants with an externally-placed control orientation tended to defer to other persons the purchase of what they consider against their values, but which they still wanted. A striking example was asking for gift cards and vouchers to buy 'legitimately' things the religious participants did not really need or that were somehow not aligned with their values. Ann, a 40-year-old Catholic British woman, explained her approach to purchase more cooking utensils: *I tend to sleep on it overnight and then I go back* (to buy AN). *So, I'm not a martyr*

to it. I mean, for me it's cooking. I love cooking, so cooking products are my desire. Now, there's one thing I do for that. I always ask people for Christmas and birthdays, 'Can I have vouchers from a cooking shop?' I can legitimately go in and get everything I would like. In Ann's account, the legitimisation process can only take place few times a year when she felt entitled to hedonistic purchases, e.g., birthdays and Christmas. So Ann did not condone in full her desire for something she did not need, but adopted a two-level deferral: the first was to ask for her favourite shop gift vouchers [deferring to others whether they will purchase such vouchers for her] and secondly, she postponed such requests to times of special occasions when she could be less condemning of her more hedonistic consumer choices.

- The **collaborative strategy** is where the responsibility is held jointly by the individual and a higher power, generally God. Consequently, both the individual and God are represented as active agents working together to solve problems and make decisions. This strategy was adopted by spiritual participants and religious participants belonging to Hinduism in this study, a religion characterised by a less authoritarian approach [82]. The distinction between individuals adopting a deferring strategy and those with a collaborative strategy was that despite God's contribution to influencing their actions, those individuals adopting a collaborative strategy still invested energies and efforts in making decisions. Masha was a 40-year-old Hindu woman. She reported her LoC to be split [50]. She explained: *To a certain extent, it* [what happens in my life] *is under my control, but there is such thing as destiny and luck. However much we try, if some things are meant to happen, they will happen. But that doesn't mean that I just sit here and expect a plate full of food to come in front of me, because it's not going to happen. It doesn't happen like that, so it's being practical. I think 50%* [under my control], *I would think, is my belief that you get what you do.* For Masha, a practical attitude to help oneself was instrumental to achieve positive outcomes, despite life being co-determined by external forces. Table 5 maps the study participants by four characteristics: core values attitude, LoC orientation, perceived CC and CC strategy in order to observe the emergence of any patterns.

Table 5. A Summary of the Study Participants LoC Orientation, Perceived Consumer Competence (CC) and Adopted CC Strategy.

Name	Core Values	Loc Internal Orientation (%)	Loc External Orientation (%)	Perceived Cc	Cc Strategy
LUDWIG	Religious	0	100	low	Deferring
MARYAM	Religious	10	90	low	Deferring
BEATRIX	Religious	10	90	low	Deferring
LAWRENCE	Religious	10	90	quite low	Deferring
SCARLET	Religious	20	80	low	Deferring
ANN	Religious	25	75	low	Deferring
PETER	Religious	30	70	high	Collaborative
INGRID	Religious	40	60	low	Deferring
TANYA	Religious	40	60	quite low	Collaborative
TINA	Religious	40	60	low	Collaborative
LOREN	Religious	50	50	low	Deferring
LYLA	Religious	60	40	low	Deferring
CRYSTAL	Spiritual	50	50	quite low	Collaborative
MASHA	Spiritual	50	50	high	Collaborative
MARY	Spiritual	50	50	high	Collaborative
CHRISTOPHER	Spiritual	50	50	high	Self-directing

Table 5. *Cont.*

Name	Core Values	Loc Internal Orientation (%)	Loc External Orientation (%)	Perceived Cc	Cc Strategy
ANDREW	Spiritual	50	50	quite low	Self-directing
PATTY	Spiritual	50	50	low	Self-directing
NICK	Secular	60	40	high	Self-directing
EMMA	Secular	60	40	high	Self-directing
NIGEL	Secular	75	25	high	Self-directing
ANTHONY	Secular	80	20	quite high	Self-directing
ALLISON	Secular	85	15	high	Self-directing
SAM	Secular	90	10	quite high	Self-directing
NELSON	Secular	100	0	high	Self-directing

The above findings lead to the following propositions:

Proposition 4. *People who display an external LoC orientation are likely to adopt a deferring or collaborative strategy when making consumer choices.*

Proposition 5. *People who display an internal LoC orientation are likely to adopt a self-directing strategy when making consumer choices.*

4. Discussion

This research aimed to understand the link between core values, as informed by religious, spiritual or secular attitudes, and daily consumption choices. In this study, we distinguished participants who self-identified as religious as individuals who belonged to an established church or congregation, held a set of beliefs and attended religious rituals. With spiritual participants, we meant those who endorsed a transcendent principle but sought to pursue spirituality through personal beliefs and practice. Participants who declared a secular attitude believed in the pursuit of self-growth without religion or godly intervention. We discovered that core values do affect consumer choices and that consumer competence strategies are the mechanisms people enact to reconcile potential behaviour that may be misaligned with self-reported core values. In addition, we have uncovered the role of LoC as a fundamental mediating construct in the relation between core values and consumer behaviour. The qualitative findings have led to the identification of relationships between the constructs investigated. The five research propositions identified by this research are recapped below and visually represented in Figure 3.

Proposition 1. *Individuals with religious core values tend to display an external LoC (P1a) while individuals with secular core values manifest a more internal LoC orientation (P1b).*

Proposition 2. *Gender has an impact on LoC orientation whereby females tend to display a more external LoC (P2a) and males a more internal LoC (P2b).*

Proposition 3. *Core values inspired by religious or spiritual beliefs moderate the relation between age and LoC. Older people tend to display a more religious attitude and a more external LoC orientation.*

Proposition 4. *People who display an external LoC orientation are likely to adopt a deferring or collaborative strategy when making consumer choices.*

Proposition 5. *People who display an internal LoC orientation are likely to adopt a self-directing strategy when making consumer choices.*
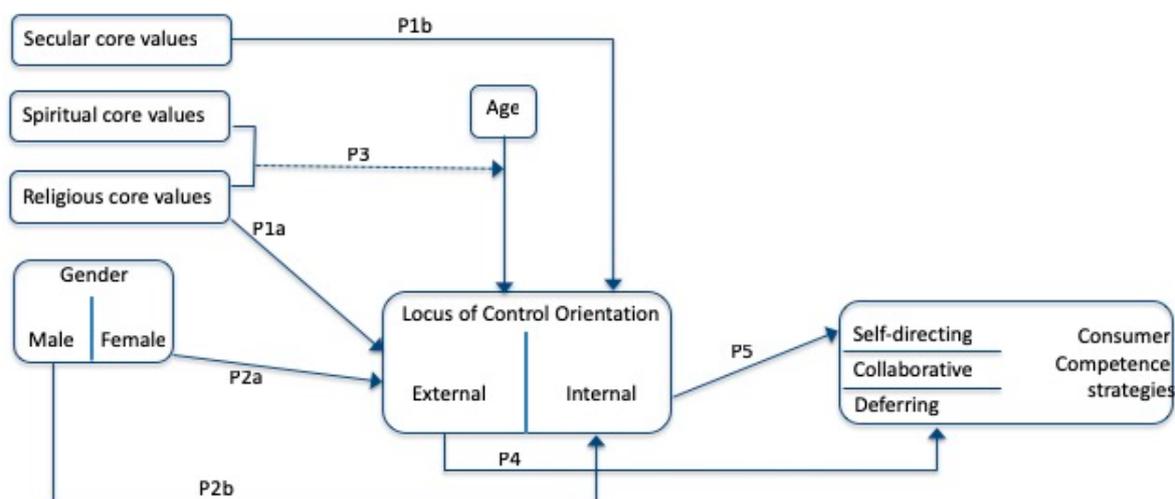

Figure 3. The Research Propositions within the Proposed Conceptual Framework.

The model above illustrates that a number of constructs including core values, age, gender, and LoC orientation can affect CC strategies. The strategies tested here consisted of deferring a purchase decision to an assessment of what a religious or spiritual code suggests, collaborating with a higher power who infuses the values underpinning the decision making, or self-directing one's choice. In this application of Pargament's model [64], it was noted that respondents endorsed either an internal or external LoC that was consistent with their style of decision making: deferring to a higher power or religious guidance (being informed by it), collaborating with religious or spiritually-held values, or making a decision based on individual preference (self-direction).

The move toward ethical consumption suggests a growing awareness of social justice concerns about economic equality, balance and moderation in all areas of life, and living out individual values. However, the moral dualism we have explored in this paper goes to further articulate the yet-to-be understood gap between intention and behaviour. It is acknowledged that conceptually ethical consumption does not fit neatly into a standard framework, but rather includes a range of behaviours and approaches [9]. Ethical consumption is also consonant more broadly with an ethic of care that considers how our choices may affect others, transcending self-enhancement; in other words, the achievement of environmental sustainability requires individuals to consider time frames beyond their own [9]. This study has identified that religious people do not seem to consider high value ideas such as the common good, altruism, and generativity when it comes to environmental choices, as one would think plausible given the nature of collective worship that religions promote. On the contrary, it seems that belonging to a religious congregation contributes to diminish the responsibility individuals have in making ethical choices because their agency is too small to be positively impactful to the environment. Although religions care for the soul of people, they should also focus on instilling religious values that include care for the earth and just and equitable consumption of limited resources. It was found that these values were more prominently articulated by secular individuals than those who were spiritual or religious in this study.

As the contradiction between wants and desire was exposed through the CC construct, it is important to note that this misalignment can be a powerful instrument to refocus consumer awareness and help them reconsider the alienation between claimed core values and real everyday consumption choices. Religions claim the value of attention and care for the neighbour are key undertakings for living a religiously-inspired life. However, this study has uncovered that this expressed religious principle has not included the safeguarding of available finite resources. This means that future generations,

meant as neighbours in temporal terms, will have less chance to enjoy diminishing natural resources. If consumption continues to be viewed as a self-gratifying ratchet mechanism, the consequences of which will be deferred for resolution to higher powers, then individuals will continue to relinquish their responsibility. Ethical consumption is the complex result of individual choices strongly endorsed, influenced or guided by the immediate social group and the wider society in which we participate. Linking CC strategies to core beliefs, especially drawing the link between low CC and religious beliefs, can mobilize more stakeholders to take part in improving consciousness, reflection, and action about ethical consumption, thus aligning purchases with preferences.

As many exploratory studies, this one opens more research questions than it resolves in part because this is the specific role of exploratory research and in part because the study has limitations. First, the sample was diverse, but in a city with the size and natural diversity such as London, a small sample cannot capture the breadth of views and beliefs, including the variability in spirituality and secularity, that might provide further data about how individuals make ethical choices. Specifically, we acknowledge that the participant sample included individuals belonging to a subset of organised religions and that a wider spectrum of religious denominations could lead to richer insights. Our study was cross-sectional, which meant that a comprehensive consideration of purchases and possible changes in behaviour over time could not be analysed, although the diary provided a method for participants to think about their choices and more easily recall them. In addition, the sample did not include representatives of people who are in their seventies and, given the postulated research proposition that age has an impact on LoC, this is a significant limitation. Still with regards to gender, age and LoC, the research propositions are the result of extrapolations on marginally different sub-groups and the link between constructs may be the results of the individuality of the participants as much as their gender or age characteristics. We have included these research propositions because they do not contradict past studies. Finally, the study covered a modest period of consumption (two weeks) and assumed consumer power, with no concern for the income or disposable income of the participants involved.

5. Conclusions

The majority of literature on spirituality and consumption focuses on the two complementary phenomena of postmodern Western society: the sacralisation of the secular [19–21] and the secularisation of the sacrum [17,33,43]. However, ethical consumption, meant as the everyday consumption guided by a set of core values, and the possible conflict that may derive from it, has been largely neglected. Therefore, this research fills this gap by exploring the relationship between spiritual values and material consumer goods purchases in an increasingly secular society. To study such a relationship, this research invoked the concept of consumer competence (CC) [53]. Therefore, another contribution is the definition of CC as the consumer ability to balance needs and wants and, thus, experience less contradiction and guilt after purchases. Finally, by finding the construct of LoC as a key construct mediating the relationship between consumer spirituality and CC, this study contributed to the literature on LoC as well.

The main managerial contribution of this study consists in research on an area of consumer behaviour often regarded as too idiosyncratic to be studied: the relationship between spiritual values and material consumption. Since ethical consumption has consistently grown in recent years, understanding how people with religious, spiritual, or secular values behave in the marketplace could be of strategic importance. During the interviews, for example, participants often complained about not having enough information to select products according to their ethical principles. Making product information difficult to retrieve can either discourage those who enact a CC that is aligned with their core values or further confuse those who are caught between what they want and what they need.

The limited scope of this research makes it impossible to claim that the propositions given here are comprehensive and generalisable. However, it does provide insights into the relationship between core values, consumption and LoC orientation. This study points out that religious people

tend to have a more external LoC orientation and, thus, are more likely to experience a situation of conflict and a feeling of guilt when they are not able to translate their values into daily consumption. Moreover, it would be interesting to extend the study to other countries and involve people from other religious spiritual and secular backgrounds, since the study was limited to Catholics, Hindus, Muslims, Buddhists, people affiliated with The Salvation Army, the Humanist Society and London Atheist group and the London Borough of Hillingdon allotments. While providing a possible conceptual framework, it is clear that this study represents only a starting point for future research. Future trajectories of research may include the validation of the conceptual framework through quantitative research and a widening selection of participants drawn from diverse religious, spiritual and secular backgrounds.

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