

Relationship Between Religion and Love of Money:

A Mature Vietnamese survey

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Abstract:

Religious life in Vietnam in recent times has been very active in association with economic growth and living standards. This fact has received great attention from domestic and international scientists. To supplement the evidence of previous studies and enrich the research literature, this study explores the relationship between the relationship between religious orientation and love of money among adult Vietnamese. This study was conducted through a cross-sectional survey using intentional sampling technique (n=200). Multivariate linear regression analysis technique was applied to prove the hypotheses. Research results show that there is a connection between the love of money and the Vietnamese people's behavior of burning votive papers for the dead. Individuals who care about money tend to offer votive papers to the dead from non-religious motives, Individuals who are not interested in money tend to offer votive papers to the dead from religious motives.

Keywords: Religious orientation; Intrinsic religiousness; Extrinsicreligiousness; Love of money; Vietnamese.

1. Introduction

Religion attempts to advise people ethically to make money, to use money even though they are atheists. In recent times, Vietnam has witnessed a lot of religious believers who defy ethical standards about money and violate laws such as smuggling, tax evasion, money laundering, and corruption. The relationship between religious orientation and money ethics has been found by many studies with different results. The impact of “love of money” on different aspects of moral beliefs has been investigated by previous research (Singhapakdi, Vitell, Lee, Nisius, & Yu, 2013). Moderation of money attitudes can contribute to better moral attitudes (Wong, 2008). Money ethics is positively related to unethical behaviors (Lau, Kum, Peng, & Tan, 2013). Studies have mostly found that individuals with intrinsic religious orientation are positively correlated with moral attitudes and extrinsic religious orientations are negatively related to moral attitudes. In other words, internally motivated people tend to behave more ethically than extrinsically motivated people (Muzaffer Aydemgr, 2021).

All religions advise believers that if we know how to use money in the right place, it will bring benefits to ourselves, our families and relatives and contribute practical benefits to society. Money is the goal for many people to strive to build with their own talents, through contributions. Money can bring changes in life, both positive and negative. There are many people who love money so much that they forget their responsibilities for their family and loved ones. The reality shows that many people who have a lot of money bring comfort only in material aspects, but are very worried and afraid. Money is created by people, but they don't understand money, so they are governed by money and do evil things. This study aims to explore the relationship between religious orientation and love of money among Vietnamese adults in order to fill in the gaps of previous studies.

2. Literature Reviews

2.1. Religious orientation:

Religious orientation includes internal religious orientation and external religious orientation. People with an inner religious orientation often view religion as deeply personal and vice versa (Allport, 1966; Allport & Ross, 1967; Aghapour, 2011), People are said to have a given inner religious orientation.

meaning the ultimate goal of religion itself (Hills, Francis, Argyle, & Jackson, 2004), encouraged primarily by a promise for personal spiritual growth and deeper, meaningful relationships more meaningful with religion (Hills, Francis, Argyle, & Jackson, 2004), use religion regardless of social or any other external pressure (Bergin, 1991), commit to their faith (Donahue, 1985; Gorsuch and Aleshire 1974; Herek, 1987; McFarland, 1989), guilt and forgiveness (Lai, Ronald, John, Thomas, & George 1990), promotes tolerance (Herek, 1987), highly motivated towards religion (Gorsuch & McPherson, 1989). Inner religious orientation refers to a mature form of religious feeling that serves as the primary driver and driver of an individual's lifestyle, while extroverted orientation refers to immature faith (Tiliopoulos, Bikker, Coxon, & Hawkin, 2007). External religious orientation is defined as a means to achieve some self-serving end, as a tool for promoting social support, serving ends other than faith. religious beliefs as providing protection, comfort, and social status (Allport & Ross, 1967), as a means of gaining social acceptance or reward (Bergin, 1991), promoting support social, comfort, and self-esteem (Hills, Francis, Argyle, & Jackson, 2004), ego protection (Kahoe & Meadow, 1981).

2.2. Love of money:

Money is a means of satisfying physical and psychological needs (Maslow, 1954). Everyone's attitude towards money is fundamentally different. Money lovers see money metaphorically as a powerful, addictive, insatiable drug (Lea & Webley, 2006), using money as a tool for social comparison, power seeking, ostentatious and superior through self-doubt leading to low subjective well-being (Diener, Suh, Lucas, & Smith, 1999; Srivastava, Locke, & Bartol, 2001), is a powerful, addictive, insatiable drug (Lea & Webley, 2006). According to Tang (1998), an individual's money attitude (MI) includes the following factors: Money is Achievement/Obsession (AO), Good, Power, Expression, Evil and Management of Money (MM).

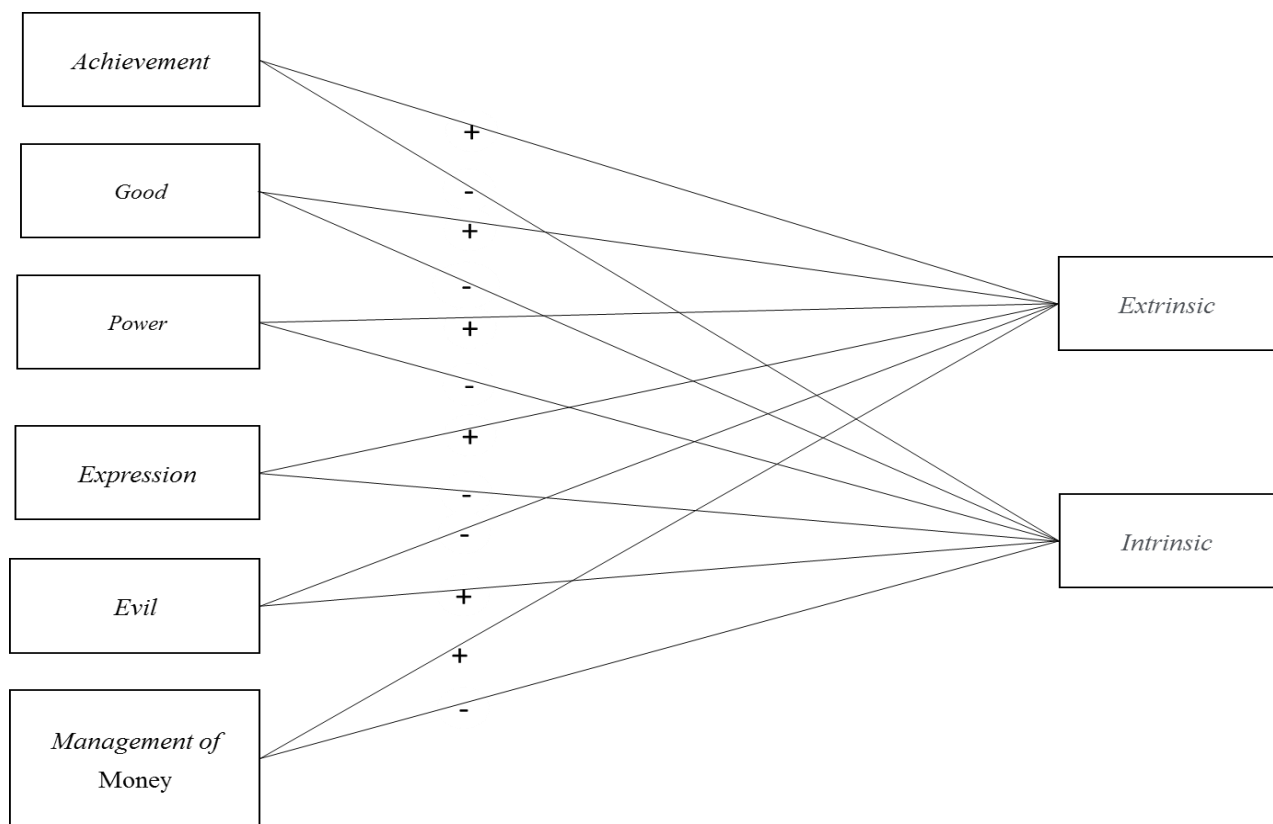
2.3. Relationship between Religious orientation and Love of money:

According to Nazaruddin, Rezki & Rahmanda (2018) and Nazaruddin, Rezki, Rahmanda, & Yasya (2018), the interaction between inner religious orientation and love of money negatively affects moral perception. In contrast, the extrinsic orientation of religion and love of money positively influenced moral perception (Nazaruddin, Rezki & Rahmanda, 2018; Nazaruddin, Rezki, Rahmanda, & Yasya,

2018). Love of money negatively affects moral perception; on the other hand, religion positively affects morality (Alwi, Parmitasari, Syariati, Sidik, & Binti, 2021). Which is positively related to making moral decisions, but negatively related to making money (Tang, 2016); Ariyabuddhiphongs & Hongladarom, 2011). People with externally religious leanings exhibit higher levels of authority-prestige attitudes, especially narcissistic money (Watson, Nathaniel, & Ronald, 2004). People with an internal religious orientation reduce social support functions (Stefano Pace, Kedge Business School, & France, 2014). The results indicate that both one's internal religious orientation and one's money ethics are significant determinants of most types of moral beliefs (Watson, Nathaniel, & Ronald, 2004).

From the research overview, the authors have built a research model about what as shown in Figure 1 below:

Chart 1. The Research Model



In the above research model, the correlation between variables is at different levels depending on the respondents' point of view, thereby revealing the actual relationship between love of money and religious orientation. This is the task that the author needs to study to clarify the relationship between these variables.

3. Hypotheses

From the above overview, the research team put forward the following research hypotheses:

- H1. The Achievement factor has a positive and significant effect on the Extrinsic factor
- H2. The Good factor has a positive and significant effect on the Extrinsic factor
- H3. The Power factor has a positive and significant effect on the Extrinsic factor
- H4. Expression factor has a positive and significant effect on Extrinsic factor
- H5. The Evil factor has the opposite and significant effect on the Extrinsic factor

- H6. The factor Management of Money has a negative and significant effect on the Extrinsic factor
- H7. The Achievement factor has a negative and significant effect on the Intrinsic factor
- H8. The Good factor has the opposite and significant effect on the Intrinsic factor
- H9. The Power factor has the opposite and significant effect on the Intrinsic factor
- H10. Expression factor has opposite and significant effect on Intrinsic factor
- H11. The Evil factor has a negative and significant effect on the Intrinsic factor
- H12. The Management of Money factor has a significant and opposite effect on the Intrinsic factor

4. Research Method

4.1. Surveyed Area:

The study was conducted at pagodas and temples in Hanoi in March 2020. It has more than 200 temples and shrines. Participating in the survey are mature Hanoians.

At the beginning of the year, Hanoi people have the habit of going to temples and pagodas to pray for peace and luck for their families, so this is the most favorable time to survey compared to other times of the year.

4.2. Research Samples and Methods:

To carry out this study, the authors conducted an investigation and collected opinions of those who offered votive papers to the dead at the temple in two steps: preliminary investigation and official investigation.

4.3. Preliminary investigation:

The research team used a qualitative method by in-depth interviews with monks, experts in culture, religion and psychology to adjust the research scale and improve the questionnaire accordingly. with the characteristics of the survey area. The questionnaire was built on the basis of the results of the research overview and the comments of experts. The structure of the questionnaire consists of two parts. Part 1 collects information on demographic characteristics of research participants such as age, gender, occupation, and education level. Section 2 is used to gather information about personal religious orientation and attitudes towards money. The section on collecting personal religious orientation information using The 31-item Batson and Ventis Religious Orientation Scale (ROS) (García-Alandete, Rubio-Belmonte, & Soucase-Lozano, 2019) includes the Intrinsic factor = 11 items , the Extrinsic factor = items, the Question factor = 12 items were removed from the questionnaire because it was outside the research objective.

The part of collecting research participants' attitudes towards money using The Money Ethic Scale (Tang, 1998) includes the factor Achievement/Obsession = 6 items, Good = 5 items, Power = 4 items, Expression = 4 items, Evil = 4 items and Management of Money = 4 items. The English part was translated into Vietnamese by two professional interpreters. The translation process is carried out according to the rules to adapt between Vietnamese cultures. After discussion and finally consensus between the translators and the principal investigator, a single Vietnamese version was created. A bilingual professional expert in education contributed to this version to create a final version. This final version was pre-tested on 40 participants selected to be demographically representative of age,

sex, education, and occupation. During the assessment, participants were asked to complete this final version. This was followed by minor corrections made to improve the question structure for better understanding and the final Vietnamese version was completed using the official survey.

4.4. Official investigation:

The overall study was that the adult local people who participated in offering votive papers for the dead at the pagoda, arrived in Hanoi of different ages, occupations and educational levels. The questionnaire was sent directly to the respondents by non-random sampling method. As a result, 200 satisfactory votes were obtained, achieving a response rate of 100%. Table1 shows

Table 1. Demographic characteristics of survey participants

| Content | Occupation | | | | | | | | |
|-----------|----------------|---------|-----------------|---------|---------|---------|--------|---------|-------|
| | Manager | | Small bussiness | | Teacher | | Worker | | |
| | Count | Row N % | Count | Row N % | Count | Row N % | Count | Row N % | |
| Age | 23-30 years | 22 | 34,9% | 12 | 19,0% | 16 | 25,4% | 13 | 20,6% |
| | 31-40 years | 13 | 31,0% | 7 | 16,7% | 13 | 31,0% | 9 | 21,4% |
| | 41-50 years | 8 | 17,0% | 11 | 23,4% | 12 | 25,5% | 16 | 34,0% |
| Gender | Above 50 years | 12 | 25,0% | 12 | 25,0% | 9 | 18,8% | 15 | 31,2% |
| | Female | 23 | 25,3% | 17 | 18,7% | 23 | 25,3% | 28 | 30,8% |
| | Male | 32 | 29,4% | 25 | 22,9% | 27 | 24,8% | 25 | 22,9% |
| Education | Bachelor | 15 | 25,4% | 13 | 22,0% | 17 | 28,8% | 14 | 23,7% |
| | College | 12 | 23,5% | 9 | 17,6% | 18 | 35,3% | 12 | 23,5% |
| | Worker | 28 | 31,1% | 20 | 22,2% | 15 | 16,7% | 27 | 30,0% |

The method of data processing is done through the following steps: (1) Verifying the scale and reliability of the measured variables by Cronbach's Alpha coefficient and validating by exploratory factor analysis (EFA); (2) multiple linear regression analysis to test research models and hypotheses.

5. Research Results

5.1. Testing the Scales:

The R Programming language is used to analyze the reliability of the scale and the discovery factor. The analysis results suggest removing and merging some observed variables to help the scale evaluate concepts more accurately

5.2. Analyzing the Reliability of the Scales:

Testing the scales through Cronbach's Alpha reliability coefficient to identify and remove junk variables to avoid creating misleading factors when analyzing exploratory factor analysis. The verification criterion is that the Cronbach's Alpha coefficient must be greater than 0.6 and the correlation coefficient of the sum variable in each scale must be greater than 0.3 (Hair, Black, Babin, & Anderson, 2010). Table 2 shows that the scales of the factors are all standard. Therefore, all the scales of the factors are reliable and used for subsequent factor analysis.

Table 2. Summary of Reliability and Relative Minimum Variables of Scales

| Scales | Number of variables observed | Reliability coefficients (Cronbach Alpha) | The correlation coefficient of the smallest total variable |
|----------------------------|------------------------------|---|--|
| Intrinsic | 11 | 0.890 | 0.501 |
| Extrinsic | 8 | 0.856 | 0.584 |
| Achievement/Obsession (AO) | 6 | 0.815 | 0.554 |
| Good | 5 | 0.800 | 0.551 |
| Power | 5 | 0.801 | 0.498 |
| Expression | 4 | 0.761 | 0.537 |
| Evil | 4 | 0.767 | 0.558 |
| Management of Money(MM) | 4 | 0.789 | 0.575 |

After testing Cronbach's Alpha, the author uses exploratory factor analysis (EFA) to preliminary evaluate the unidirectional, convergent and discriminant values of the scales. EFA was used by extracting the Principal Components Analysis Factor and Varimax rotation to group the factors. With a sample size of 200, the factor loading factors of the observed variables must be greater than 0.5; variables converge on the same factor and are distinguished from other factors. In addition, the Kaiser-Meyer-Olkin coefficient (KMO) which is used to consider the adequacy of factor analysis must be within $0.5 \leq KMO \leq 1$ (Cerny & Kaiser 1977; Kaiser, 1974).

The analysis results in Table 3 show that all factor loading coefficients of the observed variables are greater than 0.5; Bartlett test with Sig meaning. = 0.000 with KMO coefficient = 0.9. All 34 variables after using EFA were extracted into 8 factors with Eigenvalues greater than 1 and Cumulative variance percent = 62.1%. Thus, the research model consisting of 6 independent variables and 2 dependent variables is used for linear regression analysis and subsequent hypothesis testing. KMO = 0.89, bartlett test: chisq = 3944, p.value = 0.00 , df = 1081. Cumulative variance percent = 56.1, eigenvalue = 1.36.

Table 3. Principal Components Analysis

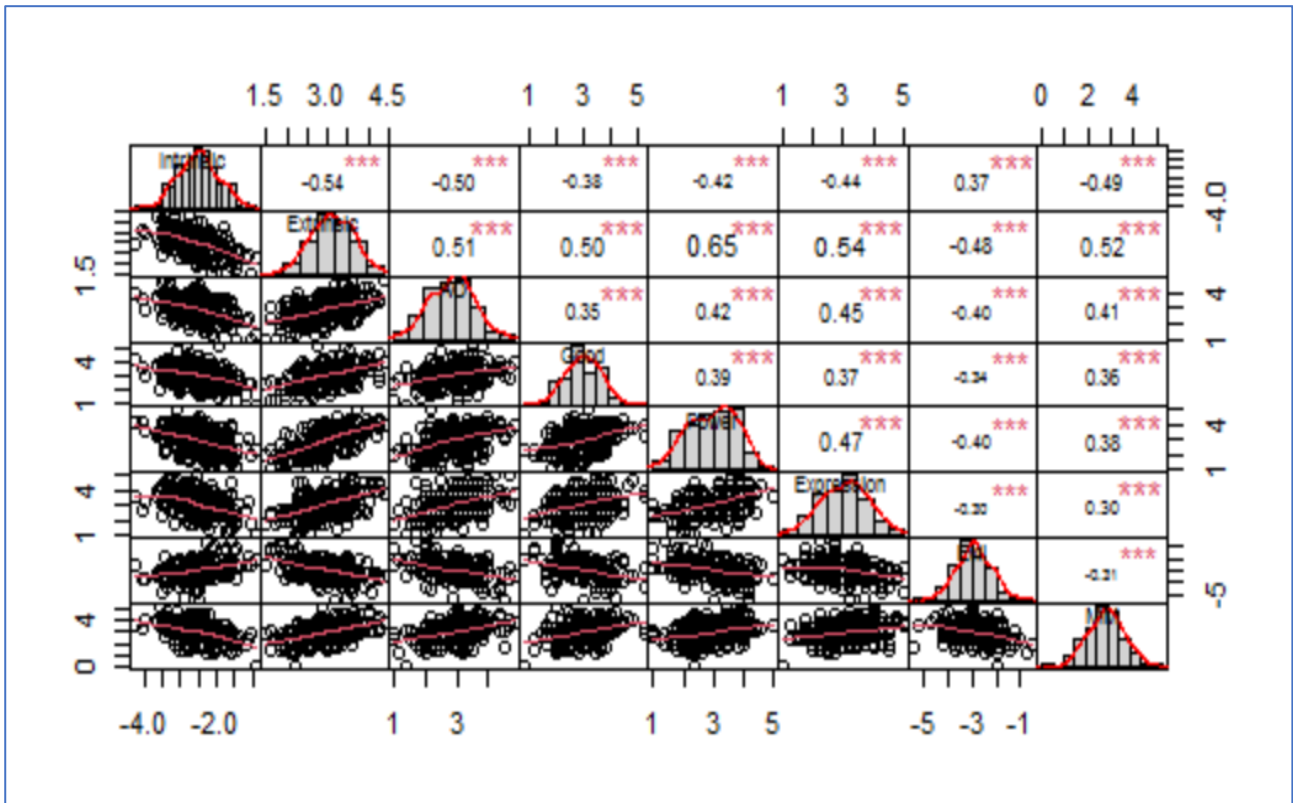
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Principal Components Analysis
Call: principal(r = data1, nfactors = 8, rotate = "varimax")
Standardized loadings (pattern matrix) based upon correlation matrix
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| | item | RC1 | RC2 | RC3 | RC4 | RC7 | RC5 | RC8 | RC6 | h2 | u2 | com |
|-------------|------|------|------|------|------|------|------|------|-----|------|------|-----|
| Intrinsic7 | 43 | 0.75 | | | | | | | | 0.61 | 0.39 | 1.2 |
| Intrinsic9 | 45 | 0.69 | | | | | | | | 0.54 | 0.46 | 1.3 |
| Intrinsic2 | 38 | 0.69 | | | | | | | | 0.59 | 0.41 | 1.6 |
| Intrinsic8 | 44 | 0.68 | | | | | | | | 0.55 | 0.45 | 1.4 |
| Intrinsic10 | 46 | 0.67 | | | | | | | | 0.58 | 0.42 | 1.7 |
| Intrinsic1 | 37 | 0.63 | | | | | | | | 0.59 | 0.41 | 2.0 |
| Intrinsic4 | 40 | 0.62 | | | | | | | | 0.49 | 0.51 | 1.6 |
| Intrinsic6 | 42 | 0.59 | | | | | | | | 0.50 | 0.50 | 1.9 |
| Intrinsic5 | 41 | 0.58 | | | | | | | | 0.44 | 0.56 | 1.7 |
| Intrinsic11 | 47 | 0.57 | | | | | | | | 0.48 | 0.52 | 2.0 |
| Intrinsic3 | 39 | 0.50 | | | | | | | | 0.42 | 0.58 | 2.5 |
| Extrinsic7 | 35 | | 0.70 | | | | | | | 0.57 | 0.43 | 1.4 |
| Extrinsic3 | 31 | | 0.70 | | | | | | | 0.56 | 0.44 | 1.3 |
| Extrinsic1 | 29 | | 0.69 | | | | | | | 0.56 | 0.44 | 1.3 |
| Extrinsic4 | 32 | | 0.69 | | | | | | | 0.54 | 0.46 | 1.3 |
| Extrinsic2 | 30 | | 0.67 | | | | | | | 0.50 | 0.50 | 1.3 |
| Extrinsic6 | 34 | | 0.65 | | | | | | | 0.52 | 0.48 | 1.5 |
| Extrinsic5 | 33 | | 0.65 | | | | | | | 0.52 | 0.48 | 1.5 |
| Extrinsic8 | 36 | | 0.63 | | | | | | | 0.53 | 0.47 | 1.7 |
| AO6 | 6 | | | 0.73 | | | | | | 0.61 | 0.39 | 1.3 |
| AO1 | 1 | | | 0.67 | | | | | | 0.56 | 0.44 | 1.5 |
| AO4 | 4 | | | 0.66 | | | | | | 0.58 | 0.42 | 1.7 |
| AO2 | 2 | | | 0.64 | | | | | | 0.52 | 0.48 | 1.6 |
| AO3 | 3 | | | 0.59 | | | | | | 0.57 | 0.43 | 2.4 |
| AO5 | 5 | | | 0.56 | | | | | | 0.53 | 0.47 | 2.6 |
| Good1 | 7 | | | | 0.76 | | | | | 0.66 | 0.34 | 1.3 |
| Good2 | 8 | | | | 0.71 | | | | | 0.58 | 0.42 | 1.3 |
| Good3 | 9 | | | | 0.68 | | | | | 0.55 | 0.45 | 1.4 |
| Good5 | 11 | | | | 0.68 | | | | | 0.56 | 0.44 | 1.4 |
| Good4 | 10 | | | | 0.62 | | | | | 0.51 | 0.49 | 1.7 |
| Power2 | 13 | | | | | 0.72 | | | | 0.71 | 0.29 | 1.8 |
| Power3 | 14 | | | | | 0.66 | | | | 0.65 | 0.35 | 2.1 |
| Power5 | 16 | | | | | 0.62 | | | | 0.53 | 0.47 | 1.8 |
| Power4 | 15 | | | | | 0.62 | | | | 0.51 | 0.49 | 1.8 |
| Power1 | 12 | | | | | 0.58 | | | | 0.49 | 0.51 | 1.9 |
| MM4 | 28 | | | | | | 0.75 | | | 0.66 | 0.34 | 1.3 |
| MM1 | 25 | | | | | | 0.73 | | | 0.61 | 0.39 | 1.3 |
| MM3 | 27 | | | | | | 0.70 | | | 0.60 | 0.40 | 1.5 |
| MM2 | 26 | | | | | | 0.63 | | | 0.54 | 0.46 | 1.8 |
| Expression1 | 17 | | | | | | | 0.72 | | 0.61 | 0.39 | 1.4 |

5.3. Regression Analysis and Hypothesis Testing:

The author uses Pearson correlation analysis to analyze the correlation between quantitative variables. Table 4 shows that, at the 5% level of significance, the correlation coefficient shows that the relationship between the dependent variable and the independent variable is statistically significant (Sig. < 0.05). The magnitude of the correlation coefficients ensures that multicollinearity does not occur. Therefore, other statistics can be used to verify the relationship between variables.

Table 4. Pearson correlation analysis results



Next, the author conducts multivariable linear regression analysis on the relationship between 6 independent variables including Achievement/Obsession (AO), Good, Power, Expression, Evil and Management of Money (MM) and 2 auxiliary variables. belong to Extrinsic and Intrinsic. Table 5 shows that model1 has $R^2 = 0.614$ and model2 has $R^2 = 0.408$, showing that the built linear regression model fits the data set model 1 = 0.614 % and model 2 = 0.408%, respectively. Both models ensure the conditions for testing multicollinearity, autocorrelation, and Heteroskedasticity.

Model 1 results show that there are 5 independent variables that have a positive and significant impact on the dependent variable. Only one independent variable (Evil) has a significant negative impact on the dependent variable. Model 2 shows that there are 3 independent variables that have a positive and significant impact on the dependent variable. There are 2 independent variables (AO, Power, Expression) that have no statistical significance on the dependent variable, so they are excluded.

Table 5. Multivariable linear regression analysis

| | Dependent variable: | |
|--------------------------------|-----------------------|-----------------------|
| | Extrinsic (Model1) | Intrinsic (Model2) |
| AO | 0.081* (0.045) | -0.173*** (0.056) |
| Good | 0.116*** (0.042) | -0.065 (0.052) |
| Power | 0.249*** (0.041) | -0.065 (0.051) |
| Expression | 0.133*** (0.041) | -0.125** (0.050) |
| Evil | -0.102** (0.039) | 0.067 (0.049) |
| MM | 0.154*** (0.038) | -0.194*** (0.047) |
| Constant | 0.476*** (0.150) | -0.464** (0.186) |
| Observations | 200 | 200 |
| R2 | 0.614 | 0.408 |
| Adjusted R2 | 0.602 | 0.389 |
| Residual Std. Error (df = 193) | 0.380 | 0.472 |
| F Statistic (df = 6; 193) | 51.266*** | 22.142*** |

Note: *p<0.1; **p<0.05; ***p<0.01

Based on the results of multiple linear regression analysis in Table 5, we have 2 linear regression models of the following form:

$$Speculative = 0.37 + 0.24 * AO + 0.17 * Good + 0.18 * Power + 0.13 * Expression - 0.6 * Evil + 0.18 * MM + e \quad (1)$$

$$OM = 0.023 + 0.141 * Good + 0.460 * Evil + 0.460 * MM + e \quad (2)$$

Equation 1 shows that all 6 independent variables have a significant impact on the dependent variable. Specifically, the variable AO has the strongest effect on the Speculative variable with $\beta = 0.24$, Power and Good with $\beta = 0.18$, Good with $\beta = 0.17$ and finally Expression with $\beta = 0.13$. It is noteworthy that the Evil factor has a significant negative impact on the Speculative variable with $\beta = -0.6$. Equation 2 shows that there are 3 independent variables that affect the dependent variable significantly. Specifically, the variable MM has the strongest and significant negative impact on the Intrinsic variable with $\beta = -0.194$, the second is the AO variable with $\beta = -0.173$ and the last is the Expression variable with $\beta = -0.125$. With this result, there are 3 rejected hypotheses including H8, H9 and H11. The remaining hypotheses are accepted.

6. Discussion and conclusion

Research results show that there is evidence of the relationship between religious orientation and love of money of Vietnamese people. In particular, individuals with an externally religious orientation tend to be money-focused. In contrast, people with an inner religious orientation tend to take money lightly. This result is similar to the findings of Nazaruddin, Rezki & Rahmanda (2018) and Nazaruddin, Rezki, Rahmanda, & Yasya (2018).

On the other hand, the results of this study also show that there is evidence that Vietnamese adults with a high love of money tend to have a negative influence on ethical decisions. This result is similar to the finding of Alwi, Parmitasari, Syariati, Sidik, & Binti (2021). In contrast, adults with a low love of money tended to negatively influence moral decisions (Tang, 2016); Ariyabuddhiphongs & Hongladarom, 2011). Research results also show that adult Vietnamese with a foreign religious orientation show a higher degree of special power-prestige attitude. This is similar to the finding of Watson, Nathaniel, & Ronald (2004).

7. Limitations

As with other empirical studies, there are limitations to this study that should be considered when discussing the results. The paper and pencil survey method was used in this study, it reflects the subjective perception of the response towards the evaluated questions. As a result, the data is still subjective to the answer (Pakpour, Gellert, Asefzadeh, Updegraff, Molloy, & Sniehotta, 2016). Furthermore, our data is collected over a single period of time. Non-probability sampling method is limited in generalizing and making inferences about the entire population.

Second, this study focuses on exploring the relationship between love of money and the behavior of offering votive papers to the souls of the dead. Some other factors have been ignored, such as the difference in demographic factors such as gender, income, religion... It is also possible to evaluate the influencing factors for the behavior of offering votive paper to the people. people die by the theory of planned behavior, the theory of reasoned action (Ajzen, 1987). Future studies should also assess the impact of additional factors that were not included in our analysis. Our research was done in a Vietnamese cultural context. Studying in other cultural contexts and drawing generalized conclusions by research develops a different research paradigm (Sun, Fang, Lim, & Straub, 2012).

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9. Conflict of interest

The author declares that there is no conflict of interest.

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