# Be the change you wish to see in the world: Study of gender moderated mediation of internal locus of control on spiritual well-being and pro-environmental buying intention

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#### **Abstract**

**Purpose**: The purpose of this study is to conceptualize an original framework to explore the moderation of gender as Internal Locus of Control (ILOC) mediates the relationship between Spiritual Well Being (SWB) and Pro Environmental Buying Intention (PEBI).

**Design/Methodology/Approach**: This study makes use of structural equation modelling to develop a theoretical framework with the constructs and their underlying variables. Structured questionnaire was used to elicit metrics for the observed variables. Bootstrapping procedure was made use of to trace the indirect effect for ascertaining the efficacy of the mediator. User defined estimand was used to develop paths for each gender group to test the moderated mediation of ILOC over the relationship between SWB and PEBI.

**Findings:** Though the direct effect between SWB and PEBI was significant at the outset it turned insignificant in the presence of the mediator ILOC with the indirect effect between SWB and PEBI being significant. This substantiated it to be a case of full mediation. However, there was no moderating effect of gender as found through the creation of group specific paths by the user defined estimand.

**Originality/Value:** Though there have been studies relating spirituality and sustainable buying there has been no study which traces how spiritual well being with its characteristic features of contentment, bliss, and positivity gets translated to an internal locus of control with accountability and positivity forming important reasons to get involved into responsible pro environmental buying intention. Moreover, analysis of the moderating effect of gender makes the study unique in its endeavor to map the moderated mediation between the involved constructs and fill an important gap.

**Keywords:** Spiritual Well Being, Internal Locus of Control, Pro Environmental Buying Intention, mediation model, moderation model.

Paper Type: Research Paper

## Introduction

The word spirituality comes from the Latin root spiritus, meaning breath—the breath of life. There has been a lot of disagreement between the actual meaning of the word and has been understood differently by various groups. Recently there has been a spurt in the theory where it is being understood as a very intimate and personal experience different from the more external rituals and practices ordained by the followers of various sects and groups. People have understood it as an arrangement wherein the individual starts to relate with God in a more intimate manner (Benner, 1989). Some have referred spiritual wellbeing as an inner state of being more pertaining to the core of a person which leads to a sense of wellbeing unprecedented and unmatched which is a panache for all the physio psychological ills besetting mankind which are found to be unresolved through many other cosmetic changes (Beck 1986; Goldsmith 1992). The concept of transcendence which is a likely phenomenon in the evolutionary growth of mankind from an individual spirit to the complete whole is another thought (Schneiders 1989). Many have termed it as the search for one's true meaning and purpose in life which is the end all and be all of everything that happens (Myers 1990).

Studies have emphasized the role of spirituality, environmental knowledge and concern on pro environmental behaviour (Yatish Joshi 2017). External factors like infrastructural, institutional, and policy changes are increasingly being considered insufficient towards more sustainable buying behaviour (Rasanjalee and R. M. K. S., 2021). That they have accepted spiritual orientation as more important factor has added to the theory of planned behaviour and are prods to the policy makers. The importance of

mindfulness which could be a panache for the problem is related to spiritual wellbeing which brings it close to the concept of proenvironmental buying intention.

In a study on learned helplessness theory (Brown J. D. and Siegel J. M. (1988) it was contended that attributions of global ills on uncontrollable factors lead to increased levels of depression whereas controlled state of things lead to inverse effect on depression and constituted for feelings of wellbeing. It substantiated the strong correlation between the feeling of wellbeing and the controlled state of things wherein the subjects feel more in control of the situation. Most of the worksite health programs fall short of providing with a long-term health benefit due to their shortcomings in significant sociopsycho components. Spiritual health and wellbeing is increasingly being considered as a broader measure encompassing the sociopsycho aspects of internal locus of control, self-esteem, connectedness, etc. (Phillip J. Waite *et al.*, 1999). The internal locus of control stems from the feeling of commitment and responsibility inherent therein. Worksite programs incorporating spiritual health and wellbeing are considered better in the light of the above.

There has been unfurling of a theoretical understanding that the feeling of spiritual wellbeing stemming out of implicit trust and confidence in God as a partner instils positivity and strength making way for inculcation of accountability which is so essential for getting over some of the scepticism which is heavily obstructing any fruitful movement towards more sustainable buying (Cheng, ZH. *et al.*, 2020). The positivity cropping out of the feeling of spiritual wellbeing needs to translate into more personal responsibility and control in order to get converted to more pro-environmental buying. In the absence of this firmness and resoluteness which is so characteristic of internal locus of control, it is less likely that the inhibition towards more sustainable and eco-friendly buying would come about. Moreover, though there have been studies on role of gender in spirituality or sustainable buying there has been no study which specifically studies the role of gender as we discuss how spiritual wellbeing translates into positivity and accountability derived from an internal locus of control towards more pro-environmental buying. Considering the importance given to gender as a differentiator in related studies, it was considered in the fitness of things to fill this important gap in this particular association and contribute to the prevalent theories.

#### Literature Review

## Spiritual Well Being and Pro Environmental Buying Intention

Secularization of the sacred and the sacralization of the secular has been quite a trend into researches on consumer behaviour. Consumption could be a way towards transcendent is the new realization (Russell W. Belk et al., 1991). Spiritual well-being has been portrayed as contrary to conspicuous consumption and it has led to consumers demanding product offers which are conducive to their spiritual inclination in which socially responsive offerings have been at the uppermost (Hunting A. and Conroy D., 2018). Karma is a concept in Buddhism and Hinduism whereby the results of the past actions follow a spirit in its journey to future lives. The mediating role of spirituality on karma and green buying behaviour has been an interesting development (Chairy C. and Syahrivar J. 2020). Motivation-Ability-Opportunity- Model which was further expanded into a framework of seven variables reiterated the relationship being discussed (Jalees, T. et al., 2021). The problem of overconsumption has given rise to the increased interest in the studies related to sustainable consumption (R.M.K.S. Rasanjale and V.G.P. Lakshika 2021). Adding to the studies of Spirituality and mindfulness the concepts of food choice behaviour and dietary behaviour, which on the positive side could bring down the strain on global supply chain structures and overall ecosystem, have also engaged the researches in the area (Aspasia Werner et al., 2020). Building on the Norm Activation Model and Value-Belief-Norm Theory studies have emphasized on models of environmental values, perceived consumer effectiveness (PCE), spirituality and eco-socially conscious consumer behaviours (ESCCBs) (Saleem M.A. et al., 2018). Spiritually motivated environmentalism and green purchase intentions have been ably mediated by some behavioural and attitudinal traits (Sharma Nitika et al., 2020). Some other studies have tried to correlate price, social motives and religion as factors of sustainable consumption (Arezoo Davari et al., 2017). Recycling as a sustainable practice is also reported to effectively mediate the relationship between spirituality and psychological well-being (Iqbal et al., 2020). Therefore, it is very likely that spiritual wellbeing will lead to pro environmental buying intention which helps in formulating following hypothesis:

H1: Spiritual wellbeing is positively associated with pro environmental buying intention

# **Spiritual Well Being and Internal Locus of Control**

Spirituality in its narrower connotation was sometimes associated with fatalism and lack of initiative on the part of an individual. However, in some of the recent studies (Ana Wong-McDonald and Richard L. Gorsuch 2004) the concept of surrender coping has been stressed upon which emphasizes on benevolent concept of God leading to intrinsic motivation and a state of wellbeing which further translates into a sense of initiative in the wake of more intimacy and reliance on God (Kenneth I. Pargament and June Hahn, 1986; Cole, B. S., and Pargament, K. I.,1999). God in his role of mediator rather than sole provider of external awards forms important source of related studies (Katherine L. Fiori *et al.*, 2004). The collaborative and self-directing approach with greater clout with the believer (Bernard Spilka *et al.*,1985) leads to more committed and positive implications for individual competence as compared to deferred or externally oriented spirituality (Kenneth I Pargament *et al.*, 1988). In another study the location on the locus of control continuum was found related to the images of God that a believer carried with them. More positive and loving image was found to be occupied by those in the higher side of the continuum and vica versa (Peter Benson and Bernard Spilka,1973). Impact of religiosity, happiness, locus of control over spiritual wellbeing ascertained for a sample of nursing students (Ghasemali Khoshnood, *et al.*, 2016) revealed strongly a positive correlation between spiritual wellbeing and internal locus of control whereas

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presenting a negative correlation between spiritual wellbeing and external locus of control. Chance locus of control has been associated with moral disengagement leading to lesser pro social behaviour and wellness. (Qingke Guo *et al.*, 2021). Believing in the fate as creator of success or failure leads to moral disengagement and shirking from one's duties and responsibilities which could never be a harbinger of health and wellbeing. The studies on bi-local expectancy, a mix of internal and external locus of control tried to converge on an interesting balance of the two wherein belief on outer forces together with self-responsibility leads to the highest level of happiness (Kurt. A. April *et al.*, 2012). Studies on terminally ill patients (Shukla, P., and Rishi, P., 2017) delved into attributional styles and brought out the relation between internal locus of control and contentment with absence of distress and anxiety as one banked more on own will power and confidence. External locus of control lead to more helplessness and anxiety leading to less wellbeing (Moreira *et al.*, 2016). Self-reported eating behaviour and weight loss studies have been other related works (Reicks M. *et al.*, 2004) wherein the internal locus of control lead to more responsible eating as per the actual bodily requirements rather than on pure indulgence. The importance of self-efficacy, spiritual regimen, etc. as inputs to the overall study were illuminating in the overall context. Studies on Waste prevention behaviour (Karbalaei S. *et al.*, 2014) essential to prevent depletion of non-renewable resources connecting the former with locus of control, spirituality, neuroticism, etc. provide other valuable facets for the study under consideration. In the wake of this discussion, it could be hypothesized that:

H2: Spiritual wellbeing is positively associated with the internal locus of control.

# **Internal Locus of Control and Pro Environmental Buying Intention**

With the realization of an imminent relationship between pro-environmental buying and internal locus of control new constructs have been formed which involved the attitudinal behaviours related to accountability and control as reflected towards more sustainable practices. The dimension like "green consumer," "activism," "advocate," and "recycling attitudes" have been included in the second order construct (Mark Cleveland *et al.*, 2012). Both the external locus of control with dimensions of "biosphericaltruism" and "corporate scepticism" and the internal locus of control with dimensions like "economic motivation" and "individual recycling efforts" were linked with many pro environmental behaviours with varied results. The internal locus on control stood out as more related to the pro environmental behaviour (Cleveland M. *et al.*, 2005). Hedonic and utilitarian consumption is linked to the consumer scepticism towards green advertising and pro environmental buying which has been known to be influenced by internal or external locus of control value system. Internal locus of control helps remove much of this scepticism into a more sustainable buying behaviour (Cheng ZH. *et al.*, 2020). External locus of control though generally considered counterproductive in sustainable buying behaviour has sometimes been thought of as possessing two contrary factors of powerful-others (encapsulating corporate and government responsibility facets) and chance/fate (incorporating God/higher-power and natural earth-cycle facets). The concept of powerful other though taken under the external locus of control reveals the basic similarity with internal locus of control leaving leverage for actual action in alleviating the environmental ills. Contrarily the factor of chance/fate which is more characteristic of external locus of control as actually understood is less in tune with pro environmental buying (Maria Kalamas *et al.*, 2014). Consequently, it would be in fitness of things to form the next hypothesis:

H3: Internal locus of control is positively associated with pro environmental buying intention.

# **Internal Locus of Control as a Mediator**

It has been substantiated in the studies that spiritual wellbeing wherein one is positive and confident owing to the implicit belief and trust in God as a friend and guide goes a long way in encapsulating positive and right behaviours in which sustainable buying also happens to be one (Hunting A. and Conroy D. 2018). It is being increasingly understood that infrastructure provision and some other external policy related measures are insufficient to tackle this important challenge which could be alleviated only through personal efforts on the part of individuals which could occur only with spiritualization and social orientation of the populace (Rasanjalee and R. M. K. S. 2021). The same positiveness and faith get translated to actions which are done having full confidence of positive results and a sense of personal responsibility. Researches have helped us move out of the faulty presumption of equating fatalism with spirituality and have elucidated coping mechanisms (Ana Wong-McDonald et al., 2004) which stem out of belief in God as a positive partner who helps those who help themselves with rightful and just decisions in the interest of one and all (Kenneth I. Pargament and June Hahn, 1986; Cole, B. S., and Pargament K. I. 1999). The positivity and accountability of an individual translates well in doing away with the sustainability scepticism and distrust towards anything leading to more pro-environmental buying which explains the renewed interest of researches in understanding the advantages to be accrued from a more responsible behaviour reflective of an internal locus of control (Cheng, ZH. et al., 2020). In the light of the above-mentioned interlinkages in the relevant researches it could be safely expected that spiritual wellbeing works towards more pro-environmental buying as the faith and confidence in God translates into more social and environmental concern on the part of the individuals. This movement from spiritual wellbeing towards pro environmental buying could not have progressed much had it not created the positivity and accountability which is so characteristic of the concept of internal locus of control as against the external locus of control wherein the individual attributes chance and uncontrollable factors for every development leading to a state of abject helplessness hindering any positive action towards the objective. Considering the overall discussion, it is very likely that:

H4: Internal locus of control mediates the influence of spiritual wellbeing on pro environmental buying intention.

# Role of Gender

Although the opinion is very much divided on the role of gender in spirituality and wellbeing there have been many studies reporting that women have been known to engage more in spiritual activities and showing an inclination towards everything related to spiritualism (Heelas and Woodhead 2005). In an analysis of the World Values Survey, Houtman and Aupers' (2008) reported a strong correlation between spirituality and gender with the females outscoring the males in the study. There have been many who

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consider that the stifling and suffocating situation of womenfolk across the continents made them embrace spirituality with open arms due to its emphasis on the spirit as the common denominator making all creation equal with no special rights to be endowed with any specific group (Young 1990).

It is believed by some that women are more environmentally conscious and prone to sustainable activities (Tanner 1999; Diamantopoulos *et al.*, 2003). Some have attributed this to their physiological differences (Meyers-Levy and Maheswaran 1991), and others are of the opinion that different socialization (Dietz *et al.*, 2002) with distinct social roles and upbringing has a lot more to offer as an explanation to this behaviour. The latter substantiate that socialization differences wherein they are encouraged to lead a life entailing more sacrifices at every juncture with others' interests uppermost in the mind actually is the more apt explanation. Men are considered low in altruism due to their job requirements in a ruthlessly competitive world (Dietz *et al.*, 2002) which does not provide much opportunity to think about others. With reference to the above it was theorized:

H5: Gender moderates the process when internal locus of control mediates the influence of spiritual well-being on pro environmental buying intention.

# **Methodology and Measurement**

Structured questionnaires were shared online which helped elicit quite diverse demographics alleviating to an extent the limitation of generating data on convenience which was required considering the exploratory nature of the study. This was evident in the descriptive details as 59% males and 41% females got involved amongst whom 30%, 22%, 19%, and 19% were of the age group twenties, thirties, forties, fifties and above, and 10% below twenty. Also, 6%, 28% and 65% were intermediate, graduate, post graduate and above with negligible having only matriculation. They composed of most of the geographies in the country. Of the responses received 637 were found satisfactory for analysis and included.

For the construct of Spiritual Well Being the scale was adopted from the works of Paloutzian and Ellison (1982); Ellison, C. G. (1991), Internal Locus of Control was taken from James R. Lumpkin (1985), and Pro Environmental Buying Intention was from Chen (2012). All the constructs were on a Likert 5-point scale ranging from completely disagree to completely agree with values from 1 to 5. Spiritual Well Being construct has four observed variables with other two constructs having three observed variables each.

#### **Results of the Measurement Model**

The Factor loadings on both Spiritual Well Being and Pro Environmental Buying Intention were in the range of .65 to .79 and gave requisite AVE values in the range of 0.5 to confidently report a Convergent Validity for both the constructs. Both the constructs had fairly decent reliability reporting Cronbach Alpha values of 7.34 and 7.71 respectively. The factor loadings on Internal Locus of Control were on the moderate side with one observed variable managing below .50 level. Obviously then, the AVE value was lesser than 0.5 and the Cronbach Alpha managed also was a moderate 4.48. But the variable was retained considering the threshold limits reported by some important prior research studies Keith S. Taber (2016), the theoretical significance of the variable, and more importantly the good model fit that the construct managed together with the other constructs showing good validity. The GFI managed by the model was 0.953 which more than justified the retention of the variable (M. Shevlin, J. N. V. Milesb 1998). Other model fit statistics were also fairly robust with CMIN/DF of 4.59, CFI of 0.923, RMSEA of 0.07. Apart from the Convergent Validity the Discriminant Validity was also decent considering that the inter construct corelations were much below the AVE values. So, both Convergent and Discriminant Validity were adequate based on the above-mentioned indicators.

# **Results of the Structural Model**

# **Mediation Effect**

As is evident in Figure 1 and Table 1, Table 2 the direct effect between Spiritual Well Being and Pro Environmental Buying Intention is significant which supports the first Hypothesis. In the Figure 2 and Table 3 and 4, it could be seen that the direct effect between SWB and ILOC and between ILOC and PEBI are quite strong and significant supporting the second and third hypotheses. Bootstrapping procedure was utilized for estimating the indirect effect in the mediation model conceptualized. In the Tables 4 and 5 wherein mediation effect is being highlighted, Indirect Effect is seen to be significant between SWB and PEBI but the Direct Effect between the two have become insignificant proving a Full Mediation Effect between the constructs.

Figure 1: Direct Effect between Spiritual Well Being and Pro Environmental Buying Intention

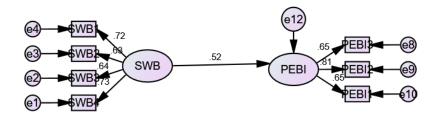


Table 1: Standardized Regression Weights: Direct Effect between Spiritual Well Being and Pro Environmental Buying Intention

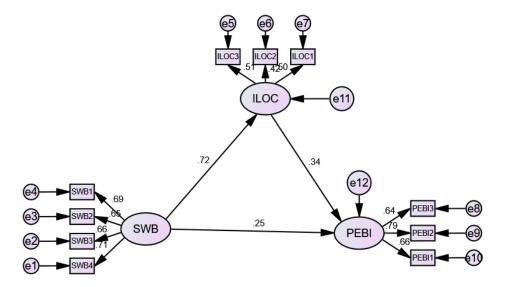
		Estimate
PEBI <	SWB	.524
SWB4 <	SWB	.734
SWB3 <	SWB	.636
SWB2 <	SWB	.626
SWB1 <	SWB	.720
PEBI3 <	PEBI	.649
PEBI2 <	PEBI	.811
PEBI1 <	PEBI	.650

Table 2: Significance levels of Direct Effect between Spiritual Well Being and Pro Environmental Buying Intention

		Estimate	S.E.	C.R.	P	Label
PEBI <	SWB	.419	.046	9.184	*	par_6
SWB4 <	SWB	1.000				
SWB3 <	SWB	.854	.061	14.019	*	par_1
SWB2 <	SWB	.979	.071	13.845	*	par_2
SWB1 <	SWB	.948	.062	15.324	*	par_3
PEBI3 <	PEBI	1.000				
PEBI2 <	PEBI	1.339	.098	13.618	*	par_4
PEBI1 <	PEBI	1.205	.092	13.097	*	par_5

Note: Significance level taken for tests is p<0.05

Figure 2: Mediation Model



**TABLE 3: Standardized Regression Weights** 

			Estimate
ILOC	<	SWB	.723
PEBI	<	ILOC	.343
PEBI	<	SWB	.251
SWB4	<	SWB	.706
SWB3	<	SWB	.662
SWB2	<	SWB	.653
SWB1	<	SWB	.693
ILOC3	<	ILOC	.512
ILOC2	<	ILOC	.415
ILOC1	<	ILOC	.503
PEBI3	<	PEBI	.641
PEBI2	<	PEBI	.789
PEBI1	<	PEBI	.665

Table 4: Standardized Direct Effects - Two Tailed Significance

	SWB	ILOC	PEBI
ILOC	.001	•••	
PEBI	.074	.007	
PEBI1	•••	•••	.001
PEBI2			.001
PEBI3	•••	•••	.001
ILOC1	•••	.001	
ILOC2		.001	
ILOC3		.001	

	SWB	ILOC	PEBI
SWB1	.001	•••	
SWB2	.001		
SWB3	.001		
SWB4	.001		

Note: Significance level taken for tests is p<0.05

Table 5: Standardized Indirect Effects - Two Tailed Significance

	SWB	ILOC	PEBI
ILOC			
PEBI	.006		
PEBI1	.001	.006	
PEBI2	.001	.007	
PEBI3	.001	.007	
ILOC1	.001		
ILOC2	.001		
ILOC3	.001		
SWB1			
SWB2			
SWB3			
SWB4			

Note: Significance level taken for tests is p<0.05

## **Moderator Effect**

For estimating the role of gender, moderation effect of the gender was analysed as Internal Locus of Control mediates the relationship between Spiritual Well Being and Pro Environmental Buying Intention. For undertaking this analysis user defined estimand was utilized in AMOS and two gender groups were formed with path A and B for Male and path C and D for Female as shown in figure 3 and 4.

Based on the calculation reported by AMOS the two groups were found to be insignificant in the results highlighting the fact that there is no moderation effect and gender does not affect the mediation of Internal Locus of Control on the relationship between Spiritual Well Being and Pro Environmental Buying Intention as mentioned in Table 6. Results of all the hypotheses testing has been mentioned in the Table 7.

Figure 3: Male Group (Indirect Path A and B)

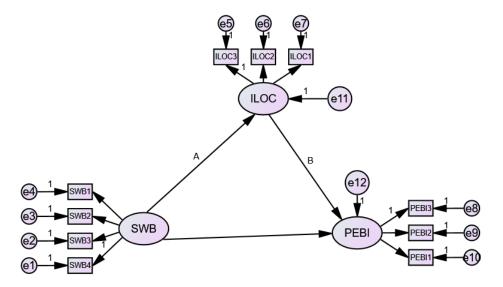


Figure 4: Female Group (Indirect Path C and D)

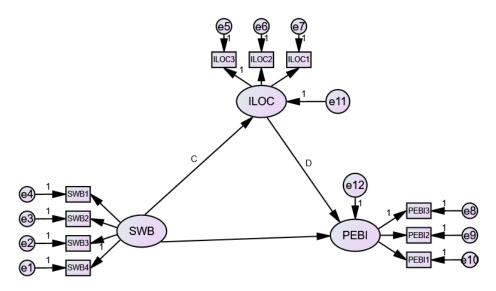


Table 6: User-defined estimands: Moderating Effect

Parameter	Estimate	Lower	Upper	P
(A x B) - (C x D)	.071	400	.583	.670

Note: Significance level taken for tests is p<0.05

Table 7: Results of the structural model

Hypothesis	Path Coefficient	Result
H1	0.524	Hypothesis is supported
H2	0.72	Hypothesis is supported
Н3	0.34	Hypothesis is supported
H4	0.26	Hypothesis is supported
H5	0.07	Hypothesis is not supported

Note: Significance level taken for tests is p<0.05

#### **Conclusion and Implications**

Due to similarities in Spirituality and Pro Environmental Buying on the ethical and moral front, parallels have been drawn between the two constructs with some studies reporting association between the two (Hunting, A. and Conroy D. 2018; Chairy C. and Syahrivar J. 2020). However, this study moved ahead in corroborating how this spirituality, or spiritual well being to be more precise, actually takes on the inherent qualities of positivity and confidence further into self-responsibility or accountability towards one's actions which translates into the intention to be more sustainable in one's consumption. That the study could delve into the intrinsic attitudinal spheres in helping understand the linkages is the unique significance it carries. As was mentioned at the very outset of the paper there has been a tendency to associate Indian and Asian cultures with fatalism due to its predominance and emphasis on the astral or spiritual aspects of life. However, of late there has been a sustained effort to rectify this anomaly and substantiate that rather than a hindrance the true spiritual understanding which stems out of active partnership with the supreme power is an enabling coping mechanism which instils the qualities of proactiveness and confidence (Cheng, ZH. et al., 2020). But this also is incomplete and ineffective unless it translates into more trust in oneself to affect the changes in society through one's own accountable actions. This same process was tried to be furbished by way of scientific support through the establishment of the mediation model of the study. That we got a full mediation was an amply testimony to the concept which is sought to be brought forth in the study. So, it was substantially corroborated that spiritual wellbeing with its intrinsic qualities of contentment and positivity will need the additional characteristics of confidence and responsibility in bringing a societal change in the form of preenvironmental buying. On its own, the qualities of contentment, bliss, and positivity would do little in the direction of more informed, aware, and responsible buying intentions. That all the three constructs used in the models displayed significant relationship actually reiterated the exhortations of some of the past studies substantiating on these relationships.

There has been a mixed response on the role of gender as it affects spirituality. However, most of the studies have alluded towards advantage fairer sex in this connection (Heelas and Woodhead 2005, Houtman and Aupers's 2008). Many attributed this to the fact that spirituality held out an olive branch to the group which was being stifled and suffocated for eons in a majorly patriarchal society (Young 1990). On the front of more socially or environmentally conscious buying, again out of the ambivalent musings, more have considered women as better due to their different socialization and priorities in life (Tanner, 1999; Diamantopoulos *et al.*, 2003; Dietz *et al.*, 2002). However, in this unique attempt to study the mediation of internal locus of control in the relationship of spiritual well being and pro environmental buying intention, it was validated that gender has no role in the process and both males and females could be thought of being equally equipped attitudinally to translate their spiritually motivated contentment and bliss to a responsible and socially conscious momentum which could lead to more responsible and sustainable buying.

For the corporates it is an important bit of information that although a targeted segment exhibiting spiritual life style could be an important prospect for pro environmental buying, it still needs to be nudged towards the development of emotions converging on accountability and positivity if it has to be translated into sustainability. If a prospective customer who is high on contentment and spiritual stability has to be prodded towards pro environmental buying then they have to be made to feel that their actions could bring about a change in society that they aspire for. That they "need to be the change which they wish to see in the world". So, the communication programs of the pro environmental products need to build up the requisite motivation and inspiration to help make this transition possible if they have to see the attitudinal changes getting into motion. That this has nothing to do with the gender roles as far as the results of this study are concerned, marketers could come up with a uniform marketing plan which are equally targeted towards both males and females when they are trying to leverage the internal locus of control mediating between spiritual wellbeing and pro environmental buying. Considering that the responses were demographically balanced, it would be a further help to corporate at the time of planning on the above-mentioned lines.

Despite the validation of some unique facts, certain limitations should be duly acknowledged as far as this study is concerned. The dimensions for the constructs involved could have been more comprehensive giving more enrichment to the study. So, the observed variables could be increased taking more aspects into consideration. Conducting this study in an international setting will take the cultural facts also into account and further add on to the overall value of the study. Apart from the attitudinal aspects if behavioural facets are also taken into account, it would help take the study to the next level. Also, considering the mediation aspect being explored, it would also help if future studies are undertaken in phases shedding light on how this mediation progresses in stages when a longitudinal study is undertaken. It is sincerely hoped by the authors that this study would help contribute to the existing academic knowledge base and serve as a beacon for future studies. Also, that it would offer insights to corporate with practical relevance and significance.

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